

TALES FROM THE GYPPED



**True Stories From
Two Dinar Bloggers**

Marcus Curtis & Rod Saunders

Tales From The Gypped

True Stories From Two Dinar Bloggers

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Introduction

The genesis of this book came about in 2013 as we began discussing our stories from our own journeys and the stories that we were being told by people who were contacting us out of concern for their loved ones who were caught up in the dinar scam. We felt that it would be helpful to the dinar community and communities of future investment scam victims to set the record straight on some things. Numerous accusations had been made about us about who we are, why we're doing what we do, and who's really behind the "anti-pumpers". All laughable, yet there are many who believe them.

One troll in particular who had agitated us both went by the name of dinarbeliever [sic]. He kept trying to get to the truth of who I am and what my agenda was. I told him that I would tell my story when I am ready, and I wouldn't be goaded into revealing my real name and telling my story before that time. Well now is the time, and this is my story. Actually, the little troll came close to putting my name out there on my blog. He asked me if my name is Rob Saunders. I told him that it's not, and I have no idea who Rob Saunders is. All factually true, even though I knew what he was getting at. Somebody put my real name out on a thread at a dinar forum, and that's where he got it. If he could just read and spell better the outcome of that exchange may have ended up quite different.

Marcus and I were just two guys who got caught up on the hype of the RV (reevaluation) of the Iraqi dinar. Knowing almost nothing about currency speculation, we didn't understand the absurdity of expecting a currency's value to be intentionally raised by 100,000% or more. We didn't recognize the lies about the revaluation of Germany's deutschemark after WWII or the Kuwaiti dinar after Desert Storm. It wasn't until we both did our belated due diligence that the truth about how currency valuation works and the dinar gurus' revision of economic history became clear to us. Once we caught on, we were compelled to do something to help prevent others from falling into the same trap that ensnared us.

We began writing our stories a couple of years ago, but many things have happened since that time so we kept adding material as events unfolded. The book was originally conceived as a three-part story with myself, Marcus, and Chuckles each offering our accounts of what took place. Unfortunately Chuckles died unexpectedly before he got around to writing his down. He actually looked over my first draft and was amused at my account of how I got the name for my blog. I asked him several times to write his story down but he kept telling me that he had it all in his head and it wouldn't take long to type it out. How were any of us to know that he only had less than a year to live? It is on that thought that I would like to dedicate this book to the memory of our dear friend Chris Earl aka Chuckles, who was a big part of what Marcus and I were doing with our blogs. We miss him terribly. You can read about him in chapter nine of Rod's story.

In our stories you will see many words and acronyms that you might be unfamiliar with. There's a lot of economic and currency talk, especially in Marcus' account. Don't let that discourage you from reading, because this is about more than just economics. This is about the lives of people, mostly good people who were just a bit gullible and often desperate for some kind of financial miracle to turn their lives around. Unfortunately these are the kinds of people who often fall prey to scammers and con artists.

In this book we will lay out our case for why the big RV that millions of people believed would happen will in fact never materialize, nor could it. We will present the case from the standpoint of economics, the trail of deceit in what the dinar gurus have stated, and the shady backgrounds of the people promoting the RV of the IQD (Iraqi dinar).

There is a lot of overlap between our two stories. We thought about writing the book together to eliminate the overlap and make for a smoother, more polished book but we concluded that it would be best to just leave it as two accounts for the sake of authenticity. Marcus and I have very different perspectives, writing styles, recollections ... etc. It would have been a much more complicated editing process to do it differently.

When Marcus started his blog in early 2010 the dinar craze was spreading like wildfire. The mania increased throughout 2011 with new gurus, dealers, and forums popping up constantly. I started my blog in September of 2011 with little fanfare, but within a few months word was spreading about what I was uncovering about the guys behind the hype. Marcus followed suit a few months later, rewriting his blog in early 2012 and announcing that he had sold off his dinar and now considered it a complete scam. I was a little slower to completely liquidate because I wasn't convinced that I couldn't double or triple my investment. However we both realized at that time that nobody was going to turn \$1,000 into \$1 million by owning dinar.

Since we started blogging against the gurus and the RV several people have been arrested, and a few convicted. Several dinar dealers have been shut down, and several dinar forums have gone away. Iraq has had a third of its country overrun by ISIS, and its leader was ousted as a result of pressure applied from the US due to his inconclusive policies which led to the ISIS incursion. The price of oil has dropped and Iraq's oil revenues have dwindled, along with their foreign currency reserves. In short, everything has gone south in terms of the Iraqi dinar and nothing positive has occurred. We see this as total vindication for everything we've stated over the past five years.

-Rod



This eBook Is Dedicated To The Memory of Chris Earl

Marcus's Story

Chapter One- How Did This Happen

I really don't like money. What I mean is I don't like anything involving monetary data. I find things like economic statistics and GDP growth very boring. Any kind of economic jargon and terminology just makes me sleepy. I never used to follow currencies or economies. Not only did I have no interest in money mechanics, I knew nothing about it.

So how does a guy who knows nothing about economics, investments, or money mechanics, and who is totally unqualified, start a blog about currencies and economics that would get hundreds of thousands of hits? How do people find this blog among the millions of other blogs out there which are done by more qualified individuals? How does this blog become a success?

I will now tell you this funny and strange, untold, but very true story. I will tell you about my relationship with people like Scooter, Sam I Am, Chuckles, Enoch8, Ten Million, Mo, Proteus, and my many other dinar friends. My name is Marcus Curtis and I have many stories from this strange and bizarre dinar subculture world. Now that I have been involved with economics for over 5 years I want to lay all my cards on the table and talk about some of the conspiracies in the economics world. This is how everything started for me.

In 2006 I moved to the Tulsa area and I began to look around for things to do. I went to a meeting shortly after moving to Tulsa that involved a group of people who had a guitar club of sorts. It was an organization known by the locals as The Tulsa Guitar Society. The founder of this group was a man by the name of Rod Saunders. We instantly became friends and as it turns out, he is a well-respected guitarist in the Tulsa area. During the course of these meetings different people would play songs that they were working on. There were also guitar clinics at the monthly meetings on occasion. Rod is a pretty accomplished guitar player in his own right. Today I consider him family. He is like a brother to me. That is how close we have become.

In February of 2008 I was looking at a healthy 401k. My job was secure and I was making a decent living, but all that was about to change. The biggest financial disaster of my life hit hard. The economy totally tanked and the housing market collapsed. In just two months half of my 401k was gone. Overtime at work was gone too, which meant my income was drastically cut. Gas prices went up sharply which in turn made everything else go up. The main reason at this time for inflation during an economic downturn was due to the fact that it cost much more money to bring goods to market. The cost of living went up a great deal and at the same time everything in my income was cut. Not only

was there no extra money, there was actually a bit of a shortage. I had to drastically cut my monthly expenses.

Now for the first time in my life I started to pay attention to money and how I could make more of it. So when the financial crisis hit in 2008 it woke me up. In the spring of 2009 I went with another friend from The Tulsa Guitar Society (TGS) to a local church service. In this service a man by the name of Jerry Robinson spoke. I talked with him a little after the service. The friend I was with told Jerry I played guitar. I would later play guitar as a guest player at a few of Jerry's services.

Jerry wrote a book called Bankruptcy of Our Nation. I purchased his book and devoured it. I could not put it down. He talked about a petro-dollar system and the flaws in the Federal Reserve System. I did not know any of these details at the time, but as it turns out Jerry is an economist. He has been interviewed by Michael Savage and he has appeared on Fox News and a whole host of other shows as well. He seemed to know what he was talking about.

I also have another good friend that I worked with at this time and his name is Gary, We were working on the same shift. Gary did not play guitar but he liked to listen. He began to go to some of the TGS meetings to hear the different players. During the time we worked together we became somewhat close.

2009 was a year of change. Rod made the decision to visit Brazil. He was looking for someone to take over the Tulsa Guitar Society meetings (TGS) while he was away. I volunteered to run a few of the meetings. He came to the conclusion that it would be better to go in the winter time so he would miss the winter here in Tulsa. He put his stuff in storage and prepared to make the trip. By this time we were pretty good friends.

I got an email from Jerry Robinson one day in August of 2009. He was now doing online webinars. I signed up for one of his first webinars. He talked about having emergency reserves and multiple streams of income. He talked about ways to develop those streams of income. He taught a principle for safe guarding wealth. He had one idea that really stuck out with me.

He said divide emergency savings 3 ways. One third is American currency, One third precious metals, and one third foreign currency. His point was that in this way your wealth's value is saved. Wealth is transferred. If the dollar goes down gold and foreign currencies will go up. If the dollar goes up and becomes stronger then gold could more than likely go down. In this way of diversity you won't lose wealth.

Value would be transferred from one investment to the other even though the amount of the savings would not change. This would be a way that you could preserve your emergency savings from a risk of a falling dollar. This was right after the 2008 meltdown and everyone was concerned about a falling dollar. From Jerry's perspective the investment in foreign currencies would be a way to preserve wealth. It was not really a way to make money. It was a way to preserve the value of your savings. This was kind of a rock-paper-scissors approach.

After that seminar I started to research foreign currencies. From the sites I visited I narrowed it down to just a few currencies. These were the currencies I considered: the Canadian Dollar, the Australian Dollar, the Swiss Franc, and the Iraqi Dinar. The Google searches on the dinar proved to be very promising. Some forums came up with posts talking about how the return on the dinar would bring a profit after a revalue. What was a revalue? I never heard that term before. I learned about Forex for the first time and saw that people traded currencies and made money from that practice.

A few weeks later I am riding with my brother and we are on our way up to see my father who lives in another state. He looks at me and says that he is thinking about investing in the Iraqi dinar. This was news to me as I told no one about Jerry, the seminars, and my currency research. I was really surprised to hear him say this stuff. I never said anything because my older brother never really listens to me all that much anyway. The first question I asked him was why? I wanted to hear what he had to say. He then unfolded a get rich quick scheme known as The Plan. You're not going to believe this I professed, but I was thinking about the exact same thing. I think I am going to invest too. Then I told him my whole story.

My brother said "I have a friend named Kevin". He said, "Kevin is a really smart guy and he is the one that talked to me about the investment. Let me call him and you can talk to him. He will answer your questions" We talked about the little bit we knew about the dinar for the rest of the trip up there. I told my brother about Forex and how people were making money from trading currencies. A little while after we were at our father's house he called Kevin and let me talk to him.

Kevin asked me a simple question. Our currency is a fiat currency. Do you know what fiat means? I said fiat means faith based it has no intrinsic value. He mentioned the Federal Reserve and I told him about the things I read in Jerry's book about the Federal Reserve. "I am impressed, not many people know this." He proclaimed. "Well you've just got to stay informed" I exclaimed. Although I did not reveal I really knew nothing about economics and the Federal Reserve. All I told him was what I read in Jerry's book.

This was one of my many vain moments. This guy thought I was smart. Boy, I sure had him fooled. I knew nothing about economics. However I did know more than most people simply because I read Jerry's book. Most people don't know anything about global economics and they really could care less. It was only because I was forced into my current situation that I started to pay attention.

Kevin talked a while about the dinar and the revalue. He answered all my questions. At the end he said that he has an email list and he offered to put me on it. I gladly accepted. I was still a little doubtful but I reasoned the doubt away. What did I know about money anyway? Kevin began to send emails from people who had analysis. These guys had names like Scooter, Frank, Med, and there were others as well. I read

analysis from someone called TerryK who was part of another group known as the 3 Amigos. I got these emails almost every day.

After reading a whole host of these emails for a few months I felt an urgency to invest. I still knew very little about the dinar. The only thing that was really in the emails was information about Iraq's recovering economy and how much resources the country had. The one thing I felt more than anything else was a sense of urgency. I did not want to miss out on something that seems to be so promising. The best analysis I received from Kevin was Scooter's analysis. His take on the investment seems to be the best one, or so I thought at the time. All of these opinions were based on economic terminology. This was another thing I knew nothing about. It was all over my head.

At this point Kevin and I became good friends. I did some Google searches on buying dinar and found some warnings about people who got ripped off. They never received their dinar. I found Dinar Trade and thought about purchasing from them. I called Kevin and asked him if he thought Dinar Trade was an honest dealer. He told me that was the place where he purchased his dinar. I found an interview with the owner of Dinar Trade online. His name was Ali Agha. He was being interviewed on MSNBC.

So In January of 2010 I made my first dinar purchase. I bought 250,000 dinar. I started out with a small amount just so that I would not miss out in the event of a revalue. I decided that I would not need to invest in the other currencies on my list. Everything seemed to evolve from preserving wealth to making money off of currency exchange. This is not at all what Jerry taught me as far as investing in currency, but I thought I would give it a shot. I also started to buy some silver at this time.

In the end I put all my eggs in one basket. To hear people talk who supposedly knew about this investment the impression I got was that this dinar investment is a sure thing. I knew better though. After going through what I experienced in 2008 I knew there was no such thing as a sure thing, of that I was absolutely sure.

I told some family and friends about the dinar and they purchased some very small amounts. I began to forward the emails I got from Kevin to these other people. When a family member or a friend purchased dinar I forwarded the emails I got from Kevin to them. I also sent Jerry Robinson certain emails I was getting from Kevin. Anything I got from Scooter went to Jerry. Scooter's analysis contained financial data.

In August of 2009 Gary became reclusive. He would not talk to anyone and took his breaks by himself. We did not know why he decided to be anti-social. The only thing we knew was he had anger towards everything and everyone. He had little patience and when things at work caused delays it made him angrier. This went on for months. In 2010 I was working in a secluded area of the Job and Gary came walking through. I confronted him about why he was so withdrawn from everything and everyone. He then told me he was going through marital problems and he was getting a divorce from his wife. She wanted a divorce and she was leaving him for someone else. My heart went

out to him. He had money problems as well. He was always volunteering to work overtime.

It was at that time that I decided to tell him about the dinar. A decision I would later regret. I showed him some of the emails I received from Kevin and he got excited. I would say it most defiantly cheered him up. "How much should I get?" he asked. "I don't know" was my reply. "Between 250,000 and 1,000,000 dinar" I declared. "You should not need any more than that. Be careful not to buy too much Gary because there are risk factors involved. Don't bet the farm on this! Just get some to take care of your needs and pay off your debts. Don't invest too much just in case this thing fails." That night he made his first purchase. One million dinar costs around \$1,040.00 at that time.

Gary started coming by the house and he began hanging out with me. I went with him and helped him pick out a laptop at Best Buy and I added him to my email list. I began to send him all the dinar emails I was getting from Kevin as well. Gary went from having a family to living on his own in an apartment. He read up on the dinar and started to go to the forums. This became therapy for him. That was all he was doing when he was not hanging out with me.

Overtime finally came back and I was starting to work a little bit more. Gary was getting overtime at work as well. I told him to keep the dinar a secret and to not tell anyone at work. Don't share our business about this investment. I soon discovered that Gary was very bad at keeping secrets. He told a supervisor and said don't tell anyone. That supervisor was telling another supervisor and before long I was in the office explaining what the dinar was. I found myself explaining the investment to management at different levels.

Gary seemed to present this investment without risk. At first I could not understand why. I soon discovered that Gary was getting his information from a website called Dinar Daddy. He was visiting all the dinar forums. He stopped listening to me and started to listen to people from other dinar sites. He felt like there was no risk. At the time I did not know this but Gary started to buy a lot of dinar. I found myself explaining to many people that there are risks and you could lose everything. Don't invest more than you are willing to lose became my motto. Management seemed to understand my practical approach better than Gary's all or nothing method.

Gary made it his mission to tell everyone he met about this dinar investment. Gary was like a new Christian that is full of zeal and goes around trying to make converts with everyone they meet. He was looking for as many dinar converts as possible. He went about proselytizing everywhere he went. When he told people about the dinar he also told them to contact me for more information. It was not long before I got phone calls from people I did not even know. These strangers wanted information about an investment I knew nothing about. It got ridiculous. I would get messages from strangers and these people were starting to take my family time away from me.

Chapter Two- The Blog Begins

Jerry called me one day in February of 2010 and he said “I have been getting your emails” I asked him what he thought. He told me “You need to start a blog.”... “A Blog?” was my reply. He said “Sure, that is what you should do. All the information you send to me in the emails can be put on your blog and you won’t need to send emails to anyone anymore.” I was very hesitant “I don’t know.....” was my response. I began to make a bunch of excuses. I don’t know anything about blogging. HTML, websites, I don’t even know where to begin. Jerry said “look I will help you get started. Start the blog and I will have you on my radio show.” I will interview you as the owner of a blog about the Iraqi currency. He showed me The WordPress.com blogging site and said that he thought it was the best blogging site out there.

I agreed to try it just to see where it goes. So I made an account and registered. I created a new blog. I called it Iraq Currency Watch. I made a disclaimer saying the dinar is not a guaranteed investment and that there are risks involved. I told people that I was not an investment advisor and that everything on the blog was just opinion. I told people to do their own research. I told people that I was not affiliated with anyone who sold dinar and that I did not have any inside sources like government officials. I informed everyone through my disclaimer that all my information came from using search engines like Google and Bing.

In addition to the disclaimer I did a Frequently Asked Questions section or FAQ that basically told people general and basic information about the dinar. I was going by all the questions I was asked when I first purchased dinar. I was also posting questions people asked me when they called me on the phone. I wrote a few articles from the information I got in emails. The Blog had a very basic design.

Now the blog was together. It was up and running. I was getting 5 hits a week. A lot of good that did was my thought. After putting this thing together no one was really interested. I had some challenges trying to figure out exactly how to use Wordpress and how to make articles work within the site. I contacted Jerry and told him the blog was up and going and I gave him the link.

I always wanted to have my own website to talk about music and display the music I record. I never wanted to spend a large amount of money on the site. I knew websites were expensive to own and operate. I did not want to take the time to learn CSS, PHP, HTML or any other computer or internet programming language. I just did not have the time for that. WordPress seems to provide a way around all of that. It took a few hours to figure it out, but WordPress does a lot of the work for you automatically. It really makes having your own website easy. The .com version is free. You can purchase upgrades and make the site look even better.

Jerry contacts me and said he has seen the site and it looks good. We set up a prerecorded radio interview. I did the interview earlier in the week and it aired on the next Saturday. I see an immediate rise in the count of people visiting the site. I went from 5 hits a week to 35 hits a week. I forwarded the site to everyone on my email list and I tell them I am no longer sending emails. All the dinar information will be available on the blog from this point on. When people call I refer them to the blog. I put a follow button on the blog. Now people will be emailed when I make a new post automatically. What a great feature that is.

I pick and choose among the many emails I get from Kevin and make articles out of them. I told Gary to give people the blog site and not my phone number. Please don't share my number with anyone because now there is no need to do that. All the while the visit count keeps going up and the phone calls are all going away. Now I am getting 10 hits a day on average. The blog was kind of a two birds with one stone thing. No more phone calls and at the same time I am able to share information about the investment. I am also taking this opportunity to learn about blogging. I changed the design a few times until I found one that works.

I got an email from Dinar Trade about cash in sites after the RV. I put that email and the map he sent in the email up on the blog site. This information had its own page. I created an email address for the blog and made it public. This allowed people who read the blog to contact me. I was getting email from people who read the blog. Some dinar investors suggested that I should put ads on IRQ. I decided against putting any ads on Iraq Currency Watch because I wanted to remain an independent analysis. I thought that if I was getting paid for my point of view then that would cause me to appear as though I was taking sides and that my view was slanted because of money. In my view, my opinion would be bought and paid for. I really did not need the money anyway. I had a decent career. Besides I was going to be rich after the revalue.

WordPress is a free service, but it will pay for your blog by using ads. Every time I was on the blog I was logged in as an administrator. When you're logged in as an administrator you don't see the ads that WordPress puts on your site. About 6 months after the blog was started I noticed there were ads on my site. I just happened to do a search just to see if it would come up in the search engine. I was not logged in. When I clicked on the link I saw the blog with the ads in the articles.

In February of 2010 Rod returns from Brazil. I gave him a report of what has been going on at TGS. We talk about some of the meetings. I also tell him about the dinar. He was very skeptical and he had many questions. I try to answer most of them.

How do you know this is not a scam He said? I told him "Well there are scams involving the dinar. People sell the old dinar. Those are the notes that have Saddam's picture on it. There are also people who collected money for purchases and then they never send the dinar". I showed him court cases involving such things. But the dinar itself is a real currency. It is pictured on the CBI website. I told him everything I knew

about the dinar. He looked at the blog and made fun of my spelling and punctuation. He was right of course, I knew nothing about writing, but for me it was a matter of getting the information out there so people would leave me alone.

I began to forward Rod the emails that I got from Kevin. After some time has passed he tells me that he thinks Frank is crazy and he talks about a few of the other guys. He likes the emails I send with Scooter's analysis. Frank said the new revalue rate for the dinar was going to be \$3.86. He said the rate was going to reinstate to a previous rate plus a percentage. He talked about his research team a lot. The current rate for the dinar was 1170 to 1 dollar. Frank was going to head the Ohio office for Ali and Dinar Trade after the Revalue. Ali from Dinar Trade had a deal where he would take 5.00 off your purchase if you typed in Frank's code. This also was in play for a few other people who owned dinar sites.

Rod had some reservations about Frank. What I did not know at the time was that Rod went on Google and he did a little research. He was listening to conference calls involving Frank and heard Frank pray. Rod really thought the guy sounded like Jim Jones. I just read the emails and never heard Frank speak. He also went to other dinar sites and started to do his own research. Rod wound up making a home on a website called Dinar Vets. This site was run by someone known as Adam Montana. He spent a lot of his dinar time on that forum.

Gary found a place on a website known as Dinar Daddy. That is where he spent the bulk of his time. That site was run by a man named Roger Dorman. Roger was going to head up Ali's Salt Lake City office. Gary was reading all kinds of things from that site. The more he read the more excited he got. The more excited he got the more converts he made. The more converts he made the more dinar he bought for himself. This turned out to be a vicious cycle for him. He worked a lot of overtime to purchase dinar. The more people he told the more people found out about my blog. As a result of all this my blog counts were going up.

I never went to any of the forums. I never really went to any dinar site. I just kept reading the emails I received from Kevin. I would also search and read Iraqi news articles from the Iraqi media. I would take the information I found interesting and make a post regarding the dinar.

I started the blog in February of 2010. By the end of that month I had 206 hits. It was off and running, but like Doctor Frankenstein I had no idea how bad the monster was that I created. By March the site had 341 hits for that month. There was not a lot of traffic but I was happy that the phone calls from strangers were gone. By August the blog was up to 563 hits a month. After that the whole thing took off and I went to thousands of hits a month. Then I got thousands of hits a day. In January of 2011 I got 35,110 hits for that month. My biggest day at this point was 5,820 hits.

Looking back all I can say is I never dreamed of starting a blog to talk about the dinar when I invested in January. I never thought the blog would actually be popular or even

take off the way it did. That was not in my plans at all. I never thought that in the end this little known blog would be a launching site for other things I wanted to say, or that this whole enterprise would wind up preparing me for what was about to come. Even though I have a computer repair background and a background in recording engineering, I did not know much about blogs at the time. I was just an investor waiting for this dinar to revalue. I knew little about money and economics, but all that was about to change.

Chapter Three- Time To Ante Up

I read 3 articles from the Iraqi media at the end of February 2010. The first article was about a statement Maliki said. He was the prime minister of Iraq at the time. The article claimed that he stated the dinar will revalue before the end of the year 2010. There were two more articles that I read that verified Iraq's intentions to revalue their currency very soon. I looked up the Iraqi dinar on a popular Forex type site. I was amazed by what I saw. Now Forex sites even say that the Iraqi dinar has announced their intention to revalue the currency before the end of the year. I read another article that was unrelated to those three. The Article I read talked about the recovery and rebuilding efforts of Iraq. I put all this information on my blog with supporting links. I had a habit of saving all these links for my research.

So armed with this information I decided to buy more dinar. My income tax return came back and it was the perfect opportunity to invest more. I started to buy in February and I scraped money together to buy more in March. I spent my vacation money for the year buying dinar. We did not go on a family vacation that year as a result. The cover of Newsweek for March 2010 confirmed the situation and rebuilding in Iraq. Now I was looking at an Iraq that was rebuilding. By the time it was all said and done I had invested more money and I was sitting on a few million dinar. I even purchased dinar for my son.

In the event of a revalue I would have enough to retire and pursue other interests. My wife and I started to go to open houses. We were looking at \$500,000.00 homes. We went to new home developments and got a list of builders. I stopped working overtime. I stopped saving money. We were planning a new life. I looked at cars on the internet. I built a new computer that I would one day order from Dell after the revalue of course. I looked at new music gear. We were creating shopping lists.

By the time March was done I had a list of things I would do after the revalue. If the dinar revalued for 2 bucks then I would be sitting on \$6,800,000.00 dollars if the revalue were to happen. I had come to the conclusion that the revalue of the dinar would happen after Iraq's election results in March of 2010. The election happened but the results were unknown. We had planned on going to Texas to visit my wife's sister. I was reluctant to go. What if the dinar revalues while we are in Dallas? So I sent my wife. She went to Dallas. I stayed behind and did not go just in case the dinar revalued.

I made a trade-in plan. I had a list of banks to contact after the revalue to see who would have the better rate. If Dinar Trade or Dinar Banker had the better rate I would drive to one of their locations after the revalue. I was thinking about the documents I would need. I was thinking about security. My brother, Gary, Rod, and myself were all going to drive to one of these trade-in locations. I was going to meet with cousins who owned dinar after I exchanged mine. I was going to go with them to trade in their dinar. I was going to go with other brothers and sisters to help them trade in their dinar. I was

going to go with my Son and we would set up accounts for him. I had a very good plan and everything was set. Everything was ready to go. I had a plan of attack and all I knew at the time was any minute now I was going to be rich. I could never go to Dallas with all this going on.

Even though I spent the vacation money I still thought we would have a vacation that year. I would start the vacation once the dinar revalues. The only problem was that by this time people at work knew about the dinar as well. I would need to make a decision about leaving the company or working around everyone who wanted to cash in. I reasoned that maybe taking a personal leave of absence would be a solution. Gary had decided that he was going to quit. He could not wait to tell everyone that he would be leaving. Every time he had to do something on the job that he hated he would always tell me "I can't wait for this stupid dinar to revalue so I can get the heck out of here."

When my wife got back from her sister's house she asked for a dinar update. "There are no election results yet" I declared. It won't happen until after the election. "Well...it will happen when it happens" she said. I continued to write for the blog and we continued to go to open houses and plan our future. After all when you've got the leaders of Iraq confirming that they are going to revalue their currency what further proof do you need? Then something awful and unexpected happened.

Towards the end of April I got hurt at work and I could not do my Job anymore. In addition to this I had gigs I could no longer play because I could not play guitar due to my injuries. There was a church where I played bass guitar on Sundays. I could no longer do that. There was no revalue. I blamed everything on the election. It would just drag on and on with no real winner. I believed this was the hold up. Now I wish I had the money I spent on all that dinar. I lost a major source of income. I was only drawing my base salary and I was not making any money from music.

With nothing to do I began to study economics. I studied the history of money and the origin of law that regulated money. I looked into the Federal Reserve and the Great Depression. I discovered that America had two more central banks in its past and they were both failures. Each one had a 20 year charter. When the charters expired they were not renewed. I read and studied family groups with names like Rockefeller, Rothschild, Vanderbilt, and other well-to-do family dynasties. I studied modern money mechanics. I looked at how money is expanded and contracted. I studied the industrial revolution and The Gilded Age. I went into detailed study and research on the petro dollar system. I learned about Keynesian economics and I began to research what happened in 2008 that drove me to this point in the first place.

While all this is going on I was keeping an eye on Iraq. I was posting on my blog and watching an investment that was doing nothing. All these independent economic studies continued throughout the summer. I had nothing better to do. Physically I could not do anything and I was bored a lot of the time. All I could do was read. It seemed that

nothing was going on in Iraq regarding this election and the outcome would be uncertain.

Around April of 2010 the financial news had a story about Singapore. That nation revalued its currency by 22 percent. Their economy and GDP were growing which helped lead to this revalue. I saved these links and videos. The story was huge. Just wait for Iraq's RV I thought. That will be real news. This is nothing. My wife and I took this as confirmation that we were on the right track.

In June of 2010 I saw some posts claiming that Iraq was going to redenominate its currency. This prompted me to research the redenomination process. Shortly after these events some articles came out from the Iraqi media said Iraq plans to revalue. Other articles come out from the same media that were stating Iraq's plans to redenominate. I saved all the links and I addressed this on my blog. At this point I still believed in the investment and I was a strong supporter of it.

My theory was that way too many people learned of the RV. Thank you Gary! Now Iraq was launching a propaganda campaign to discourage people from buying the dinar. I published this theory on the blog. I think that this was the beginning of the smoke and mirrors theory that so many people including myself began to believe. The theory goes like this. Iraq does not report on the true amount of currency in circulation. The media puts out conflicting reports in an effort to conceal a revalue that they don't want too many people to know about. Only the elite in the world know this is coming.

I also wrote about the things I was learning and researching. About this time I stopped posting and talking about the emails I was getting from Kevin. They all seemed to rehash the same stuff. Most of these emails gave a rate as to what they thought the dinar was going to be worth. They also gave a date when it was all going to happen. This changed all the time. A lot of these guys would predict a revalue every week. Monday seemed to be the day of choice. Every Monday people waited for the revalue.

As I looked over my data it was impossible for me to determine and pick a rate and a date. I decided I would never predict or post a rate or a date. I have seen these guys fail in their predictions. A lot of these people even claimed to know key people in Iraq. They claimed to have people on the inside of this thing. Whenever the predicted revalue date would come and then pass they would always have some sort of inside information or excuse. I came to call these people pumpers and wrote posts about them pumping the dinar back in 2010. They started to lose a lot of credibility with me. I began to question the motives of someone predicting a weekly revalue. I believed at the time that nothing would happen until after the election. The election was held in the first part of March. Now it was June and no clear winner was visible at this time.

I am spending more time with Gary. I bring him along to family events like cookouts and such. He was all alone. He was not living with his wife. His other family members lived in another state. So he hung out with me more. I was one of his few close friends. In June we would go to a neighborhood in the Tulsa area that had 500,000 to 1,000,000

dollar homes. It was still being developed. They had about 20 houses complete and they turned into beautiful showroom homes. We visited the parade of homes on opening weekend. My family and Gary walked through these homes. We dreamed about a revalue that would change our lives and give us untold riches.

I thought about maybe relocating to another state. Gary had picked a builder and a subdivision to build in. The builder he picked also owned dinar and thought he was going to make some money off of this thing as well. Later on I would learn that he was a convert of Gary's. This guy did not have a lot of dinar but he was happy to be working with Gary and was waiting on his new found wealth. Gary already had floor plans in mind. I thought to myself at the time that it is interesting that Gary's builder also has dinar. What are the chances of that? Hmmm small world was my only thought.

Between test driving cars and looking at houses Gary was having fun spending his yet to be new found wealth. I continued doing research on economics. Rod had also dreamed about what he was going to do after he got his money. He sent me pictures of condos and talked about his goals and dreams. Rod shared things with me like the Kuwaiti Revalue. It was circulating that Kuwait also went through a revalue after the gulf war. Germany also revalued their currency after World War 2 according to this same report. Rod would send me things he learned from Scooter from time to time.

Then one day I got a letter from Rod aka Mr. Rich. It contained objections to the dinar revalue from someone who was an economist of sorts. He was asking pointed questions about the revalue and he made strong arguments. I really did not know how to respond to everything. I sent the letter to my brother and Kevin. My brother forwarded that to every member of the family. They all contacted me and they were pretty upset. What does this mean? Kevin sent a response that was pretty good. I think I sent that off to Rod. In the very least I told him what the response was. I sent this response to my brother and he sent it to all the family members and that set some major issues to rest for now.

One of the questions that really bothered me at the time was this. There is 25 trillion dinar in circulation. There is only 1.7 trillion in America's money supply. How can the dinar revalue at even 1 dollar? There is not enough currency in circulation to cover a revalue.

The problem with this question was that it was really deceitful. It set up a false premise that there was only 1.7 trillion in America's money supply at that time. I knew after studying economics that was not the case. It was the most damaging question in the whole list of objections. I chose to address this one myself.

1.7 trillion is only the M1 money supply. There is also M2 and M3. M1 is referring to physical currency only. This only makes up 3 percent of the money supply. If M1 was all the money we had then people like Bill Gates and George Soros have well over half of all the money in America. M2 is all the currency that is electronic and all the currency that is physical. It was well over 8 trillion at the time. M3 was all physical, electronic,

bank accounts that are ignored under m2, and foreign currency in America. They stopped reporting on M3 in 2006. But at last count in 2006 it was 14 trillion.

Now this is just the base money supply. I went on to explain that our money supply is expanded through the loan process. This is known as Fractional Reserve Banking. All debt is monetized. America's debt (private and government) represents how much the money supply has been expanded. Calculate the debt and add it to the money supply. That is the actual amount of money in circulation.

The question only showed the M1 money supply and made it seem like that is all the money there was. This is when I started to address the economic side of things. I made it a point to address people who were arm chair economists in the forums making strawman arguments. This caused my popularity to grow among investors and it caused traffic to grow on Iraq Currency Watch.

I wrote about economics and I was very anti-redenomination. This was mainly because of the articles coming from Iraq supporting a revalue. Most of the redenomination articles were vague and undetailed. Which is why I thought it was a propaganda campaign to discourage the sale of dinar so it can revalue. By this time my whole family owned dinar. My friends knew about the dinar. Everyone I worked with also knew about the dinar. Many believed and some did not.

Gary would fall for the any day revalue. He would always call me and ask.....Are we millionaires yet? I began to do the same thing back to him. The whole idea was to come up with a smart remark to rebut that question. I would say no...stupid Frank and his reinstate bull....or stop listening to the three amigos. Gary spent a lot of time reading in Dinar Daddy's forum. This is what led him to believe it was a sure thing.

In Gary's mind this was going to happen, it was not a matter of if but it was really a matter of when. He was wound up so tight. I believe this was the thing that brought him out of the depression from his divorce. He was able to cope by reading about the dinar. As time went on he became more and more obsessive. He was over the top. He stopped listening to me and put the advice of the forum over anything I said. He was happy every Friday and upset every Monday which was the fictional day of the weekly revalue.

One day Gary was sitting in the bleachers watching a high school football game at Lincoln Christian School. His kids went to that school and this school was owned and operated by a church called Church On The Move. This is a really good church for a number of reasons. The community outreach and the way they reach out to the local community is exceptional. They have donated money to local organizations like the Tulsa Food Bank and they do many things to help those in need.

The head pastor of this church came up and sat next to Gary during the course of this football game. Gary began to talk to his pastor about the dinar and Gary was very much excited and over the top. "Think of all the things the church can do after the revalue" Gary proclaimed

The pastor decided to relocate and he got up and left his seat. He chose another seat. The funny thing is I can imagine the things going on in the pastor's thoughts. "What kind of a nut did I sit next to anyway" He did not fall for anything regarding the dinar. He did not believe it for one minute. This guy was very good at spotting false things. It is interesting just how many people in the church world had purchased dinar with the promise of great wealth. This pastor was very good at discernment. He could tell the whole thing seemed off.

By the end of July the first part of August I return to work. A little sore but healed enough to return to full duty. I was approached by everyone at work. They think I am just absolutely crazy and that I have fallen off my rocker. As I inquire as to why they think this I discover that Gary has been trying to make converts out of everyone at work and he was over the top there as well. He told everyone he got all his information from me. He did not tell them that most of the crap he believed about the dinar came from Dinar Daddy. Everyone looked at me like it was time to send me off to the funny farm. I was out of my mind crazy or so they thought. They were all watching me to see what I would do or how I would react.

It took me a long time to convince them that Gary was acting on his own agenda. Sure I believed in the dinar and sure I was an investor, but Gary was dinar crazy at this point. He was coo coo for coco puffs! They all thought I made him that way. I knew that there were risks involved. They did not know about Gary's divorce and the use of the dinar as a coping skill. I was not at liberty to say anything about what Gary was going through. My heart went out to him and I did not really know what to do with him at this point. The whole thing was scary because I knew he was out of control. He was getting loans to buy dinar. He was selling everything he owned to buy dinar. He has been slowly going insane holding on to the only hope he had in life. At this point his only hope was the Iraqi Dinar.

Chapter Four - The Blog Gains Altitude

The blog begins to take off at the end of August. Rod was hanging out at Dinar Vets and his log-in name was Mr. Rich. Everyone knew him as Mr. Rich. He became more convinced of this revalue after talking with Scooter and a few other people. At one point he even went to Phoenix and met Scooter and another guy in the forum that went by the name Keepmwlknfny. (Another person at Dinar Vets) He told me the story after he got back from Arizona.

One day in the early part of August Rod asked me a question. He wanted to know what the revalue rate needed to be in order for me to sell all of my dinar. He was doing a poll and he was making a post for DV. I told him a dollar. He said he would sell some at 10 cents in order to get his investment back then he would sell the rest for a higher rate. Mr. Rich sent me a copy of the poll with the results. I asked him if I could post this on the blog and he said it was alright.

I was working on a post and I included Mr. Rich and his poll. When I did this my visit count took off like a rocket. Three hundred and sixty six hits in one day. It kept going up. I did not know why. All I knew was that all kinds of people were visiting the site. By this time I had a Skype account. Rod and I would chat all the time in the text section of Skype. He sent me a text in Skype one day and said that my post was getting good reviews. "What post was that Rod?" was my reply. Then he gave me a link. I clicked the link and looked over in Dinar Vets to see my post copied and pasted on that forum. People did searches and found my site. I began to rise in the search engine and my site became more visible.

I got sick of the people who were lying about dinar. These same people said they knew people on the inside and they would select multiple rates and dates for revalue. Later on in the year I addressed all the lies in a series on the blog called the "Truth About The Dinar." The first post addressed the real money supply and how it was not 1.7 trillion. I tackled a lot of the things that economic people were saying about the dinar. It was a 5 post series. When the first post was released it was copied in Dinar Vets. It was also copied into other forums as well. This cause people to search and new people found my blog and subscribed to it. My post count went up as people subscribed to the blog.

I created an account with Dinar Vets. I logged in and started posting using my real name. I was the only guy there with my real name. I used my real name on other sites as well. I figured I had nothing to hide and I was putting all my cards on the table. I was looking for the truth and I did not care where it came from. Using your real name leaves nothing for you to hide behind so you are forced to have real standards. The thing that struck me was the fact that I was the only one using my real name in any of the forums. I began to respond to things people posted in Dinar Vets and I made a few posts of my own. I became friends with Scooter and a lot of other people while I was there. Through

Scooter I met Enoch8. In time Mr. Rich became a mod at Dinar Vets. I got to know several people and I made friends with like-minded people.

All of my articles and posts were beginning to be copied and pasted throughout the dinar community. Many people began to copy my work into other dinar forums. I did not know what to do about this at first. I saw that as people copied and pasted my work they also left a supporting link. This drove my traffic even higher. I changed my disclaimer and I added a few things. I said that people are free to copy and paste anything they find interesting on ICW into any forum they choose just as long as it is not against forum rules.

In my next blog article I addressed the redenomination and at the same time I talked about the oil. This post was copied and pasted into the dinar forum. Most of the people liked what I had to say. There was one man that was pretty critical. His handle was Frodo. His previous forum name was Dustin Hayes. He was banned and he came back as Frodo. He commented on the post and said I was dreaming in a lot of spots. He said it was loaded with forum facts. He never countered or addressed anything I said. He only criticized what was said. A forum fact was a term he coined to describe something that was only true in the forums and one could not verify it outside of the forum.

I responded to him by saying he should not be so critical. He should list why he disagrees instead of just being negative. Let's just look for the truth. He questioned my motives but he agreed to debate these issues with me. I searched for posts that Dustin made. I discovered that he was ridiculed a lot for his belief and people made fun of him. He owned dinar. People were abrasive to him and that is why he was so defensive to me.

I really wanted to have a discussion and not let emotion get in the way. This is something unheard of in the dinar world. It is all about emotion. Emotion is the reason you buy dinar in the first place and emotion is what everyone defends. You can't reason with someone who did not use reason to arrive at their conclusions but has instead ruled their decision with emotion.

So I made a decision right off the bat that I would be civil and treat him with kindness no matter what. No name calling or put down remarks. That would lower his defenses and I would get a better understanding of his position. I told him that I will put everything on the blog unaltered. He agreed

He responded by making another post with my name on it saying I was wrong. He started a post that said Iraq's oil will not be sold in dinar and that there will be a redenomination and talked about ways the redenomination process really works. I told him I would respond to his points shortly. Dustin actually worked in Iraq and he was a contractor. He did not believe anything about a revalue and he debunked a lot of the crap circulating in the forums. He took a lot of heat for this. He was actually over in Iraq on the inside like all the pumpers claimed to be. He was telling a different story than the

pumpers told. He had dinar because he was in Iraq and he knew there would be no revalue.

There was a common belief spread around by pumpers that stated that oil will be sold in dinars. I knew that was not the case. I spent the summer studying economics and I studied the petro dollar system in detail. Up until this time everyone in the dinar world thought oil would be sold in dinar. Jerry touched on the petro dollar system in his book, but I still knew little about it. When I did my economic studies throughout the summer I looked into it in more detail. Now that I was back to work, it took a little longer to come up with a response as my time was limited.

I started my response by making another post. I began by explaining what the petro dollar system was. I explained that Saddam change from selling oil in Dollars to selling oil in euros. After this we started to make invasion plans. I pointed out that the US would not allow oil to be sold in any other medium. I said that oil will never be sold in dinars, but this does not mean that oil will not have an impact on the dinar itself. Oil is the main source of Iraq's GDP and as production goes up the GDP goes up, and as that happens the effect will only serve to strengthen the dinar. Oil will assist in raising the dinars value because it will bring about a stronger GDP. This will in turn serve to strengthen the dinar. I ended the post by saying I will address the redenomination in the next post.

The whole time I was debating Dustin I was putting what I said and what he said on my blog, and the view numbers went up. I put even more information about the petro dollar system on my blog site and struck a deathblow to the false notion that Iraq will sell their oil in dinar (A pumper's myth). I think that Dustin expected my response to be much different. I think he was looking for a pumper response. He said bravo and that he agrees, but good luck proving there will not be a redenomination.

A few days later I began to work on the reply for no redenomination. I began to look for specific links I saved in February. I was looking for the 3 articles that talked about Iraq's revalue, but they were all gone. They were all removed from the internet. I looked at other articles I saved from that time which talked about dinar and the revalue. They were also gone. Any article that talked about Iraq and the dinar revalue written in February was gone. I did searches looking for the article where Maliki said that Iraq will revalue their currency before the end of the year. The article was totally removed from the internet. I looked at the Forex's notice on the dinar and it was now changed. It said that Iraq has announced that it will redenominate its currency. I spent 4 hours looking for the articles I saved back in February. This made up about one third of my saved dinar links. I had many saved links

I had a lot of links to articles from the Iraqi press that were all gone. Everything vanished! I began to get a sinking feeling and for the first time I began to have doubts about this investment. I shook off the doubts and kept searching. I found a study which said that in most cases redenominations are done for political reasons. Not all redenominations are successful. I also posted information in my reply about some

nations who started the process but had to abandon it. I found some current revalue articles and posted those as well.

My points were basically summed up like this. They could choose to redenominate but it is not without its risks because Iraq is dollarized! After harping on all the risks that come with a redenomination I made a few points that in the end could not be proven. I ended with a flawed view of currency. I pointed out that America at one time had higher denominations. America had a thousand dollar bill and a 10,000 dollar bill. America even had a 100,000 bill. They were pulled from circulation as well without a redenomination.

My response was lame but it was copied and pasted everywhere. In the back of my mind I was wondering why all those links were gone. It really bothered me as my whole argument was based on those links. Dustin continued to debate and I responded one more time. After that I stopped debating him. The nagging truth that all those articles were gone and that Forex changed revalue to redenominate floated in the back of my mind for the rest of that year.

After this debate I found myself at work talking to Gary about Frodo aka Dustin. Gary said, "awww don't listen to him. He is always trashing the investment and he never has anything good to say." But in my mind Dustin made some valid points.

One day in August Gary and I were walking out to our cars to go home. We had just ended our work day. We had an extra-long walk that day because they have relocated us to another pay parking lot on a temporary basis. Tulsa has a lot of different parking lots and the one we normally used was being resurfaced. I got in my car and pulled up behind Gary. There were two exit lanes. Gary and I were in the left exit lane. Other employees were using the right lane. Gary pulled up and was talking to the lady in the booth. She was asking him for his driver's license. She wanted to see his parking pass from the other lot. We were told to just show our work ID badges and they would let us through. Gary was getting asked a ton of questions

Meanwhile all the employees in the right exit were just breezing through as they showed their badge. They were allowed to pass pretty quickly. I looked over at Gary after about 5 cars went through the exit he was still there. He began arguing with the lady in the booth. "WHY DO YOU NEED TO SEE ALL THIS STUFF? JUST LET ME PASS!", he shouted. She began to argue with him. She told him he needs to learn patience. When she finally lifted the gate Gary peeled out and tried to squeal his tires. In the process of this he was kicking up some loose dirt and rocks that were on the pavement. All this debris was kicked up and thrown at my car and my bumper. I could hear the scratches as they made their indentations.

I gently pulled up and rolled down the window. I could see that the lady was an older lady. She had a hard time seeing and she really did not know what she was doing. "Who Was That Man?" her boss demanded over the intercom? She reported his name and the company he worked for. She looked at me with an awkward and intense face.

She was shaken up a bit. I asked her "What was that guy's problem?" I was trying to cover for Gary. "I don't know but he is in big trouble!" she said.

I understood Gary's frustration. She started the same process with me. I complied and tried to treat her with kindness. I could tell she was a bit shaken up. She raised the gate and let me pass. I immediately picked up my cell phone and called Gary. He answered, "HELLO!" in an angry voice. "Hey Gary, She was taking a long time.

Tomorrow let's exit on the right. Oh by the way you are in big trouble they are going to report you." Of course I was only playing with him. "SO WHAT!" was his reply. "SHE WAS TAKING FOREVER!" "But Gary do you know what you did?" "No.... What?" he responded. "When you peeled out you kicked rocks and dirt up on my bumper and grill and now there are dents and there is damage to my car." I declared. " Awwww after the revalue I will buy you another car." He declared. He just assumed that solved the issue. Then he said "I got to go" and he hung up.

Gary handled the investment a little different than most people I knew. The revalue was his solution for every possible problem. He would go to dealerships over the course of the summer. He would test drive corvettes and cars that cost 70 to 80 thousand dollars. When the salesmen would try to close Gary would always say he was coming into some big money and then he would always talk about the dinar investment. He looked at really expensive cars too. I would be afraid to test drive some of those cars on my salary.

Chapter Five - Time For A Remodel

The one thing that Dustin taught me was to document everything you say. That was a hard lesson to learn, but I decided I needed to change my approach. No more hearsay. No more one article verification. If I am going to say anything I need to document it fully and put supporting links on the blog from this point on. That way if people want to argue they are not arguing with me they have the evidence right in front of them found in the links. They need to see my conclusions as opinion. I need to separate what the facts are and what my opinion and beliefs are.

This narrowed down the discussions because you can disagree with my conclusions but you cannot disagree with the facts. You are entitled to your own opinion but you are not entitled to your own facts. From here on out every article will have plenty of supporting links from legitimate sources. This was a hard lesson to learn.

Now it was time for a blog overhaul. At the end of August 2010 I removed almost every article. The ones that had no links were the first to go. I completely started over. I kept the question and answer section and I modified the disclaimer. I added a section on financial planning. I kept an article about Iraq and biblical prophecy. I did an article on the history of the dinar. I did another on the history of Iraq's oil industry. I did another article on the petro-dollar system. That article went into great detail and it had many supporting links. Every article had plenty of supporting links from that point on. That was the new rule after the debate with Dustin. The links could not be forum based speculation. They needed to be from reputable sources.

I started a new series called The Truth About The Dinar. It was pro-revalue but I began to address pumping and the things being said about the investment that were not true. I started to use the term Guru which was aimed at people who pumped the currency. It also was a series that provided analysis about the currency. These posts were copied and pasted into all the forums and before I was done I had gained a reputation for being a researcher. I was debunking all the myths and criticizing pumpers with their rates and dates. The series was just looking for truth. I applied some of the money mechanics that I have learned to a revalue scenario.

By this time I had gained a reputation for being a researcher even though I did not know what I was talking about concerning the dinar. These dinar forums would let people join who would make fun of the investment. I said some things that were hard to refute. Other points that I made were just opinion. I had some people who hated me. I heard from some of them with the emails I was getting. I had a lot of people that followed me too. I was starting to get a fan base. This scared me more than anything else. I had better tell the truth and not exaggerate because a lot of people were now reading the things I wrote. I had an email address that people used to contact me. This email address was iraqcurrencywatch@yahoo.com.

I gave the blog a new look to go with the overhaul. It was now more organized. My visits now were between 1700 and 2500 a month, and for the rest of that year I had lots of subscribers. The funny thing was at this point I still did not know what I was talking about concerning the revalue. I did searches on my name and saw a number of posts that were copied and pasted into different forums. In addition to people hearing my name and learning about my blog, and in addition to people reading my blog, People read my stuff on other forums too. A lot of these people have never looked at the blog.

My name was getting out there and I was starting to become known in the dinar world. I started to rise in the ranks of someone who knew about the investment. I began to get offers to appear on conference calls and think tanks. This was something I did not expect and something I really did not plan or want.

The dinar world had its own celebrities. Scooter was a big celebrity. The people at Dinar Vets were going to have a Scooter roast to honor him after the RV. I began to rise in the ranks too. This actually put fear in me more than anything else. I had better go the extra mile and tell the truth. I had better be absolutely sure about everything I was saying. I would get hundreds of emails from people I never knew. Most of these guys had dinar dreams like me. A lot of people said my posts gave them hope. I still considered myself to be nobody in this dinar world. I was still trying to find my way.

I made a post called The Dinar Will Revalue and Here's Why. I addressed a lot of things in this post. I made a special version for Dinar Vets. It became a popular post. It was copied and pasted everywhere. It became the most popular dinar post I have ever written to date. It was based on a lot of faulty assumptions. But it stumped a lot of naysayers. I talked about fractional reserve banking and the reduction of Iraq's money supply using an article about Iraq reducing excess liquidity. Everything had supporting links. I described a global effort in Iraq and addressed why the currency will revalue. I talked about the Federal Reserve and the CBI and how it operates.

This was the article that made my post count go from hundreds a day to thousands a day. It was a real turning point for the blog. It was copied and pasted into Dinar Daddy and every other dinar forum. At that point a lot of people found out about my blog. Dinar Daddy was the most popular dinar site on the internet. At the time that site alone would get about twelve thousand hits a day on average. I still refused to put adds on the blog or sell dinar or represent anyone that sells dinar. I was just a guy who had dinar and who believed in this investment. I was an investor who also had a blog.

I was still getting offers to go on conference calls and think tanks. Most of them I avoided. I would not give a rate and a date as to when the dinar would revalue. This caused me to avoid appearing anywhere. Now I was beginning to understand how big the dinar community really was. It was huge and there were thousands upon thousands of investors. This caused me to question just how many people knew about the dinar. Exactly how many people own dinar? How much Dinar made its way into the United States anyways? I began to doubt that this was a secret that only the elite knew.

Gary comes by and we are having dinner over at my house. At the time my wife took off for a few days to see her sister. Gary and I are hanging out getting ready to watch a movie. Gary begins to talk about the dong. Most dinar dealers also sell another currency known as the Vietnamese Dong. I tell him that something does not seem right about this dong. Pumpers were saying it was going to revalue before the dinar and if you purchased the dong you could trade it in after its revalue and buy more dinar. In this way you could double dip and get even more dinar. You will be richer by double dipping, even though many dinar dealers also happened to sell dong. What are the odds?

I debunked a lot of this nonsense on my blog but Gary believed it. He told me he traded in and swapped a million dinar for an equal amount of dong. He paid a nominal exchange and shipping rate. Gary told me he traded a million dinar for dong? "WOW A million dinar? That is about a \$1,000.00 dong purchase. Gary how much dinar do you have?" I inquired "I have eighteen million dinar" he said. "Eighteen million dinar, Gary are you crazy?! What would you do with all that money and what if the investment fails?"

Gary said he had dreams and plans and that he was going to open up multiple businesses after he double dips and makes his fortune. He talked about all the things he wanted to do and all the people he wanted to help. He was talking like this thing was going to happen no matter what. So Gary had eighteen million dinar and a whole pile of dong too. He took out loans to buy dinar. He sold all his guns to buy dinar. He sacrificed food to buy dinar. He worked lots of overtime to buy dinar. He lived very conservatively to get as much dinar as he could. In a few short months he spent over nineteen thousand dollars on worthless foreign currency.

I told Gary I did not believe that the dong was going to revalue at all and even if it did it won't happen before the dinar. He asked me about the dong earlier that year around the summer time. I told him not to invest in the dong. Don't trade your dinar for dong. Something just did not feel right. "Don't let anyone know how much dinar I have" he said. "OK, but promise me you won't buy anymore then." He said ok but in the end he would buy even more currency. Between his divorce, his bills, and his debt due to dinar he was in hock up to his eyeballs. He was working all kinds of overtime hours just to stay afloat. He was thinking that he was going to be rich any minute and he would be out of debt soon. Any Day soon this will all be over and all this was just temporary. This was his downfall.

He was not the only one making sacrifices to buy dinar. My email was filled with statements from people who were hurting and desperate. These people needed money. Some had medical problems, and some had financial problems. They purchased dinar as a last resort and the dinar was the only hope they had left. There was a lack of economic recovery which meant a lot of unemployment. I saw a similar situation with my own brother. I will talk more about his story later.

While I did my remodel I spent some time debunking other myths about the dinar that circulated the forums. The two main things circulating in the community was the belief that the dinar was needed to rebuild Iraq, and oil will be sold in dinars. This was not true because oil revenue was used to rebuild Iraq. Oil was sold in dollars. I also wrote about the Marshall plan and the rebuilding of Europe after World War 2. I wrote about the rise of the International Monetary Fund and the rise of the global economy. I talked about the mechanics of operating money. I explained the expansion and contraction of money supplies around the world.

A revalue is an actual thing that happens to a currency. So it was not like the term was made up or fictional. It was not like currencies never revalue. A redenomination is also something that happens to a currency. The two things are totally different. With articles coming from the Iraqi media supporting both it was hard to really determine what Iraq was going to do. This served to promote a smoke and mirrors conspiracy theory in the forum. A lot of time was spent debating what Iraq was going to do and what the current money supply is in Iraq. The whole smoke and mirrors conspiracy circulating the forums used those topics for fuel. People believed that the Central Bank of Iraq (CBI) was cooking the books.

I had heard and read that the lower denominations were already printed in preparation for the revalue. The Coalition Provisional Authority printed the lower denominations at the same time they printed the higher denominations. Of course there was no proof of this but the rumors went well with the smoke and mirrors conspiracy. I could never find any documentation to verify this. What was Iraq really going to do? I guess we will find out once we get the election results.

Chapter Six -The Cork came off the bottle

In September of 2010 Obama had announced he was bringing the troops home and ending the war in Iraq. The funny thing was he left 50,000 troops over there and this was compliant with the Status Of Forces Agreement (SOFA) we had with Iraq at that time. The SOFA was agreed to under the Bush administration. So Obama is simply following the Status of Forces Agreement. Yet he spun it like he was ending the war in Iraq.

When this was done we started to see some real progress. Iraq was removed from a list as being a terrorist nation. The guidelines for this list are under the OFAC. (Office of Foreign Asset Control) They got their swift codes for banking. In November of 2010 Maliki was chosen as the prime minister of Iraq once again. It set a record for the longest time it took to decide a winner after an election. The new government was being seated.

In December 15 of 2010 Iraq was removed from almost all the sanctions. The Feds still held money in the DFI fund for Iraq and that was not going to be released until 6 months later. The Central Bank of Iraq-Development Fund for Iraq (DFI) account was created at the U.S. Federal Reserve Bank of New York at the request of the Coalition Provisional Authority Administrator. (CPA) The DFI was put under the control of the Coalition Provisional Authority and the administrative arm of the US-UK occupation forces. The limits to these funds were part of the sanctions placed on Iraq. Every sanction was released except the DFI funds. Iraq would need to wait 6 months before the funds were released. They were still protected from liens that would be placed on them from other nations due to Iraq's debt.

The forums were all abuzz as we knew we were close to seeing the RV. Everything was falling into place. There was major excitement on every dinar forum. We are all going to be rich any minute. I can feel it! Then something strange happened. Dinar Trade changed its policy. They used to say that they would allow you to lock in a current rate on the dinar and the limit was 100,000. If you had 100,000 dinar you could lock your rate to protect you from a falling dinar rate. Now the new policy said you needed a million dinar to lock in the rate.

At the same time they did this the pumpers and the Gurus began to say that when the dinar revalues the new rate will be adjusted really high then the rate will fall. It was all over the pumper sites. The only problem with this is that we just went through a whole summer where these same pumpers said that the dinar will revalue and the rate will likely go up and stay up. Now they are changing their story to coincide with Dinar trade's new policy.

My brother read all this in the emails he was getting from Kevin. He decided to buy more dinar so he could lock in his rate. I told him this whole thing about the rate going down is a lie which is told to increase dinar sales. During the summer all these same

people said the rate was going to go up and stay up. You may not need to lock in the rate at all. Now all of a sudden the rate was going to go down after the revalue and the amount you need to lock in now went from 100,000 to 1,000,000 dinar.

My brother only purchased 125,000 dinar. That was all he felt comfortable owning given his financial situation which at the time was a bit extreme. Now he is thinking he is going to lose his whole investment because the rate will drop. He borrowed money and ordered another 1,000,000 dinar. I told him not to buy more and that the whole thing was bull. He would not listen to me. At the time he had been in a motorcycle accident and had already been through 7 surgeries. He had one more coming. He thought the dinar would be the cheap gamble to pay his medical bills. Now he is going further into hock to buy a million more because of bogus pumper intel.

I knew this was bull because currencies like the dinar that are pegged don't float. The rate stays stable. When a currency gets a big revalue it is because the GDP is off the hook and the economy is booming. Like Singapore's economy. Or it is to help keep inflation in check. Pegged rates don't change sporadically. I addressed this on my blog.

All of this took place around December of 2010. Around the same time there was a revolt going on over at Dinar Vets. There was a member who went by the name of Checkmate. He would answer people's questions. His answers never made any sense to me but some people connected through his stupid responses. When I started to read some of the things he posted I marked him as someone to stay away from. There was another member called Stevel. He was always in the forums trying to answer as many questions as he could to newcomers. There was another member by the name of Tony TNT.

In November a few members took it upon themselves to conduct a conference call which was against the rules of the forum. They try to recruit members from the forum to take place in their conference calls. The guy who owned the forum went by the name of Adam Montana. This was his policy and it was in place to protect members. They would need to get Adam's approval before they could do something like that.

When they held the call Adam broke through and asked what they were doing. They claimed they just wanted to share some Intel with the members. They were all placed on mod review. The members protested and Adam removed them from mod review and told them not to do it again. They did another call shortly after that and they were banned from Dinar Vets. They started a new online forum known as The Peoples Dinar.

When they started People's Dinar they pulled a lot of members away from Dinar Vets. Stevel ran the forum. Checkmate and Tony did conference calls. They put ads up on the site. I suspect that they joined Dinar Vets with the intension to recruit members for a site they were going to start all along. They criticized Adam calling him unfair in an effort to recruit even more people.

I joined Peoples dinar as well. Whenever I joined a dinar forum I would use my real name. My posts were copied and pasted into that forum as well. I was also curious to

see what they were up to. I just went there to watch. I posted mainly in Dinar Vets. The member count went pretty high real fast. I read posts from people who became mods.

They were recruiting people from Dinar Vets to join Peoples Dinar. The whole object of Check, Tony, and Stevel was to steal as many people as they could from Dinar Vets. One day I wandered into the chat room. I got a private instant message from a mod from within the chat room. The Mod's name was Mangorancher. We began to talk a little bit and then he asked me if I knew who he was. I said no. He said it's me, Kevin. My brother's friend who told me about dinar and put me on his email list was a now a Mod in People's dinar and he was going by the name of Mangorancher.

Kevin asked me if it was ok if he sends questions my way. I tell him to go ahead. He starts directing people to ask me questions. Before long there were a lot of people asking me questions. I answered the best I could. One person asks me if I know what the rate would be. I said I did not know what the rate would be but maybe it will be around 1.17. I then posted a link that showed a minister of planning report from Iraq saying that they want the rate of the dinar to be valued to the dollar at \$1.17. A few people in the chat room had commented saying that is the first real documentation they ever saw regarding a rate. After that the room became very excited and that report created a buzz.

I spent the next few hours in there talking about the dinar until all of a sudden I was booted out of Peoples Dinar. I could not log back in and I could not figure out why. The next day I tried to log in and was successful but I got a notice that I was on Mod review. I abided by the forum rules and I was respectful to everyone. I contacted Mangorancher aka Kevin and asked him Why I was on Mod review. He said he did not know but he would find out.

Later on that day I logged in and he told me that I was on Mod review for taking over the chat room. Stevel said he was getting complaints about me taking over the chat room. So he put me on mod review. Kevin told him that he knew me and that he directed a lot of people towards me to answer questions he was getting and that I was helpful. Stevel took me out of mod review with the condition that I would not take over the chat room with my people.

When Kevin told me that I said to him "what people? I don't have people! I was doing nothing different than anybody else in that room did." I discovered later on that Stevel was really prone to jealousy. If it looked like you were taking lime light away from him you got banned. He banned several people for being too popular. I think I was the first to be put on Mod review for being too helpful. I also discovered through the other people in the chat room that no one complained. It was something that he made up to give him an excuse to put me on mod review.

A few weeks later I was in the chat room again. This time I was keeping a low profile. It was not long before I was on mod review again. Stevel banned all kinds of people. He would ban them if they asked questions he did not like. He would ban them if they

became too popular. I think part of the reason for this was his experience with Dinar Vets. He tried to become as popular as he could by being as helpful as he could. Then he took people with him when he left. I think he felt somewhere in the back of his mind that someone would do that to him at People's dinar.

Stevl had some made up secret Intel guy named Ray and he would post things that this Ray character would tell him. Ray was Steve's imaginary friend. Steve was in this whole thing for the praises he got from his followers. He lived for the people saying things like Thank you Steve, You're the best Steve, or we love you Steve. He has predicted many dates and nothing ever happened on those dates. When something does not come to pass he blames Ray. Then he proceeds to make excuses for Ray. If anyone was a Jim Jones type it was Stevel.

I contacted Steve a few times through email and tried to explain I was not his enemy. Then one day he removed me from the banned list and sent me an email saying that he removed me. He apologized for the misunderstanding. I went back only to be closely monitored and banned again. After that I was done with People's Dinar.

I was at People's Dinar from the time they started until the end of January of 2011. While I was at Peoples dinar I met a guy by the name of Chuckles. We exchanged Skype addresses and we began to talk about dinar. Chuckles had conflicts with Mangorancher aka Kevin. They did not get along at all. Eventually like a lot of other people Chuckles was booted.

Chuckles started a new dinar forum called Dinar Dater. He modeled the look after The Peoples Dinar. Anyone banned from People's Dinar or any other site for asking too many questions came over to Dinar Dater. Chuckles let anyone ask any question they wanted and he did not feel threatened by anybody asking questions. I think the reason for this was that he did not sell dinar and was not dependent on the sale of dinar. He also wanted to know the truth about the investment. Chuckles never new about my relationship with Kevin. He never knew Mangoranger was the guy sending me the emails and that we were friends.

Chuckles had a computer background. He worked on networks and he was an IT guy. His real name was Chris Earl. We became instant friends because we had so much in common. He played guitar as well. He was classically trained. I have a computer background too. We both just wanted to know the truth about this investment. We skyped often and we discussed many things. I connected with Chris on many levels.

I stopped going to all the other forums and I just hung out at Dinar Dater. When I posted something on the blog I made sure it got over to the Dater forum. I brought people to Dinar Dater. I hung out in the chat rooms and I tried to support the only honest forum I knew on the web. Dinar Dater did not have a dog in the fight. They did not have sponsors or advertisers. Chris (Chuckles) paid for everything out of his own pocket. I respected him for doing that. I did the same thing with my blog. No one paid for my blogging expenses and I made no money from it.

During my time at Peoples Dinar I got to know a few people. One day I saw they had an event that the site was sponsoring. They were selling tickets for this event. It was billed as an investment opportunity and a place to put your money after the revalue. They also offered financial planning at this event. Some investment guy by the name of Dan Atkinson was going to be there. It was an after the revalue seminar designed with advice to show people how to invest their new found wealth.

I noticed that this meeting was in San Francisco. For some reason they had a picture of the city of Chicago over the description of the event. You could see the Sears Tower. So they were using a picture of Chicago to sell an event that is taking place in San Francisco and this event is designed to give you investment advice? I thought to myself I don't think I want investment advice from these guys. They can't even get their cities right.

I decided to do a little digging on Dan Atkinson I did searches and found out that this Dan Atkinson was actually Checkmate. The guy that caused the uproar at Dinar Vets was posing as an independent financial advisor. He was into multi-level marketing. So he was billing an event as an investment seminar and he was going to get these guys to invest in multi-level marketing crap. I also discovered several things about his past. It is not in the scope of this work to list everything the research showed me but the links I found said everything. I shared these links with Rod and Chris and Rod passed them on to a trusted friend that went by the forum name of Keepmwlkfny. I told you about him earlier. Everyone called him Keepm as a short nickname. Adam Montana received all these links on Checkmate as they were ultimately forwarded to him by Keepm.

People actually made websites warning others not to get involved with Dan. I found one link that was really good. I sent new links to Rod and he gave them to keepmwlkfny. Now Keepm gave them to Adam. Before long Adam Montana posted it on his site at Dinar Vets. That stopped the bleeding and migration to Peoples Dinar. Now the truth was out there.

This causes me to think that this was their plan all along. Join Dinar Vets and make as many friends as possible. Start your own forum and then leave taking as many people with you as you can. The whole thing with the conference calls on Adams site was staged. They planned on leaving and recruiting from Adam's site.

Don't get me wrong, I am no fan of Adam Montana, but what these guys did was wrong. It was Adam's site and he had every right to make the rules. These guys crying victim was just an orchestrated act. I went to Adam's site because that is where my friends were. Rod was there, and Scooter was there. Many other people I respected were there as well.

Eventually Stevel's ego got the best of him and he had a falling out with Checkmate and Tony TNT. Checkmate, Tony TNT, Viper, and Chief left and started Peoples Talk Radio. (PTR) They mainly did conference calls. Stevel continued his faulty propaganda

campaign with his make believe sidekick Ray. I never believed that Steve was really connected to anyone in Iraq or knows inside information about a revalue. By the end of January I only went to Dinar Dater. I had the highest respect for Chuckles. We participated in a few conference calls. I was on think tanks and a few other places. My blog was getting thousands of hits a day. I was just waiting for this revalue thing to happen.

I worked a lot less and made less money during the course of 2010. I thought that I would be rich after this revalue kicks in. I was injured for a portion of the year. When I was working In 2010 I did not work overtime. That accounts for a third of my pay. This is because I thought at any moment I would be rich. I did not pursue money from other avenues. This was a hard lesson to learn. The promise of a revalue prevented me from acting on other financial opportunities that made themselves available. My family budget was deeply cut and we were barely getting by.

One day in December of 2010 Kevin calls me. "Hi Marcus how are you doing?" he asks. "I am doing fine" was my reply. "Would you do me a favor?" I said "Sure Kevin what do you need." He said "You have done some good research on the dinar and I was wondering if you would look into something else for me?" Being puzzled I said "Sure what is it?" He went on to explain "Well I don't know for sure. All I know are these four letters. I would like to know more information." I said "Well what are the Letters?" He said "The letters are CMKX. What does that mean? I am not really sure how it connects to anything." I told him "I will find out for you but it will be a few days before I can spend time researching this. "That's fine" he said.

A few days later I type CMKX in the search engine. CMKX is the stock symbol for Casavant Mining Kimberlite International Inc. AKA CMKM Diamonds. All kinds of stuff came up about naked short selling of stocks. I researched it further to discover the largest law suit ever brought against the federal government was because of this stock. The suit was in the amount of 4.7 trillion US dollars. "Oh no" I thought, "they don't have enough money in their M1 to pay this suit." I was being sarcastic of course.

Apparently the government set up a sting operation using this stock. (CMKX) The government arrested all kinds of people involved in the naked short selling CMKX stock. This was a sting operation that went on for years. The people who purchased this stock were out their money. The lawsuit that was brought against the United States represents the total volume of sales and the money lost on this stock.

I found it interesting that many of the same people who purchased this stock also owned dinar. There was a whole subculture world involving CMKX. There were online forums and there were chat rooms. They talked about the dinar and they talked about the stock. I found it interesting that the subculture world of the dinar was monitored for years by the CMKX forums without the knowledge of the dinar community. These guys believed that the government would pay off the law suit after the dinar revalued. They

believed the government had dinar and that would finance and pay off some of the government debt as well. A lot of people who owned CMKX stock also purchased dinar. The guru known as TerryK found out a little bit of information about this and he brought it to a dinar chat room. When he made up lies regarding the dinar revalue and CMKX some people from the CMKX world found out about it. Kevin contacted me to find out more information. I found TerryK's chats and I put them on my site.

I dug further into naked short selling. I discovered all kinds of things about stock market bubbles and the way the stock market worked. I discovered the real reason for the crash of 2008. This is what started me on this financial quest in the first place. If it were not for that I would not have owned dinar in the first place. I discovered that the stock market is a rigged system. It stays afloat in part because the Federal Reserve pumps money into it. The people in the know hedge their bets and exit when the market goes down. When money is pumped in they enter again.

There was a derivative created called a CDO. This derivative was sold to pension funds and 401k funds. Basically it was debt with an A + rating. A lot of real estate debt was floating around the market masked as a CDO. The bottom fell out of the housing market when the real estate bubble burst. The collapse of the CDOs brought the whole market down.

I also discovered that there is a cult called NESARA. It involved a lot of strange and odd beliefs. Things like a global reset and space aliens were a big part of their beliefs. This cultic belief system attached itself to the dinar and to CMKX. A few years later this belief would evolve into something called the Global Currency Reset. Gurus harped on this as a way to explain the dinar's revalue. I spent most of December 2010 and part of January 2011 researching this whole thing.

In January of 2011 I began a series that would explain everything. It was called the Rabbit Hole. It was a 5 part series. I debunked NESARA and talked about what happened in 2008. I talked about CMKX and how the dinar communities connected. It was copied and pasted into all the dinar forums. Not just dinar forums, but it was also copied and pasted into CMKX forums. In 3 months I got 100,000 hits from that series alone. It still remains the most popular thing I have ever written as of this writing. That series covered the month of January and part of February. It created a buzz in the dinar world and now I was getting requests to appear everywhere in the dinar community.

I also did a series on the history of money. I found videos that showed what a trillion dollars looked like visually on YouTube. I put a link to the US debt clock up on the site. I did other articles on global economics. In March of 2011 I started to get some complaints from people who subscribed. They wanted more dinar information and they thought it was my Job to supply it. I was taking too much time talking about the stock market and global economics. They wanted more dinar information. After all, the site is Called Iraq Currency Watch, not Global Economics.

It was the corruption in economics that I found interesting. It was central banks and how they were set up. It was the way the system worked that interested me, although I could see their point. I argued that you could not understand the dinar fully unless you understood global economics too. But in the end I went back to writing about the dinar while still continuing my research into global economics

We all thought the dinar would revalue at the end of 2010. After all Maliki himself said it would. 2010 ended with Maliki in charge and no revalue. Many people were wondering just what happened. I wrote a piece called What's The Hold Up. It was written in part by another dinar friend that I had. She sent me an email which contained the bulk of the post. I changed a few things and posted it with her permission. It was copied and pasted in the Dinar Daddy forum and the other forums as well.

After I wrote that article I see Gary at work and we talk about it. He tells me he is tired of the excitement. He is tired of the overtime, and he just wants this whole thing to be over. In the course of our conversation he says that he is thinking about buying an amusement park after the dinar revalues. "Why would anybody take on the obligation of an amusement park if they had all the money they needed?" I thought to myself. I told him he should put a roller coaster in the park and call it the dinar roller coaster ride. Each car can look like a 25,000 and a 10,000 dinar note. He looks at me and laughs. "That is so true" he declared. This prompted me to write another 2 part article called the dinar roller coaster ride.

In the back of my mind was this underlying question. How come the dinar did not revalue like Maliki said it would? What is the reason for this? What happened to all those articles that were written in February of 2010? While I was thinking about this I was doing even more research on the things written in the Rabbit Hole series.

While I was at the end of posting the Rabbit Hole series I got a comment from someone on my blog that asked me what was going on in Egypt. By this time Egypt was in a major revolt. I responded by saying I will look into it after I am done with the Rabbit Hole series. After this series was done I took a quick peek at what was going on and what would later be known as the Arab Spring. The Arab Spring was in full swing. It was deep and involved, even more so than the Rabbit Hole series. I decided to put it on hold and write a little more about the dinar. I did not think my readers would want to hear about Egypt.

Chapter Seven - Losing Faith

Eventually there was a falling out over at Dinar Vets and Scooter left. At the same time some of the mods left as they became banned at the Dinar Vets site. People got banned at dinar forums if they asked the wrong questions or they brought too many objections to the investment. Banning was a popular practice by forum owners. If they asked questions that could not be answered they got banned immediately as they were nothing but trouble.

About this time I introduced Rod to my friend Chuckles. They become good friends and Rod found a new home on Dinar Dater. Rod tells other mods that were banned from Dinar Vets about Dinar Dater. They all join and shortly after they all become mods. I don't know the exact time. Around the end of April or the first part of May Dinar Trade announces that it will be closing its doors. Ali decides to exit this business. Rumors begin to circulate in the forum. Why is the most popular and successful dinar dealer calling it quits? The rumors were as varied as the date and rate rumors. I did not know why and I really did not write about it except to echo his announcement. Some say that he was in trouble and had to close down. Others say that people threatened his family. There are all kinds of stories circulating. I decided not to become involved in finding an answer. I concluded that he had his reasons and that it was his choice.

This takes us to July of 2011. There were 3 articles that were released declaring Iraq would redenominate their currency. These articles were different than the others. First it explained the redenomination process. Second these were announcements from the Government of Iraq and not press speculation. That shook everyone and it was a bold wake up call. There goes that smoke and mirrors belief. I began to take a hard look and reevaluated everything. Right when the DFI funds are getting ready to be released Iraq decides to do this. I wondered if this was part of the plan the whole time. Are they going to use part of the DFI funds to finance this thing?

One of the articles said they would need to print the lower denominations. Wait a minute! I thought the lower denominations were already printed and the CPA did this when they printed the other dinar. I was starting to get a very bad feeling and for the first time I began to seriously doubt this investment. I got more calls from people to write about the dinar but now I began to question the actual event.

Once again my wife went to see her sister and I went out to dinner with my friend Rod. (Mr. Rich) He said that he thinks the dinar is a long shot. I said it was a big long shot. It was a big gamble. I was fine with losing what I invested, but I thought about Gary who was in major debt. He had 18 million dinar. I thought about my brother who was hurting from multiple surgeries and bills. He got scammed into buying a million. I thought about the people who read my blog. I thought about the emails I got from hurting people. I thought about my family and friends. What am I going to do? This

weight came upon me that I can't explain. I decided I need to step back and reevaluate what was going on. First Ali closes down and now this.

I decided to close down Iraq Currency Watch. I would move the articles I wanted to keep to another site. I would make the dinar a series on that new site and I would write about global economics and religion. But I would need a name for this new blog site. I spent a while trying to come up with a good name. Every name I thought of was put into the blog title when I was registering. Everything came up as already taken. I tried every combination of world, economics, and global. I began to add biblical references. Still every title was taken. I finally found a working title. Biblical Views And World Economics was the title of the new blog. I came up with the title in part because I wanted to comment on economics, current events, and the bible.

More Christians purchased dinar than anyone else I know. In fact, Christians were deliberately targeted. When Christians called to order dinar they were always put on hold. Christian music played in the background. Many of the gurus claimed to be Christian as well. They would pray on their conference calls.

It was even believed that the dinar was a small part of biblical prophecy itself. Major events in Iraq would be fulfilled due to the rebuilding of Iraq and the dinar needed to be a part of that process. A lot of them considered the current events in Iraq to be an actual part of biblical prophecy.

Many Christian investors ignored the economic data and purchased dinar based on their faith in the scriptures. They took it very personal if you did not believe the investment or pointed out the lies the gurus told. In their mind doubting this investment was the same as doubting scripture itself. I wanted to address all the misquoted scripture used to entice people into the investment. I went with the acronym BVAWE.

I began to move the many articles over to BVAWE. I started with Iraq's oil history and the petro dollar. From there I did some articles on investing in silver. Then I moved the Rabbit Hole Series over there. I made the dinar a series and picked what to send to the new site. I removed all the articles from the ICW site. I announced that I was closing down Iraq Currency Watch. I said that BVAWE would take its place.

I did not remove the ICW blog. Instead I wrote a small article redirecting people to BVAWE. I left a conference call I did with Scooter in December of 2010 on the site. I already paid the extra money for the space so I was going to leave the call up. The traffic transferred from ICW to BVAWE. I kept the blog up because I was afraid to take it down and remove it. I was afraid that someone would assume my identity. They would post as me and say all kinds of things that were not true. So for that reason alone I kept the domain name. There were no articles posted but the looks and design of the site was still there.

It was around this time that Rod starts a blog and he calls it Dinar Douchebags. He is going by a new alias. He chose the name Sam I Am. He wants to go after the people who lie about the dinar. He wants to call the people who pump the currency into

account. His time as a mod over at Dinar Vets has plugged him in to this massive dinar community. He got to know a lot of names and faces and he got to hear a lot of bull. He would talk about some of the outlandish things that many gurus would say. He was tired of the outright lies.

He interviewed me twice for his Blog. I tried to be as truthful about my views as I could be at the time of the interview. I was also sick of all the hype involving this investment and I was glad someone was finally doing something about it. Chris (Chuckles) and Rod brainstormed about the dinar. Chris becomes a great help for Rod and assists him in some of his research. I think they both lost faith in the investment around the same time as I did. At this point Chuckles still has and runs Dinar Dater.

Rod and Chris both totally lost faith in the dinar in July of 2011. I still had a little bit of hope and considered everything a long shot. So I continued to post on my new blog about the dinar. In August of 2011 I finally finish putting the new blog together.

Now I began to spend more time with my family. They did not see me for 2 years as I was involved with this whole dinar thing and it took a lot of time away from them. I began to play my guitar again. The blogs and the dinar became a hobby. I spent little time on it. I started to work more overtime again. We began a recovery process that was postponed because we were waiting for a fictional revalue. I was still in a little bit of denial at this point.

The any minute revalue theory was gone. Now I hoped the dinar would rise in value over time. When the new dinar appeared on the scene the rate slowly rose to 1170 to one US dollar. I was hoping that it would be a gradual thing and that the dinar would rise over time before it redenominates. I was hoping for a sliding scale and not a straight across redenomination. I wrote a little about this scenario.

In November of 2011 I decided I would make another site to showcase my music. I created yet another blog and called it Marcus Curtis Music. I put my music and music videos on this site. I started to see if I could make videos for you tube that gave guitar lessons. I started a course called Advanced Guitar Lessons. I started out by filming 17 videos that were mainly guitar tricks.

I was starting to reenter my life again. After pursuing the dinar for 2 years I was tired of all the bull. I still had hope but at the same time I was ready to lose everything. I no longer counted on the dinar. I knew it was a long shot at this point. But I did not over leverage myself. Sure it would be a loss but it would not devastate me.

I continued to write about possible dinar scenarios including a redenomination. It was now possible in my mind for the first time that a straight across redenomination would happen. I needed to include it in the final analysis. I wrote about all things economic. I also debunked false biblical prophecy. I was amazed and often wondered if people read the same bible I studied. These investors knew nothing about prophecy.

Chapter Eight - Uncovering The Truth

One day in the early part of January 2012 I had a little time to myself. I was bored so I started to surf the internet. I decided to look at the Kuwaiti revalue. I wanted to know more about it. When Rod first told me about it I did a search which brought up dinar forums. I got the information from those forums and I never dug any deeper. The first 8 pages of the Google search only brought up dinar forums. After that I did not pursue any background in it. I just took everyone's word for it. Big Mistake!

I decided to see what I could find on my own out of sheer boredom. I first thought that maybe it would give me hope again. I typed Kuwait revalue in the search engine. Dinar forums came up in the search as it had done before. Then I typed Kuwaiti revalue dinar and the same thing happened. I decided to do a more detailed research. I type Kuwaiti news articles 1990. Articles written about Kuwait during Saddam's first invasion came up. I began to read through all of these news articles and what I found shocked me. There was never a Kuwaiti revalue. The whole thing was a lie. The Kuwaiti revalue was one of the main things that gave me confidence.

This was the one domino that tipped over and it started me on a quest for more information. Before I knew it a chain reaction had begun. I already knew that currencies revalue. I knew it was a real thing. I also knew that there is a difference between revalue and redenomination, but I decided to research revalue. As I put very pointed search terms in the search engines I was amazed at what I found. There has never been a revalue in all the history of currency above 35 percent. This is why Singapore's currency revalue made big news. It was 22 percent. It meant that their economy was doing really well. So well that they had an inflation problem and their GDP was through the roof. Their revalue came as a way to manage inflation.

Most Revalues average between 2 percent and 8 percent and they are done to control inflation. When a currency's value is lowered they call that a devalue. A major revalue of a high percentage almost has the same effect as adding currency to the money supply as it expands the buying power on a temporary basis. If the rate is too high it can also increase inflation as more purchasing power enters the system. There is also a debt liability that comes with a revalue.

If the dinar went from \$.00086 to 1 penny then you are talking about a 1,000 percent revalue. Not only is that unheard of, but there would be no reason for Iraq to assume such a high debt liability. It was at that moment that I knew for certain that this was not going to happen. If the dinar went to 1 dollar then that would be a 100,000 percent revalue. There is no way this is going to happen. It definitely was not going to happen in one day. The mechanics of this would cause hyperinflation on a massive scale, thus destroying the currency!

I then discovered that the Iraqi dinar was a pegged currency. This meant they needed to have reserves to back the dinar. They needed the US currency in their

central bank to back any value that was placed on the dinar. A dinar friend of mine who was known as Ten Million showed me how to check the money supply at the central bank of Iraq and we went over documents. When I looked I saw that they had 30 trillion in dinar outside of the banks alone! I was amazed. There was no way they had the reserves to match a revalue up to even a penny.

I had a sinking feeling in the pit of my stomach. I began at this point to smell a rat and I had the feeling that we were all set up. Everyone in America was being setup. Every investor was setup on a massive scale. Who would do such a thing? Every guru and everyone who said they made money off of Kuwait's revalue became a suspect to me because they were all lying. There was no Kuwaiti revalue! The questions racing in my mind were responsible for my next move. How do I tell everyone what is really going on?

By this time Rod's blog "Dinar Douchebags" was starting to become popular. He had exposed a lot of the liars. Now I understood what he was trying to do and I understood the amount of effort he put into doing research. This was very time consuming for him. He already had a six month head start on me.

Later on we would make a video and I would put a strange voice with a very bad English accent on it. The reason why we did this was because a person who called himself Breitling (Tony Elder) said he knew who Sam was and that he was British. So we were really making fun of him. I did a bad accent but I wanted to see if he was smart enough to figure it out. By the way he was not smart enough to figure it out. He should probably change his name to Dimling. I don't think his belt went through all the loops on his pants if you know what I mean.

By this time Sam gained a reputation and pumpers and gurus were taking down things they posted when Sam exposed them. Brietling removed a bunch of stuff. One very smart thing Chuckles and Sam did was to keep records of everything. So even if they removed the stuff they still had website images and videos that pumpers posted. Their collection is really extensive.

My brother called me from Dallas. He had fallen on hard times and he wanted to sell a million dinars. He had 5 million dinar. He could not find a bank anywhere that would take it. He needed money and selling his dinar was the only thing he could do to get the money quickly. The problem was none of the banks dealt with dinar any longer. I searched my area in Oklahoma and found no banks willing to take it. I did a search of every state surrounding Oklahoma. No one would take the dinar. This was a very extensive and exhausting search. Currency exchange departments would not touch it anymore.

The dinar was selling on eBay. Dealers were also buying it back. I did a few searches and told my brother to sell it back to a dinar dealer. He did just that and got 900 per million. He sold a few million back to a dinar dealer called Safe Dinar. I never heard of them before all this. I only dealt with Dinar Trade but Dinar Trade was out of

business at this point. I then proceeded to liquidate my entire dinar investment. I sold it back in one straight shot to Safe Dinar as well. I took about a 500.00 loss when everything was said and done.

It was in January of 2012 that Iraq announced it would put its plans for a redenomination on hold. I think they figured that they could get more milk from this cow. U.S. Dollars were being funneled right into the Iraqi reserves through the sale of dinar. As the dinar left the country the dollar came into the country. So why stop a good thing? A good thing for them! This was the push I needed.

My next order of business was to bring back Iraq Currency Watch and warn my readers. I told Rod and Chuckles everything I discovered. They had already figured out the scam on their own. I told them about my plans to bring the blog back to set the record straight. While Rod and Chuckles focused on people who were saying outlandish things I would focus on what was being said and I debunked that. I never mentioned any names. I left that up to Dinar Douchebags. The first post talked about my history with the dinar and how I got involved. The second post covered my Kuwaiti discovery and a few other things I figured out.

Chuckles still ran Dinar Dater and by now people knew where he stood. He kept Dinar Dater because it looked just like People's Dinar. He modeled it after People's Dinar in order to make fun of them. He was always honest about his beliefs. Those who were booted from People's Dinar found a home on Dinar Dater.

In the course of my research Chris shared some WikiLeaks documents with me. I also looked at other WikiLeaks documents. The documents we found were really revealing. It outlined a path that the dinar traveled to leave the country of Iraq. At the same time U.S. Dollars were going into Iraq to finance the exchange and replace the dinar that was leaving. U.S. Dollars were going right into the reserves at the central bank of Iraq from the sale of dinar that took place at currency auctions.

The thing that seemed obvious to me in these documents was that most of the dinar was leaving and going to Jordan. From there it went to Ireland and it was funneled through an institution called foreign currency exchange. From there it went to everywhere else around the globe. At one point Foreign Currency Exchange was sold to Wells Fargo and Ireland was no longer a path. That is about the same time the banks stopped carrying the dinar. Wells Fargo shut down the dinar the minute they took possession of Foreign Currency Exchange. Then after that it just went throughout the world from Jordan. I would venture to say that is how much of the dinar got to America. While there were other paths the dinar took when it left Iraq this was the main route.

I wrote about all of this and put the documents up on Iraq Currency Watch for all to see. This did not make any of the dinar investors happy. These posts were copied and pasted into other forums. What was once a blog that was used to promote the investment of the Iraqi dinar now became a blog that was very much against it. Major

debates started in the comments section and I debated with great zeal. Chris and Rod also added to the comment area.

Nobody could refute the things I said because the links that verified everything were there for all to see. I put a tremendous amount of supporting links up for the points I made. When someone would say something that was not true I would rebut them and refer those people to the links. Everyone in the dinar forums thought I went absolutely nuts. The difference between me and the other people that promoted this thing was the fact that I was a real investor and I did not make any money promoting dinar. Once I learned the truth about the dinar I was happy to participate in its destruction.

The one thing that was apparent to me was that for every dinar that left Iraq the central bank of Iraq would get an equal value of U.S. currency. They did their first redenomination in October of 2003. They only had 3 months to exchange all the currency and the notes with Saddam's picture. By January those old notes were null and void. The value of the dinar went up over time and by 2009 the dinar was worth 1170 to one US dollar with approximately twenty trillion in circulation outside of banks. By the time I got into the investment in January of 2010 twenty one trillion was in circulation. When I got out there was about thirty one trillion in circulation. Much of the Iraqi currency that was outside of banks went overseas in the get rich quick scheme known as the revalue. For every trillion that left at the 1170 rate about 1 billion in US dollars entered the country. Most of that money found its way to the Central Bank of Iraq where it was added to their reserves. This is why their reserves grew at an abnormal rate.

The more Reserves they got the more dinar they put outside of banks. Their reserves (in this case the US dollar) backed the dinar. So as the reserves grew so did the dinar outside of banks. All this seemed like a house of cards that could suddenly collapse at any moment. If they redenominate they will not let currency outside of their country back into Iraq simply because they don't want to back that currency with reserves and all that currency outside the country will be null and void after the trade in period expires.

Oil in Iraq is sold in US dollars. The revenue from oil is paying for the rebuilding of the country and funding the government. The central bank is written into their constitution and it is a part of the government. It receives a part of revenue from the sale of oil. The rest of the reserves came from the export of its currency.

So how does a central bank boost its reserves in order to give its currency more value? They export their currency to get the dollars they need and when they get enough reserves they redenominate raising the value of the dinar and removing the zeros while maintaining the reserve requirements.

When and if they redenominate they can block the border and through customs they can keep the dinar that is outside their borders from entering again. After the trade in period is expired then the entire supply of old dinar outside and inside Iraq is now null

and void. In the meantime Iraq keeps all the dollars from the years of exporting the dinar and that is the reserve that backs their currency. This is ingenious. It is also very unethical. But what kind of ethics can you expect from a third world country that has suffered for decades under a dictator running a totalitarian state?

Of course I wrote about all of this and Chuckles provided valuable input into my research with the WikiLeaks documents he shared. As I was uncovering and telling my story I learned even more and it seemed that the plot kept thickening a great deal. As I kept reporting on my discoveries I was making more of them. How could I have fallen for this? I felt so stupid!

Now the truth was out there and because I was the one putting it there I started to feel some heat. I got heat from people I work with and from longtime friends, It seemed that there was a trust I had with them that was now lost even though I was being honest with them. As I wrote more articles that debunked the dinar more people thought I went crazy. In my mind I thought if they would look at the facts then they would see the truth.

I wished someone showed me these things before I got involved with the investment. The only problem was everyone was so emotional. This was their last hope and I was dashing their dreams. The funny thing is the perception of investors at the time was that I was destroying their plans and somehow this was all my fault. Everything was based on emotion, not logic or reason.

Chapter Nine – The Fallout

Two significant events happened during the course of the first part of 2012. The first thing to happen was Iraq announced it was holding off from its plans to redenominate its currency. Shortly after this Ali announced he was going to reopen Dinar Trade. I began to ask myself if it was more than just mere coincidence that Dinar Trade goes out of business about a month before Iraq announces the redenomination. Now a few months after they announce they are putting the redenomination on hold Dinar Trade is open for business once again. I thought the timing for these moves were very strange.

It was obvious to me that Iraq did not want to cut the flow of dollars from dinar sales from America. I also formulated the opinion that dealers are not going to be around if Iraq should ever choose to redenominate. I thought that they would all do what Ali just did or they would all have legal problems forcing them to close their doors.

The second major thing to happen was the release of a current key financial indicators document for April. This document was always available on The Central bank of Iraq's website. (CBI) The document contains information on Iraq's money supply in great detail. The document for the month of April showed a release of 6 trillion dinar in one month. The money supply greatly expanded in Iraq. These two events gave me plenty of material to write about.

It was around this same time that Maliki (the Prime minister at the time) tried to take over the Central Bank of Iraq. In the end Shabibi (head of the Iraqi Central Bank) left his post as governor of the CBI a few months later and another governor for the Central Bank of Iraq was selected. During this turmoil another Key Financial Indicator Document was released in April with a correction to the amount of dinar outside of banks. The original document showed the money outside of banks going from a little over thirty trillion to a little over 36 trillion. The additional six trillion dinars was removed from the public records.

I suspect that Shabibi tried to get away with something and Maliki found out about it. This caused uproar in the government. Maliki tried to take control to fix the problem. This resulted in a major backlash. Now they have a new governor and Shabibi was gone. At least that was my theory. I really don't know all the details. The dinar forums always portrayed Maliki as the villain and Shabibi as the hero. Talk about your forum facts. I wrote all about it at the time.

As I wrote for the blog I uncovered even more information. In an effort to verify the things I was writing about I was bouncing things off of Chuckles and Rod. Dinar Douchebags became popular and Rod was writing incredible posts exposing all kinds of people. No one really knew who Sam I Am was. I was even accused of being Sam. I think in part because of a video I did with a voice over. The video was exposing gurus and revealing their true identities.

Then around June or July there were arrests made. The Government moved in on the BH group and arrested them for their bogus hedge fund scam and their dinar sales. No one knew any of the details until about six months later. Several months later I am reading through the indictment. I discovered that there were several things that were circulating in the forums that were proven untrue in this indictment. America did not have dinar for investment reasons. The indictment even claimed that Iraq was not going to revalue. The indictment debunked many dinar beliefs and rumors.

It was revealed that the Federal Government did not have four trillion dinar on hand and they were not waiting for a revalue. This guru based story was debunked along with several others. I posted parts of the indictment on my site with download links.

So in July I decided to take a break from my dinar blog. I was working overtime at the beginning of 2012. My time was limited anyway. I began to develop my music website. I still wrote for the dinar blog on occasion but not like I use to. As people read the information from our blogs they learned the truth about this investment. The blogs served as a warning. Do your homework and be careful with this. If it seems too good to be true then just maybe it is.

Between Dinar Douchebags, Iraq Currency Watch, and the efforts of Chuckles and Dinar Dater I believe we really brought balance and perspective to this so called investment. Chris closed down Dinar Dater that same year. I wish this balance was around when I got involved with the dinar investment.

I think people were finally starting to wise up. The information we put out there was not available when we got into this investment. We had to figure all these things out as we went along. As a result I think sales were down and forum attendance among dinar sites was also down. People began a massive exodus away from the dinar.

I spent some time redoing the BVAWE site. I took down every dinar reference I had with the exception of what was mentioned in the Rabbit Hole series. The sections on CMKX and its relation to the dinar were left up. Now BVAWE has nothing to do with the dinar. Somehow I got two blogs out of this deal. I began to research global events and economics a little more and I started writing about those things until the end of 2012. This brings us to the beginning of 2013

In the beginning of 2013 I started to redo my music blog. I transferred it from a blog to a website and began financing it. I originally made the site to display my music but now I was redoing the site to be a resource for musicians everywhere. I wrote about 23 articles involving music. I put crash courses up for recording engineering, building recording studios, the science behind audio, and guitar lessons. I closed down my YouTube account. I put all my guitar lesson videos on the site. I made the site extensive and redesigned it to be more about music information and a lot less about me.

By this time I was done with the dinar or so I thought. When I removed the dinar articles from BVAWE I decided that I would not write about the dinar anymore on that site. Current events, biblical views, and world economics would only go on that site. I

began expanding the biblical portion of the site. I also wrote a detailed current history on Israel.

There were some people in the dinar community that had legal troubles. I believe that sales were down for dinar sales in the United States. I think the first half of the year showed low sales. I noticed that people still read my blog and Rod's blog daily. Rod had a lot more hits than I did during this time. His traffic caught up and passed me by. I was glad his blog was doing well. People were concerned about the background of some of these guys and Rod addressed that. I only talked about the ideas and rumors that originated from these people.

Because of this there was an occasion when we were threatened with lawsuits. This was a threat that came from pumpers within a forum. Not just me but Rod has also been threatened with suits due to the fact that we may have been hurting their fraudulent dinar sales because of our opinion. While there is no legal base for any law suit it won't stop the frivolous suit from coming.

The real threat is not in the suit but in the legal fees that tie up frivolous law suits. The threats of those fees are often used as a negotiation tactic to remove a website from the internet and limit freedom of speech. These types of law suits are called SLAPP suits. A strategic lawsuit against public participation (SLAPP) is a lawsuit that is intended to censor, intimidate, and silence critics by burdening them with the cost of lawyers and court fees.

Of course during the course of these threats I sought legal console and the state in which I live has anti SLAPP laws. This would mean that I could go after the other party for my legal expenses. If I can prove SLAPP I could get the case thrown out and go after them for damages. I made preparations in the event of such a suit. I was not looking for a fight but I would not be intimidated into removing my blogs and being silenced. This is the thing that prompted the writing of this book. Since I am being watched and have been targeted I decided to put things in order and to have a battle plan.

Rod had his blog and email subpoenaed by a private firm. Google and Yahoo complied. The records were handed over. After that posts began to appear by gurus in the Dinar Vets forum as to the identity of Sam I Am. I was listed as one they were going after because I was friends with Rod. I really had nothing to do with Dinar Douchebags and I only commented on events not people. They would come after me as a way to shut me down. After all the damage that my family and I received from this investment there was no way in hell I was going to willingly take down Iraq Currency Watch.

So posts were made on Dinar Vets about Rod. One such post appeared in Dinar Vets accusing Rod of criminal activity and said he was in legal trouble. The thread also said that they were coming after me. Any legal battles that Rod or I may encounter will be civil and not criminal. But in any case the post was copied and a record was made. We have meticulously documented everything we said and we are entitled to write

about events concerning our opinion under the constitution as long as the things we report are factual.

I guess I was the only one who was dumb enough to use my real name. I felt like I have nothing to hide. I still feel this way. I am in plain sight and I will not run or hide from anyone. This just goes to show you what steps dealers will take to protect their sales. Who cares if it is not in the best interest of the general public right? Who cares if people suffer as a result of this fraud known as the Iraqi Dinar? As long as the dealers and the gurus' pockets get full of money it does not matter who suffers or who gets hurt, right?

Because of this I was being pulled right back into the dinar when I truly wanted to stop. I watched the prosecution of the BH group and reported on a few other events. For the most part I was done with writing about dinar except for the occasional article that gave an update. I am amazed that no one takes the time to rebut what I revealed. Instead they resort to name calling and lawsuit threats. This lends them no credibility whatsoever. It only serves to show they have no rebuttal for the truth!

When will justice be served for the families that were robbed? They were not only robbed of their money. They were robbed of their life. With people like my friend Gary this whole dinar scam had taken over every area of their life. What about all the people who had medical issues and they relied on this to pay their bills? People were robbed of their dreams but in the end people were also robbed of their hope.

In the end Gary was able to reconcile with his wife and they got back together. His family was restored to him. I called up the BH group indictment on my computer and I asked him to read through it. Needless to say he was very angry by the time he got to the end of that document. He sold most of his dinar and paid down his debts. He no longer works obsessive amounts of overtime.

Looking back I can honestly say that the man went through hell for a few years and the dinar which he relied upon made everything worse. The dinar gave him false hope at a time when he really needed to find a real solution. This is the evil affect this so-called investment had. The investment did this to everyone that came into contact with it. If you were an investor you trusted in the investment and you did not pursue other more tangible options.

It hurt me too. I did not pursue overtime or other means of making money for over a year. We had no family vacation for 2010 and in fact my family was robbed of my presence because I was always doing economic research and writing about the dinar. In the end this investment hurt a lot of different people in a lot of different ways. Too many for me to count!

We lost Chris. He passed away on July 14th 2014. His contributions to the dinar world are really unknown but he has done a number of things. He helped me in my research. He assisted Rod on his research over at Dinar Douchebags. He taught Sam a number of tricks and he was instrumental in helping to identify a lot of gurus. Chris

called the gurus douchebags so the part of the name for the site really came from him.
We all miss him dearly.

Chapter Ten - Pulled Back In

Around the years 2013- 2014 I felt like I said all there was to say about the dinar. Now other sites were starting to emerge that debunked the investment too. So in my mind I was finished. I began to pursue other interests. I went to a different server and pulled my music site over to the new server. I redesigned my music site from the ground up. I started to make guitar lesson videos for the site. I spent some money and made a very good site for musicians.

The music site was taking most of my internet time and I was no longer spending a great deal of time on the dinar. I would write an occasional post for BVAWE but for the most part I was done with the dinar. I left the site up as a warning to people who knew nothing of the investment. I really wish the information on ICW was available when I first invested in the dinar.

I went on a few conference calls held by someone named Proteus. We talked about the dinar investment and I rehashed the reasons why I thought the whole thing was a scam. Proteus owned a website called Revalue.us. He was fair and he did not make stuff up. He was also in search of the truth. Eventually we became friends and he was added to my Skype list.

I made friends with a lot of people who would end up on my Skype list. We would bounce all sorts of ideas off of each other. Not just the dinar but economics in general. Today I can say that the friends I made while I was involved in this was one of the few good things that came out of this whole thing. However, at this point I was trying to bring things to a close and for the most part I was done.

Then one day Rod gave me a link to an article that was on a site called Baghdad Invest. This site was about real investments in Iraq. It became really popular. It recently added a dinar section and some of the articles actually debunked the dinar. There was a man who was posting on that site in the comment section. He was going by the name of Zahlid. He claimed to work for the CBI. He said that Iraq was going to redenominate not revalue. He began to tell of the many scenarios that I wrote about on my site.

I immediately started writing about this. I did not believe that Zahlid or whatever his name really was worked for the CBI. But I gave him the benefit of the doubt for now. He gave a date as to when Iraq was going to redenominate. He was kind of a reverse guru of sorts. Eventually the owner of Baghdad Invest said that Zahlid had an IP address indicating that he was in Glasgow, Scotland.

I ended an article by saying I believe Zahlid might be legit. This made a lot of people mad. I got hate mail from everyone. YOU CRITISIZE THE PUMPERS FOR MAKING DATES YET YOU TAKE THE WORD OF THIS GUY! People were mad at Zahlid, but I was trying to make a point that went over everyone's head. While people are mad at Zahlid for predicting a rate for a redenomination these same people are not mad about the gurus who consistently predicted rates for a revalue, and these gurus were wrong

every time! Instead they were raving mad at this guy for giving one date for when he thought the redenomination would happen. This seemed like a double standard to me, but I expected nothing less. I knew investors would respond like this. I gave myself a way out. I said he might be legit. The truth was I did not say he was legit and I was extremely doubtful that he worked for anyone involved with the CBI.

I began to comment in Baghdad Invest's comment section for this article. He had only recently begun a section of his site about the dinar. He had much more traffic than Rod and I. While I had hundreds of thousands of hits, Rod had two times the traffic I was getting. Baghdad Invest had a lot more than both of us put together. One article on his site would get about 150 comments in no time at all.

I began to meet people through the comment section of Baghdad Invest. Some of these guys were really smart and they knew their stuff when it came to economics. Others knew very little and they tried to stick up for the dinar investment. The debate in the comment section of this site was very good.

I emailed Baghdad Invest and he replied within that same week. He went by the name of Mo. We exchanged Skype addresses and we had a conference call. Rod, Mo, and I had a few conference calls together. We formed an alliance of sorts. The idea was to debunk the bull and search for the truth. Together we became the voice of reason inside the investment ruled by emotion and hype. Many people turned from the dinar because of our joint effort. Baghdad Invest began to repost the articles I wrote for my site. Mo's site was able to reach areas of the dinar world where my blog had not yet penetrated.

One day I saw a video that really angered me. This video was about building wealth or so it claimed. It was hyping the Iraqi dinar as a way to build wealth and wealth management. The video had a bunch of information that was wrong. It presented Turkey's redenomination as a revalue. It presented a few redenominations as revalues. It presented Japan's yen in the 1980's as a revalue as well. Japan's currency floats. It is not pegged. Only pegged currencies can revalue. It talked about the Kuwaiti revalue.

The information was so wrong that it prompted me to write a post called That's A Fact Jack. In this article I posted 40 facts to disprove the information in the video. Then I posted the video at the end of the article. I added many links to verify the things I said. I don't know who posted the video but it was definitely filled with lies. I included a picture of Si from Duck Dynasty with the title That's A Fact Jack. The article was reposted on Baghdad Invest and the comment section filled up very quickly. The video was removed from Vimeo within one week of my article being published. The makers of this video realized that they had liability issues with it.

This article caused a mass exodus for the currency. A man that went by the name of Stryker had to respond because he was losing members from his site. I heard that 20 people left in one week as a result of this article. He made a two part video making fun of me and my research. He talked about me only doing surface research and how his

research team was far superior to mine. This was an attempt to debunk my 40 facts. He went fact by fact and misrepresented a lot of what I said.

It was at this time that I was contacted by people who were members of Stryker's site. They wanted me to go on his show. In the first video Stryker said he was going to turn me in to the people who make the show Duck Dynasty for using a trademark like "that's a fact jack". I pointed out that this phrase has been around a lot longer than Duck Dynasty and that they don't own it. But go ahead knock yourself out.

I knew then that gurus were going to be angry with me for telling the truth and ruining their business opportunities. This angered and emboldened me more than anything else. I just watched my entire family suffer from this stupid dinar scam. I was getting countless emails from people who were going through tremendous hardships due to the things these idiot gurus were saying. Ok, now it's on. Now I am back in and we are going for broke. The gloves came off!

I had to raise funds just in case I needed legal counsel and I talked with some lawyers. Then I set out to finish things. I started with a rebuttal to Stryker's video. I wrote an article called "Clarification For 40 Facts." I went through each fact and told what Stryker said, then I corrected his faulty assumptions. I put twice as many links on this article than I did in the original article. Stryker called me Bozo through the course of his videos so I put a picture of Bozo the clown on the top of the article. I encouraged everyone to click on the links I provided throughout the post and to not take my word or Stryker's word for anything.

There was a man who owned a dinar blog site called Mr. IQD. The IQD is the three letter code for the dinar. Just like USD is the three letter code for the dollar. He believed the dinar was going to revalue, but he did not like any of the over the top gurus who were always lying. Some of the gurus that had conference calls made money from the calls and his site showed how they did that. He had rants on his site from time to time. He would always go after Tony TNT and this made him popular with those who were against the investment.

One day he posted about the Kuwaiti revalue. He said there really was a Kuwaiti revalue and he finally found proof. His proof was a news article that was taken out of context and misunderstood. I commented on his site and he did not approve the comment. So I addressed it directly on my site. I did two articles about the subject. One was called There Never Was A Kuwaiti Revalue. That article brings a lot of traffic to Iraq Currency Watch as it comes up pretty close to the top when people research the Kuwaiti revalue.

Now even more people found the truth and people were leaving this investment in masses. Once people figured out why this currency was not going to revalue they understood they had been deceived into believing a lie. But there were those who still wanted to believe. For those people the gurus came up with something called The Global Currency Reset.

I debunked this whole thing in two very long articles on ICW. Eventually I wrote a book debunking the whole thing that made its way to Amazon. It is called The Truth About The Coming Global Currency Reset. It seems that the religion of NESARA and the global reset morphed into the global currency reset or GCR. This so called GCR event is used to hype sales for gold and silver. It is used to scare people into buying emergency food supplies and it is making preppers out of many people. In addition to this people were selling bogus investment newsletters that was supposed to reveal the inside scoop on this GCR event.

Now dinar Gurus have tapped into the fictitious GCR event and they were using the fictitious GCR event to sell dinar. According to certain gurus it does not matter what currency did in the past. It does not matter that money mechanics would not allow a revalue above 50 percent. It does not matter how currency really works.

This is because there is going to be a reset of all currencies around the world. A nation's currencies will no longer be based on reserves. A nation's currency is going to be based on their resources. According to this GCR event every currency is going to go up while the dollar will lose value because it is over printed.

Needless to say this stupid belief was very easy to debunk using a basic and simple understanding of economics and money mechanics. A lot of people fell for this and they stayed in the investment because of the GCR hype. So to combat it I had to explain basic economics and tell why an overnight crash of the dollar was not going to happen. I had to explain why currencies are not based on tangible assets from Nations. Currencies are based on reserves and these reserves back currencies.

I had to explain that America is not the only country that prints a lot of currency. China has 10 times the amount of currency that America has. The Iraqi dinar at one point had 89 trillion and it has over 35 trillion outside of banks. America has about 12 trillion in their M2. Why is America the only country that will suffer from over printing its currency? This is not to say that the dollar won't be replaced, but an overnight crash of the dollar where everyone abandons it around the world all at once is not possible as some GCR conspiracy theorists claim. It could be replaced over a gradual period of time like the pound was. But there will not be an overnight crash of the dollar which will cause people to totally abandon it like GCR conspiracy theorists claim!

People predicted many dates for the dollar crash. It was supposed to happen in 2012. Then it was going to happen in 2013, another date had it happening in the first quarter of 2014. Then another date had it happen in the middle of 2014. It was at that point that the dollar took off. 2014 would end up being the best year for the dollar since 2005. Part of the reason for this was due to the fact that the euro had its own problems and Greece was not helping matters. This made the dollar stronger as nations traded using it instead of the euro.

So I got involved with the dinar yet again to debunk all the new crap that was being said to hype this investment. Most people don't care about economics and I don't blame

them. This investment forced me to learn about currencies and how they work. This investment forced me to learn about global economies. This investment gave me an education that I was not looking for and I was enrolled in the school of hard knocks economics.

Now it seems that the end of this so called investment is finally coming. Since the middle of 2015 the Federal Government has been rounding up certain dealers and shutting them down. They busted an outfit in Puerto Rico that sells dinar. They served Sterling Currency Group with a civil complaint and confiscated much of their wealth. On February 10th of 2016 The grand Jury indicted 4 people who ran Sterling Currency Group. Other dealers are facing legal problems as well. Their websites have been removed from the internet.

It seems as though the government has been watching all of these guys since 2010. This was revealed in certain legal documents. That was the year I got involved with the dinar. It has been a long six years and now this is just about over. The whole time I have been involved with the dinar the Federal Government has been watching all the dealers and building cases against them. Now it is finally time to put this behind me and it is finally time to start pursuing other interests. Thank God this is ending.

Chapter Eleven - I Have Suspicions

I have done massive research on global economics. I found a lot of conspiracies about the Rothschild dynasty. There are some false things about them out there on the internet, and there are some true things about them as well. Maybe all my research has made me a bit conspiracy minded, but I have a number of suspicions about this investment in the Iraqi dinar. These are things that I can't prove as of yet regarding this investment. These things are just my opinion. These suspicions are just my personal analysis based on what I saw through the course of my involvement.

I now believe that the following things are probably pretty close to being true. I just have no way to prove it. Therefore it falls into the realm of suspicion, speculation and my opinion. I am in no way saying these things are facts. I am writing this chapter on September 16th 2014. So you know what my suspicions are before any of this comes to the surface. Let's see if I am proven wrong. In the end all I want is the truth. It does not matter who is right or who is wrong. Some of these things are predictions. So brainstorm with me and see if any of this makes sense to you.

1. I believe the dealers and the pumpers are connected.

I think that many of these independent analysis people work for the dealers. I think that many of the people who pump dinar and who are considered gurus get kickbacks from these dealers. I think some of them work directly for the dealers. When I got those first emails from Kevin I was getting analysis from some people who were paid to provide a positive point of view. These guys got kickbacks

When I got into this investment you could give Dinar Trade a code which in turn gave you a discount. Frank had a code. Roger Dorman of Dinar Daddy had a code. Other independent people had their own codes as well. I believe that the code just told Dinar Trade which site was responsible for the sale and that site would get a commission or kickback. The kickback may have been disguised as advertisement revenue. I think that dinar trade was not the only one doing this.

I believe that other dealers have their own set of gurus and pumpers as well. When the Dinar douchebag site was subpoenaed there was a release. Confidential information was released by certain pumpers and gurus. That is when these guys threatened me as well. I suspect that these pumpers and gurus are on the pay role of the dealer who was trying to sue Rod. They hide behind their identity and reveal private information and accusations that are baseless.

I think that independent analysis guys are making money off this. I was one of the few that provided my analysis for free. This freedom allowed me to change my view when I discovered the truth.

2. Somebody set this up.

I don't think the dinar dealers came up with this scam all by themselves. I think that someone or a group of people high up within the government of Iraq set this up. Someone within the new Iraqi government set these dealers up too. Maybe someone connected to the Central Bank of Iraq. I don't believe that the original dealers like Ali came up with this all by themselves. In the beginning there were only a few dealers. After the banks stopped selling and the dealers started to make some money other copycat dealers came along. The original people who set this up whoever they are also allowed the copycats because they were still making money.

As a result of this I believe the smoke and mirrors campaign and the revalue verses the unclear redenomination articles were deliberate. I think that the vagueness in Iraq's intentions to redenominate was deliberate so that the sale of dinar would continue and the reserves in the CBI would continue to grow. As I look at my link stash I find that even more articles have vanished. Articles regarding Iraq's revalue continue to disappear as these guys try to cover their tracks.

3. I think this goes all the way to the top.

I believe that the Central Bank of Iraq had a hand in this. They know that their currency is being exported and sold around the world and they were getting rich off it. Their cut goes directly into the reserves. They won't honor the currency outside of their borders once a redenomination is set in play. The average visitor won't be able to get currency through customs when it comes time to trade in. If they are lucky they may be able to go through neighboring banks that surround Iraq; for a nominal fee of course. If this happens this means that all the US dollars Iraq received from the export of their currency will remain in their reserves. They will be able to keep it. I suspect that it will be next to impossible for anyone who holds dinar here in the United States to trade in their currency. They will suffer a total loss

4. Ali from dinar Trade closed down for a reason

I think Ali new about the coming redenomination announcement. I think that is the real reason why he closed down a few months before the official announcement. When Iraq places the decision to redenominate on hold Ali opens up shop once again. Think about the timing of his closing and opening in regards to Iraq's announcements. Listen to this statement in a WikiLeaks document I got from Chuckles.

"1. (C) Summary: Iraq's vastly increased public spending combined with bureaucratic delays in the purchase of new cash supplies by the Central Bank of Iraq, an antiquated

and not-yet interconnected banking sector, and continued reliance on cash payments for government salaries has caused a cash crunch in Iraq. Based on current rates of disbursement, we believe that the banks have a sufficient supply of vault cash Iraqi Dinars to meet government payrolls and other demands for the next two weeks. The Central Bank is expecting a new cash shipment to arrive in September, but some provincial bank branches are reporting that their dinar supply is dangerously low.”

Now I ask you, how can this be? If there was 21 trillion dinar outside of banks and their M2 money supply is over 50 trillion as of that document how can this be? This tells me there is a lot of dinar that was supposed to be in Iraq that was not there. If that is the case then where is it? Also from the same WikiLeaks document this statement is made.

“7. (C) As reported Ref A, delays in the CBI's printing of new banknotes and a failure to calculate the increased demand for cash caused by recent civil service pay increases and more aggressive GOI domestic spending have exacerbated this cash crunch. Lacking dinar cash, Iraqi banks have increased their disbursement of the USD notes that they also maintain as vault cash. CBI data also show a significant spike in USD sales in July and August, somewhat undercutting its previous efforts in "de-dollarizing" the Iraqi economy.”

How come the CBI has not printed any new notes? This document is from September 5th 2008. It leads me to believe that they had a bunch of dinar leaving the country back then. This limited supplies. I think Ali has an inside scoop to what is going on because someone high up set him up to sell dinar and he figured he could make more money if he reopened after he closed. If he goes out of business again then you know the redenomination is close.

5. The pumpers will mysteriously vanish before and during the redenomination

Once people figure out that they cannot trade in their dinar and be rich they will start looking for the people who have been pumping this stuff. When that happens I believe the pumpers and the gurus will go into hiding. I think you will see a lot of dinar analysis websites vanish.

I think these pumpers and gurus will be afraid of civil and criminal suits that would be brought against them. That is why no one is using their real name in this thing. This is why they are so mad at Sam I am and Dinar Douchebags. They are now exposed. It would be easy for them to vanish and to leave innocent people holding dinar if it were not for that site. A lot of people will be wondering what they are going to do next. There hope in the dinar will be gone

6. The investors are a large number of people from around the world

I think there are more people who have heard about the dinar than we know. I think they number in the millions. I don't think you can go to a city in America where someone has not purchased dinar. I think this thing is spread far and wide. It even reaches around the world. I think this investment is international and America is just a part of the dinar sales. The dinar has even reached third world countries.

7. Some investors may take legal action against some of the pumpers and dealers

I think that once people figure out they have been scammed the reaction will be mixed. Some people may be suicidal with no hope left. Some people will be severely depressed and they will be forced to deal with the reality of their situation. Some people will be downright mad. They will seek these dealers, pumpers, and gurus out. Given the amount of dinar and the number of people that hold dinar I think there will be people out there searching for their present location for the purpose of legal action.

I have given up on recovering anything, but there are people like my friend Gary that have invested thousands of dollars. There are people who have invested tens of thousands as a result of this scam. Some people even drained their 401k accounts to buy this crap. Those people are going to want some sort of retribution.

In the end I was able to convince Gary to sell most of his dinar and dong. He got out and he took a loss too. It was real hard to convince him to sell. Finally I gave him the indictment of the BH Group. He read through the indictment and it convinced him to sell most of his worthless dinar.

8. Pumpers and dealers will be in big trouble soon.

The people involved in this may already be in trouble. The government may have been watching them all along. Such was the case with CMKX stock. It went on for years and the government had a massive case against these guys. They were able to get away with short selling their stock for years, but in the end when they thought they were free and clear the government threw all these people in prison for a very long time. Who knows what sort of cases the federal government is currently building against dinar dealers, pumpers, and gurus?

Conclusion

In 2009-2010 the so-called dinar investment took off like a rocket. It was the perfect storm. It was just 1 year after the 2008 meltdown. Many people were desperate and the dinar provided many with false hope. People looked to the dinar as a way to escape the

personal dilemmas and hardships that came about in 2008. Most people know absolutely nothing about currencies and economics, and this investment scam took advantage of that ignorance. Talk about kicking you when you're down. I am amazed at the detail involved in this scam known as the Iraqi dinar. I know that the dinar is a real currency. The very fact that it is illegal to import dinar into the United States and yet dealers have been allowed to do this for years amazes me. The big question here is why?

Many people have been hurt as a result of this. These events also served to export American currency overseas and that robs states of revenue that would be used for local purchases at a time when our economy really needed a boost.

Perhaps the biggest damage is the fact that many people this scam served to rob were very poor and it took what little money they had. The poor went further in debt because of this. This scam also robbed the sick. Those who were looking for a way to pay for their medical bills were taken advantage of. I saw this first hand. I got emails from a lot of sick and desperate people who put their hope in this thing. The shame of it all is the fact that all these people were robbed, and the money went straight to the Iraqi central bank.

People are upset because George Bush sent 89 billion to Iraq for the rebuilding of their country, but I believe that few people know about the hundreds of thousands of poor and sick in this country and all over the world that were robbed so that the Central Bank of Iraq could have over 30 billion more in reserves to back their worthless dinar. People will be outraged if and when they figure this out.

If you are a dealer, pumper, or guru and you are reading this then you have a lot to account for. Just remember that one day you will die. All of us will. On that day you will stand before God to give an account of your deeds here on earth. What will you say and what will be your excuse for robbing the poor for the sake of lining your own pockets? My friend you will be without excuse!

Rod's Story

Chapter One - My Introduction to the Dinar

I am Sam.

Sam I am.

Actually I'm not. That's just the name I adopted when I began the Dinar Douchebags blog. Prior to that I was known as MrRich at Dinar Vets and Dinar Dater. And in real life my name is Rod Saunders. I'm a former IT guy, a professional guitarist, and an internet entrepreneur. I founded the Tulsa Guitar Society, a group of classical and fingerstyle guitarists in the Tulsa area back in 2005. One of our members is a great guitarist named Marcus Curtis. Marcus and I became good friends a few years ago and remain so to this day.

In October of 2009 I fulfilled a lifelong dream. I had recently been laid off from my IT position that I had held for ten years and received a handsome severance package upon termination, so I decided to do something that I had always wanted to do. I flew to Brazil and traveled across the country over a span of 11 weeks. It was an incredible adventure.

When I returned to Tulsa Marcus stopped by and asked me if I had heard about the Iraqi dinar. "What's a dinar?" I asked. He explained to me that it was the official currency of Iraq, and that it had been devalued by the war and was expected to revalue someday soon. He said that if that happens you could turn \$1000 into \$1 million. I was skeptical of course, and started to quiz him. "It's all on my blog – Iraq Currency Watch" he said.

After he left I logged on to the internet and read some of what was written on his blog. Still skeptical, I then proceeded to type "Iraqi dinar" and "scam" into Google to see if my reservations were justified. I found a lot of websites calling it a scam, and one in particular explaining the reasons for calling it such. It was the Learning Markets site provided by investment/currency expert John Jagerson. Being new to the whole currency speculation concept, a lot of what he said went over my head. The next time I saw Marcus I asked him about all of the websites calling the dinar a scam.

"Well you have to make sure you're getting the IQD and not the old Saddam dinars, and you have to make sure that you buy from a reputable dealer so you won't get counterfeit dinar. But the dinar is the legitimate currency of Iraq, so as long as you get the genuine article you're okay", he explained. Continuing, he advised me "you better move quick, because they're probably going to RV after the prime minister election in March." Not wanting to be left out if this thing really happened, I went ahead and placed my first order from Dinar Trade - 750,000 IQD.

I received my order a couple of days later. I opened up the packet and there (hopefully) was my ticket to retirement – 30 lovely, crisp, uncirculated, red 25K IQD notes with the accompanying certificate of authenticity. I felt a little giddy, and a little gullible. Whatever. If this thing happens I'm in!

Chapter Two - While You Wait, Accumulate

Well the election in March was essentially a tie, so the RV was on hold, I was told, until the PM issue was resolved. So I waited. Meanwhile Marcus started sending me emails with links to conference calls. The first one was from a group called The GET Team. I had no idea who these guys were but they sounded like they had the real scoop on the RV. One of them said that he was seeing \$3.19 on his special screen and another guy was seeing \$3.21. They said that the rate was going live on Monday so I hurriedly ordered another 750,000. When the order showed successful I was elated. I got in another order before the RV goes live! Awesome!

Well of course the week came and went with no RV and I was not pleased. "Who are these bozos, anyway?" I wondered. I started doing some keyword searches and discovered that they had already been run off of three dinar forums and were considered less than reliable. "Okay then ... not listening to the GET Team anymore, that's for sure!"

The next conference call link that Marcus sent me was with Frank26 from KTFM. He said that Iraq was going to re-instate the pre-war value of \$3.86. My first impression of him was "What a creepy guy!" He was talking about his blue couch and making riddles and calling his followers "family". He reminded me of Jim Jones, the maniac who led a thousand people to a mass suicide in Guyana in 1978. I never really listened to much of what Frank had to say.

In the process of researching the GET Team however, I came across a forum called Dinar Vets. There were people posting there who sounded more grounded and reasonable in their expectations. The forum owner Adam Montana said that the dinar would probably RV to about 10 cents. "That sounds a lot more realistic than \$3.00", I thought. Adam was a 48 year old Harvard graduate who profited off of the revaluation of the Kuwaiti dinar, so I felt good about being a member of a forum with somebody who had been through this revaluation process before. There was also a guy who posted there named Phoenix3333. Some of his insights really impressed me. He assured everybody that Maliki would prevail as the prime minister even as the entire dinar world seemed to believe that Maliki was history and that Allawi would emerge as the winner. He was ridiculed for his belief, but in October of 2010 Phoenix3333 was vindicated. I was impressed.

Then there was Sonny1, a friend of Adam Montana's. He told us that same month that his sources in Dubai told him that the PM issue would be resolved over the weekend and it was. I was impressed with him too, despite the fact that he had made some wrong predictions before that. He and Phoenix3333 were the only ones that I ever saw get anything right.

Another frequent contributor to the DV site was a forex trader from Phoenix who goes by the name "Scooter". He didn't do intel. He was all about crunching the numbers

and analyzing documents and news articles. He was always talking about drainage funds, Fibonacci charts, and stochastics. I was bedazzled at his grasp of the process. He didn't give rates and dates, but occasionally would offer possible ranges for the rate and windows for the projected date of the RV.

There was another guy named Dr. J. He's a chiropractor who trades on forex, and his Wall Street buddy from college "Vic" was his source. He said in 2010 that the RV wasn't going to happen for a couple of years. Everybody bashed him but he stuck to his guns. He sounded pretty knowledgeable too, and wouldn't be swayed by the hype and guru intel. I respected that.

Another guy I came to appreciate was a guy who goes by keepmwlnfnfy. At the time he lived in Phoenix where he was studying to become a certified BMW mechanic. He was a lot like me. When somebody went off on a bank story or boots on the ground intel, he would call BS. When somebody would interpret an article about Hillary going to Baghdad or Bush going to Kuwait as a sure sign of the RV he would scoff. He wanted solid information, not hype. Cool guy.

I was really impressed with DV and I became a regular contributor. I went by the name MrRich (a pseudonym for Mr. Monopoly or "Rich Uncle Pennybags"), a name I had used years earlier when posting on bulletin boards for stock trading. I readily acknowledged that I didn't know much, but I was trying to learn and comprehend what this dinar thing is all about. When people would jump to conclusions about some positive sounding article I would offer a sobering reminder that every article that seemed to suggest an RV up until then had proven baseless. I became known as a bit of a downer. I wasn't really down on the investment. I wanted the RV and believed that it would happen. I just didn't want to ride the emotional roller coaster like so many were doing. But being new to currency speculation I was aware of my limitations, and deferred to the expertise of the assembled cast of characters at DV. Sometimes I would read where somebody said "I follow MrRich." I would laugh and say "Don't follow me! I'm no guru. I'm just a guy sitting in his underwear staring at a computer screen trying to figure out this dinar thing!"

When Maliki finally was determined the winner of the election there was a sense of ecstasy. We had all been told that the RV would happen once the matter was resolved and the new government was seated. (This was based on a statement by CBI governor Shabibi who said that the currency reform plan, which was a redenomination but presented by the gurus as a revaluation, was awaiting the approval of parliament which wasn't going to happen until after the election and the seating of the newly elected parliament.) The RV was going down by the end of the year, and we were going to make out like bandits. By this time I had accumulated 8 million dinar. If Adam was right and it came in at a dime I would still have enough to retire. If it came in at \$3 well, you do the math. WOOO HOOO!!!! GO RV!!!

Scooter said that it was definitely happening. Phoenix3333 said goodbye in December, knowing that the RV would happen any day. Even keepmwkfnfy was telling people the RV was coming. The expectation was palpable.

Chapter Three - Bummer

Well of course 2010 ended with no RV and it was a huge letdown. Everybody was asking “now what?” The gurus regrouped and decided that the next likely RV scenario was June 2011. So we waited.

At the time I came into the investment I thought that there were only a few thousand people who knew about the RV. As time passed I realized that there were tens of thousands. By 2011 I knew that it was hundreds of thousands and the probability of a big payout looked more remote with each passing day as new dinar dealers, forums, and gurus appeared on a regular basis. Looking back I feel like a dope that I went along with it, but at the time it somehow seemed possible. Anyway, back to my story.

Right before Thanksgiving there was an incident at DV that would later yield some interesting results. A couple of members took it upon themselves to conduct an impromptu conference call. It wasn't authorized by Adam, which was against the rules, but they did it anyway. Halfway through the call Adam contacted them and asked them what they were doing. They gave him some line about trying to share some intel they had to encourage the members. As a result Checkmate, Stevel, and Tony were placed on mod review. When other members protested Adam relented and had their privileges restored. They promptly conducted another unauthorized call and were banned from the site. Within a couple of days they had launched their own site People's Dinar and a few thousand DV members followed them over. It was obviously a calculated move to steal members from DV, and it worked to perfection. For a few months, anyway. Eventually Checkmate and Stevei had a falling out and Checkmate took Tony, Chief, and Viper and started People's Talk Radio (PTR). It was one drama after another.

In January I wanted to get away to a warm place for a couple of days, so I flew to Phoenix. It's a city that I had never visited before and I thought it might be nice to meet keepmwlnfn and maybe Scooter. I told keepm that I would be traveling to Phoenix and he gave me his phone number and told me to call him when I arrived, which I did. At this time he was still a student on a limited budget so when he drove to the hotel to pick me up I bought gas for his car. He drove me around the city and we talked about everything from BMWs to dinar to his home in North Carolina. I was struck by what a contrast the real keepm is from the image he has at DV. He's a somewhat soft spoken, well-mannered young man; a far cry from the cantankerous punk that people make him out to be. I think he just gets feisty when people come after him. I've never seen him really try to cause trouble. Keepm took me up to the top of a mountain outside of the city and showed me the nighttime view of Phoenix. It was breathtaking. There was no scenery like this in Tulsa or north Texas where I was raised.

Afterwards we were driving back into the city and he asked me if I would like to meet Scooter. “Sure!” I said. So he called Scooter on his cell phone and told him that MrRich is in town and we should all get together. So an hour later keepm, his girlfriend,

Scooter, and I were all shooting pool and having a couple of drinks in a local pool hall. I made a couple of lucky shots and Scooter started joking about me being a pool shark. I've never met a more likable guy in my life than Scooter. He's larger than life. I can see why he's so successful in sales. He makes friends instantly. There's just something about how he naturally warms up to people and validates them as human beings that makes you want to hang out with him.

The next day I was at the airport waiting for my flight back to Tulsa and I got an email from Marcus. "You won't believe what I learned about Checkmate!" he said. Apparently People's Dinar was promoting their post-RV event in San Francisco and one of the speakers was a guy named Dan Atkinson. "Dan Atkinson is Checkmate" Marcus told me. "And he apparently has a shady background." WOW! I never liked those guys but I had no idea! I forwarded the email to keepm and he forwarded it to Adam and within a few days it was posted at DV and went viral in the dinar world. Dan responded with an explanation about how former associates wrote all that stuff about him out of spite and he tried to get it taken down but it was still up. He then bashed Adam for about twenty minutes and apparently his followers were reassured and stayed with him for the most part.

By this time I had become a prolific poster at DV. My name came up as a possible mod. Some weren't too keen on the idea of making MrRich a mod because he was so "negative", but Adam Montana was willing to consider me and sent me a message asking for my true name and phone number. He wanted to chat for a few minutes before approving me. I told him my name is Frank Russell and gave him my phone number. I figured if he won't tell me his real name why should I tell him mine? In fact I had thought about joining Adam's VIP program for \$17/mo but I couldn't overcome my concern about paying good money to an anonymous guy on the web, so I never joined. I was also concerned at his responses to member's questions in Q&A chat sessions. He couldn't seem to answer or explain the investment in financial/economic terminology as one would expect from a Harvard business school graduate. Something didn't seem right.

Adam called me and we talked a bit. The main thing he wanted to emphasize is that as a mod I can't be negative. I would have to tone down the skepticism and be more positive. I told him that I would do my best and that seemed good enough. So I became a mod with the ability to boot people from chat. What an incredible sense of power I now possessed! LOL!

Also during this time I was contacted by a member of what was called "The Dinar Dozen". This was a select group of top notch researchers who shared intel and news analysis and threw ideas around in a private setting. They knew that I'm friends with Marcus and they liked Marcus, and the truth is he was the one they were really trying to approach. It turned out they gave MrRich the thumbs down because again "too

negative”. I told Marcus that he should join them anyway to see what he can learn from them, but he said that they either take us both or they get neither of us. They passed.

In February Marcus did a conference call for a new dinar forum called Dinar Dater. It was started by a guy called Chuckles who had been banned from several other sites for asking difficult questions and being a “troublemaker”. Chuckles was a Microsoft certified engineer, so the idea of creating a forum wasn’t too much of a challenge for him. I went to Dater and registered so that I could participate in the call. It was nice hearing Marcus share his expertise about the dinar without a lot of hype or bogus intel; just an honest guy freely sharing what he knew with people.

About this time Phoenix3333 re-emerged with a BlogTalk radio program. The imminent RV that prompted his farewell from DV never materialized, so now he was doing a talk show to tell everybody that they would be rich any day now. In the meantime though, he wanted to tell us about comets, the Mayan calendar, electro-magnetic pulse, earthquakes, and all things metaphysical. “OMG!!!” I said. “This guy is a raving lunatic! I can’t believe I ever thought he had anything of value to contribute to the dinar discussion. What a wackjob!”

Three months later in May Ali Agha closed down his Dinar Trade business in the US. In July the BH Group, a dinar dealership founded by Brad Huebner of Toledo, Ohio was raided by the IRS and their dinar sales were shut down.

A month earlier there was a big dustup at DV. Scooter had been participating in conference calls with the BH Group alongside of Rudolph (Rudy) Coenen, a self-proclaimed financial expert and former VIP at J. P. Morgan Chase. Rudy had been called a fraud by a guy called Glimdropper at the RealScam website, and a new DV member named Chuckster was challenging Scooter on his lack of judgment for associating with a scammer like Rudy. Despite the fact that Scooter had been a valuable contributor to DV and had no doubt drawn hundreds if not thousands to the site, Adam Montana chose to side with this young punk rather than rebuke him for disrespecting Scooter. A few days later Scooter removed his profile information, said goodbye to the DV crowd, and left. There was naturally uproar from the DV membership over what had happened, and Adam told us mods that we should either support him on how he handled it or resign. I told him in no uncertain terms that he didn’t handle it right and I couldn’t support him, so I would resign as mod.

During this time the mods started to share Skype addresses and communicate outside of the forum which we weren’t allowed to do, but given the disposition of most of us at the time we didn’t care. “I think Adam really screwed the pooch on this one” I told one mod known as PleasantValleySunday. “I agree” she replied. A couple of days later I was banned and a mod revolt ensued. BanG, PVS, RSS, and Riley all left and we discussed what to do now that we were all banned from DV. We didn’t want to start a new forum so I told them about Dinar Dater. Since I had already joined I was able to contact Chuckles and get his permission to bring a few friends over from DV. He was

glad to have us so all the mods joined me there. Before long word got out and hundreds of people a week were joining. Within a couple of months the site went from about 500 members to about 3000. It was pretty exciting. The main thing I noticed is that there weren't a lot of rumors posted and no controversial political posts. It was really peaceful. I later arrived at a conclusion as to why that was.

Chapter Four - Back to the Drawing Board

Keepm had been telling everybody that the RV was coming in late 2010, and when it didn't happen he wanted to know what went wrong and started revisiting all of the presumed facts about the dinar and the RV. This is what normal, ethical people do. Somebody who keeps getting things wrong and shows no concern or remorse isn't normal. In time he came to see things quite differently and was pegged as negative. Even though I had refrained from making predictions I too would eventually make my way back to square one.

When things died down from the Scooter flap a couple of things happened. First, we started comparing notes about Adam Montana. None of us actually knew who he was, and for the first time I learned about Operation Get It There (OGIT), a post-RV plan Adam came up with to relocate members' revalued dinar to Belize so as to exchange it for USD without being detected by the IRS. "You've got to be kidding!" was my response. There I was a mod at DV and a member for a year and had never heard of this. "What's the deal with this guy?" I asked. One of the former mods produced an address that Adam had used for payment on something. We did a Google search on that address and found that it belonged to a guy named Mike Gill in Neenah, Wisconsin. Some of them were convinced that Mike was Adam Montana, but I wanted more evidence.

And second, lost in all of the drama was the fact that June came and went with no RV. I decided that it was time to go back to the drawing board. I thought some of these gurus knew what they were talking about but obviously they didn't because they were almost always wrong. I decided that I couldn't be any more wrong than they had been so I would start doing my own research.

I started by double checking a lot of the things that I presumed to be true. Previously I had rationalized the RV (revaluation) like this:

"Iraq had 25 trillion dinar in circulation, but they've reduced their excess liquidity by 70% so that means they're down to about 7 trillion now. They've got 143 billion barrels of recoverable oil which at only \$75 a barrel would be worth \$11 trillion, so they can easily support \$1."

Like I said earlier, I didn't know much when I got into this and my reasoning here proved to be flawed in so many ways. First of all the 25 trillion was just the dinar in circulation, not the entire money supply (M2). That was well over 50 trillion at the time, and Iraq is supporting all of it. Secondly, "excess liquidity" has nothing to do with the money supply. It's the amount of currency held by banks beyond the requirement. And thirdly, I had heard people talking about how the world is going back to asset backed currencies, and that Iraq would be allowed to monetize their oil reserves. But now for the first time I did the math on the oil production. At the time they were only pumping 2.5 million barrels a day or about a billion barrels a year, so my math said that it would take

them about 143 years to pump all of that oil out. How are they supposed to back their currency with oil that won't be available for 100 years or more? And even if they quadruple their production which is their stated goal, you're still looking at nearly 40 years.

I then discovered that Iraq has never suggested that they will do any such thing, and that they're backing the dinar with their foreign currency reserves like every other country in the region, so the total of their oil reserves and daily production wasn't really that relevant anyway.

I went to a dinar redenomination article at the Radio Free Europe website and read through the comments. There was a guy named Brian who was educating people about redenominations and debunking the RV. He really made me think.

I started reading up on redenomination. I discovered that it was a common occurrence for nations whose currency had depreciated due to hyperinflation as was the case with Iraq. I then came across a phrase that made my heart sink. "Often referred to as cutting the zeros." That sounded exactly like what the CBI had been saying. I was afraid now that the loppers were right. I had heard people talk about loppers like they were the scum of the earth, and I didn't want to be one of them. But like the patient who says "Give it to me straight, Doc!", I was looking for the truth. I wanted to be positive, but I also wanted to be realistic and get the facts, good or bad. The facts in this case were now starting to look quite bad indeed.

After that I watched the videos of Shabibi when he spoke in Washington DC in the summer of 2011. He said that a revaluation would depend on inflation. Then when asked about deleting the zeros he said that they had already decided to do that, and it was just a matter of educating the people first. He added that it was only being done to facilitate payments and make accounting easier which is the reason for redenomination. He even used the word "redenomination" in his response.

I then went back and watched those John Jagerson videos again, explaining why the dinar investment is a scam. Sure enough, he addressed the risk of illiquidity and redenomination. I should have listened the first time. "What have I done?" I groaned. "I've spent \$9,000 on a currency that's going to be demonetized." I started selling my dinar on Ebay and to a dinar dealer – all but 100,000 dinar.

(I need to say at this point that I've been criticized by some for bashing the dinar when I still own dinar, but I never said that nobody would make any money. The fact is I always acknowledged the possibility that Iraq won't lop as they've indicated they will, and that the dinar could go up in value as it has in the past. That's why I hung on to a small amount. However, getting rich from an RV was and still is out of the question, and the very real risk of losing everything you invest because of a redenomination was being dismissed by the gurus and needs to be emphasized. And now, back to my story.)

Chapter Five - A Blog is Born

I told Chuckles that I didn't believe in the RV anymore, and that I felt bad about being a highly visible mod at a dinar forum when I didn't believe like the other members. I wanted to come clean, so Chuckles told me that he had no problem with me saying what I wanted to say. He emphasized that he didn't start Dinar Dater to pump or hype, but to get answers and encourage discussion.

I posted "MrRich's Rant" where I discussed my growing concerns and informed the members at Dater that I didn't believe the RV was going to happen, and that they'd better look for another solution to their financial woes. It was surprisingly well received. One lady said that she had felt that way for some time, but was afraid to say anything. She thanked me for being willing to speak out. There was one guy though, who rebuked me for being negative when I'm a mod. He thought that a forum leader shouldn't do that. I told him that I cleared it with the forum owner, so he would have to take it up with Chuckles.

A few days later somebody took my post to Enorrste (The Professor) from the GET Team and asked him to respond. He called my post "drivel". I responded to Enorrste at Dater but apparently it never found its way back to him because that was the end of it. Later on we would exchange pleasantries after he won a Douchie.

It was now September of 2011. I was stepping away from Dater and contemplating my next move. Chuckles and I were talking a lot in Skype at this point. It turns out that he was also a classically trained guitarist so he, Marcus, and I all had computers, guitars, and dinar in common. We started talking about the things we were discovering about the pumpers – the lies, the fraud, the criminal records, the fact that so many of them have a background in MLM. People needed to be made aware of this. Edmund Burke said "All that is necessary for evil to triumph is for good men to do nothing." I felt that somebody needed to do something about this, and when I thought about it a little voice in my head said "why don't you?" So I did. I told Chuckles that I was going to start a blog and tell people what I had learned.

Some people who knew me as MrRich knew my real name, and I wanted to protect my anonymity as long as possible so I needed a new handle. Try as I may I can't remember why I chose Sam I Am. Maybe it's because of the GET Team conference call where they interviewed "Thing 1" and "Thing 2", names taken from Dr. Seuss' "The Cat in the Hat". Who knows? I found a photo of a sophisticated looking guy smoking a pipe and used that for my avatar. Later on in one of his rebuttals Breitling told his listeners that I used to post at IIF and Dinar Daddy, which is about as accurate as the rest of his information. He also said that I'm British, so I decided to encourage that misconception by using words like "rubbish", "arse", and "mate". I also used British spellings for words like "rumour" just to keep him off track. Finally, I had Marcus do a goofy Scottish type accent in the vocals for a YouTube video. We had a good laugh over that one.

Chuckles was a great guy to have in my corner because in addition to being a Microsoft certified engineer he had been a forum owner and participated in several dinar forums prior to that. He had met and discussed the dinar with a ton of people over his two years as a dinar owner. He told me once that he had actually talked with Okie during a conference call before Okie became a dinar superstar. Others he had met at People's Dinar, Dinar Vets, or the Midnight Think Tank (I called them the Midnight Drunk Tank because they congregated late at night and talked a lot of nonsense). During our conversations about some of these guys Chuckles would use the word "douchebag" a lot. "That guy's a douche." "What a douchebag!" "DOOOOSH!!!!" I had never really used that word, but after hearing Chuckles say it so much I thought it would be good to call my blog Dinar Douchebags. First, I felt that it was fairly appropriate, given the lying, scamming nature of many of the gurus and pumpers. And even more important, I knew that people would remember the name of the blog if I called it that. It would help them find it using Google.

I created the blog (my first attempt at blogging) and started writing away. My first post was "RV Reality Check". Next I wrote "The Pumpers" where I list the names, photos, and a brief description of the main characters in the world of dinar pumping. That became my most popular post by far. At first I was only getting about 10 hits a day, and most of those were crawlers. (A crawler is a web bot that browses the internet for the purpose of indexing for search engines.) I posted a link to the blog on a couple of forums and managed to draw a few people before the links were removed. A couple of the people liked what they saw and emailed the link to other people. Soon I was getting a lot more traffic. Then my blog started showing up in Google search results and I started getting hundreds of hits a day.

I was posting three times a week. I know a bit about how search engines work because of my background in IT, so I knew the importance of putting a lot of content in the blog. I started off writing about pumpers and their lies, but I eventually started writing about news and debated issues too, as well as offering my opinion. Once a week I would award a Douchie to the pumper or guru who said or did the most despicable thing that week. I tried to make it entertaining, and it apparently worked. Some people only seemed to want to read every weekend when I awarded the Douchie. I also started interviewing people, knowing that those interviews would be copied and pasted in dinar forums. I interviewed Enoch8, a guy I came to know from Dater, and Highlander who I had chatted with some in Skype. I also interviewed a former detective I met at Dinar Vets named Legolas, although I didn't tell him that I was the guy he used to know as MrRich.

When Scooter saw my interview with his friend Enoch8 he said "when are you going to interview me?" I told him that I was reluctant to ask because I didn't really agree with him anymore and I didn't think he would want to have his name associated with my blog. But he told me that he liked what I was doing and would be glad to do an

interview, so we did one. When I posted it I had my biggest day ever – 1500 hits. Not so great for a dinar site, but considering the nature of what I do I was happy. I'm confident that my numbers were higher than any other lopper site. Let's face it. People want to hear RV rates and dates. They want to know when they're going to be rich. They don't stampede to sites that tell them it ain't gonna happen.

At the time that I started the blog Marcus and I weren't talking much about the dinar. I kind of avoided the topic because I didn't want to get into an argument, and I was convinced that he still believed in the RV. (Marcus is like a brother to me but he can be pretty stubborn at times.) One day his wife was out of town and he invited me to lunch. We ate and talked about music and life in Tulsa. Toward the end of the conversation the dinar came up. "It's really a gamble" I said. "It's a big gamble!" was his response. I was shocked. Marcus had never said anything like that. I now realized that he was starting to have second thoughts just as Chuckles and I had.

Marcus had a huge emotional investment in the dinar. He had told friends and family about it. He blogged about it. His pro-RV posts were copied and pasted all over the dinar world. He had spoken on conference calls. For him to do a 180 on the RV would require a great deal of humility and character. But he was obviously contemplating it. Eventually he would totally disavow his previous position, sell all of his dinar, and call it a scam. But that didn't really happen until 2012. So for now we were still trying to dance around the issue.

I have to stop here to state that Marcus has as much integrity as any dinar personality I know. He never earned any money with his blog because he didn't want people to question his motives. When he realized that he was wrong he contacted everybody who had bought dinar upon his recommendation and told them that he had sold his and now believes it to be a scam. Some of them got mad at him, but he did the right thing anyway. I admire that. I wish more people would come clean and admit that they were wrong. But I digress.

Chuckles also refused to make any money from his forum. He paid the monthly expenses out of his own pocket for a year and a half until he was convinced that it was a scam. All he wanted was the truth, just like Marcus and me. I ended up interviewing both of them, although they were both still somewhat on the fence and stopped short of using the "s" word.

Chapter Six - Snooping Around

Breitling

I had heard a lot about Breitling in 2011, so when I started the blog I thought I would investigate him. I started listening to his YouTube videos and couldn't believe the nonsense I heard. "Who is this guy?" I wondered. I had to find out. So I started going through his blog and his chat sessions looking for clues. I wasn't having much luck, so I asked Chuckles and he said his name is Tony and he lives in Vegas. So I did a search for "Tony", "Breitling", and "dinar" in Google. I found a post on Breitling's blog called "Making Sense of the Numbers". It was one of those silly posts that explains how Iraq can do a big RV and make us all rich without destroying their economy. At the bottom it said "This report was compiled by Roger Dorman and Tony Elder". By this time I had discovered that Roger Dorman was the owner of the Dinar Daddy forum, so I wondered if Tony Elder might be Tony Breitling. I typed "Tony Elder" and "Breitling" into Google and to my astonishment up popped Tony Elder's Twitter page under @AgentBreitling. There he was, tweeting away about the dinar under the name Tony Elder. I was pretty sure now that Tony Elder is Breitling, but I wanted more so I went to Facebook and searched for Tony Elder. I went through about a dozen of them until I found one in Vegas. When I looked over that page I saw Roger Dorman's wife Angela listed as one of Breitling's friends.

I had heard by this time that Breitling was known as the guy who pumps lower denoms for the Treasury Vault, but now I had proof that these guys were friends. I did a post called "Breitling Busted" and showed a screenshot of the page and word got out. When Breitling learned about me he called me a shmuck and said that he had always been upfront about who he is and that I didn't discover anything, but that clearly wasn't the case. All you had to do was type "Tony Elder" and "dinar" into Google and you'd see results from my blog, not his.

I continued my research and started reviewing all of his videos, and published my findings in February of 2012 in a post called "The Breitling Catalog" (a play on the idea of looking at watches in a catalog of Breitling watches). Breitling's response to this was fascinating. He went through the comments that I had made and took a shot at them one by one in a rambling tirade laced with name-calling and profanity, during which he knocked his audio connection loose and lost track of where he was, resulting in a four video "rebuttal".

A year or so after this he responded to another post of mine and told his listeners that people who know me told him that I was livid when he rebutted me, which is an absolute fabrication. The only people I discussed his rebuttal with are Chuckles and Marcus and they would both tell you that my response was a mixture of astonishment

and amusement. I couldn't believe that he would upload such a juvenile exhibition to YouTube. In time his rebuttal was removed, along with every video that I had critiqued. After the Breitling post currency expert and Fortune 500 consultant John Jagerson left a comment on my blog and we began corresponding. I ended up doing two interviews with him that provided a true currency professional's assessment of the dinar "investment". The blog was gaining momentum.

Okie Oilman

Another guy I wanted to learn about was Okie. Boy was this guy a piece of work. Bad spelling, bad grammar, bad intel just plain bad. I wanted to find out who he is, so I started researching. I found out that his first name is Lonnie, so I did a keyword search and found a Lonnie Richards in Texas who owns dinar and was supposed to handle the cash-in in Santa Fe, NM post-RV. When I read about him I discovered that he had worked in the oil business and had been in the Middle East. His spelling was bad and he was in his late 60's so I thought he might be Okie. But he's not an Okie. He's a Texan, and from what I read he had never lived in Oklahoma.

I put the Okie research on hold until somebody told me that Okie was into MLM and sells MonaVie health products. I went back to a Blogger profile that I found for Lonnie Richards and it said that he is a MonaVie rep. Well that seemed to confirm it. About this time somebody emailed me asking about Okie and I told them what I had discovered. Within days I saw a post in a couple of dinar forums claiming that Lonnie Richards is Okie, and he's been paid by Ali of Dinar Trade to pump the dinar. Since I hadn't said anything about his connection to Ali I figured that this guy had information that I didn't have, and took this as further confirmation so I went ahead and added Okie's "identity" to my pumper page. I promptly received an email from miskebam, the creator of Okie's website telling me that my information was wrong. She said that she knows Okie and he lives in Oklahoma. She even gave me his real name on the condition that I don't publish it. She just wanted me to know that I had the wrong info and didn't want me to get in trouble. I confirmed her information and took the Lonnie Richards stuff down. It was a real lesson for me in blogging. Make triple sure before you post something.

I think what happened is that whoever emailed me about Okie took what I said and went running off half-cocked and made up the part about Ali paying Lonnie Richards. I don't think they did any research at all. This is how rumors get started and how news organizations get things wrong. My apologies to Lonnie Richards for any role I played in this. And the guy who told me that Okie was into MonaVie had apparently already looked for a Lonnie dinar guy and made the same assumption that I did. I left Okie's identity anonymous for about six months until BondLady inadvertently let it slip and confirmed what miskebam had already told me.

When the Iraqi Dinar Money site did a review of Okie Oilman's site they concluded that miskebam was some master pumper who built a network of dinar sites and created the personas of Okie and BondLady. I knew that this wasn't right because miskebam had told me months earlier about the sites she built for Okie and BondLady, and I had heard Okie's voice from a conference call with the GET Team in 2010 and BondLady's voice from an interview with Roger Dorman at Dinar Daddy. In addition she had helped me out with the misinfo on Lonnie Richards for no apparent reason other than to be helpful. I think a lot of people read that she had created a number of dinar sites and assumed that she was doing the same thing that James Wolf had done to create the Adam Montana network. Suddenly miskebam was getting hate mail and threats, and had to install a security system in her home. I did my best to defend her, but I also told her that she needs to distance herself from Okie because he's toxic. She appears to have done exactly that, and when I spoke with her recently she told me that her life is getting back to normal. Some of my readers were upset with me because I wouldn't condemn miskebam. Hopefully now they will understand why.

Adam Montana

I then turned my attention to Adam Montana. By this time I was convinced that he wasn't the Harvard grad and sophisticated investment expert that he portrayed himself to be. I found a reference to Adam having served as a mod at Medic's site Dinar Speculator. "That's odd", I thought. "How many Harvard grads are sitting around banning naughty members from dinar forums?" Then I found a YouTube video mocking Adam that said he gets all of his stuff from Med. It was now becoming clear to me that Adam's history in the dinar community wasn't well known. I never knew any of this and I was a mod on his site. If I didn't know how were others supposed to know? I posted my thoughts in "The Montana Trail part 1" and laid the foundation for what was to soon follow.

I found the now removed Iraqi Dinar Money site (I heard that they were bought off but who knows?) that investigated dinar sites and their owners. Their review of Adam's blog Dinar Speculation stated that he had a ton of dinar related sites all registered to a James Wolf. Reading through the comments below the review I saw that James Wolf appeared and protested having his name associated with Adam's sites. He claimed that he sold those domain names years ago, but the author of the review said "when you sell a domain name all of the information is transferred to the new owner. Why didn't your information get transferred?" James said he felt that he was being harassed and the author said "I'm not harassing you. This is all public information that anybody can access." His attorney chimed in but the author wouldn't be intimidated. I made a mental note of that for future reference.

I wondered why James Wolf would even care that his name was on this site? If he sold those domain names why would he even know that he was mentioned? Methinks the lad doth protest too much. I figured this reviewer was on to something, so I started researching the James Wolfs in Wisconsin where Adam Montana lives. There were about 47 listed, so I needed another clue to narrow it down. I found a few chat sessions with Adam and started reading through them. It was time consuming, but I eventually stumbled across a session where he mentioned that he used to be a corporate recruiter. AHA! I typed “James Wolf” “Corporate Recruiter” and “Wisconsin” into Google and up popped Priceless Professional Services in Fond du Lac. I read a bit about this company and thought maybe this was Adam, so I started researching the company and found a review of PPS at freelancer.com that said these people are talented con artists. The reviewer said that they had investigated him and found out that he didn’t have any professional credentials, not even a high school diploma. They also said that his nickname is “Wolfyman”, which is the name of the public folder on Adam Montana’s servers. “WOW! That’s interesting, huh?” I was pretty sure this was Adam, although I didn’t exactly know who James Wolf is. A few more keyword searches and I had a ton of fascinating stuff to post about the matter, including his background in running porn sites and a reference to domestic violence. I sat there staring at my computer screen for a few minutes in near disbelief. “I can’t possibly be the first person to ever stumble across this, can I?”

I shared my research with Chuckles and he was pretty jazzed about it. He never cared for Adam. I couldn’t wait to write about what I had learned. I figured it would rock the dinar world. I posted my findings in “The Montana Trail part 2” and to my dismay the response was underwhelming. A few people commented about my discoveries but that was about it. The problem was that as powerful as this information was, I still didn’t have the smoking gun. Who is this James Wolf?

That was November of 2011. In April of 2012 I went back to the research that I had done on James Wolf and discovered something that I had overlooked. There were two James Wolfs who had lived in or near Fond du Lac. One was over 50 and had a scroungy looking mugshot on the internet and the other one was 35 years old who looked clean cut. I got hung up on the older one with the mugshot thinking he was Adam, and didn’t really focus too much on the younger one. When I reviewed my research I noticed that the younger one now lives near Neenah, which is the city in one of Adam’s addresses. He had also lived in Brookfield where the James Wolf from PPS had another company. And he had lived in Lomira which is only 15 miles south of Fond du Lac and is the city mentioned in a cease and desist order that was issued against James Wolf. I was now thinking that this guy was the more likely of the two.

I went back to his Facebook page (I looked it over back in Nov. 2011 and found nothing useful) and this time I discovered a video of James with his wife and another couple at a Green Bay Packers game. I thought it might provide me with a good voice

sample but it didn't. The crowd was noisy and he was yelling in it so I really couldn't form any conclusions. But at least I had something now.

I contacted Chuckles in Skype and had him watch the video. "Does this sound like Adam to you?" Chuckles responded that he didn't know what Adam sounds like, so I gave him a link to an interview Adam had done a year earlier. Then I played an audio from Adam's audiobook version of Iraqi Dinar - Real RV Intel. (Yeah, I bought it. It was 80% off so I picked it up for \$8, and it was the best \$8 I ever spent because it helped me identify "Adam".) Chuckles listened but like me he couldn't tell anything from the audio at the game. So he said "what about this one?" as he posted a link to another video.

"Where did you get that?"

"From the link above the first video."

"What link?"

"Above the first video on the right, it says Next Page."

"I don't see a link."

"What browser are you using?"

"Internet Explorer."

"Well, I'm using Firefox. I guess IE isn't showing the page the same."

If it hadn't been for Chuckles the following scenario may have never played out. I clicked on the link and started watching a video from a ski trip where James is describing how his friend Dan is sliding down the mountain on his ass. When he said the word "ass" I nearly jumped out of my skin.

"CHUCKLES THAT'S HIM!!!! THAT'S ADAM MONTANA!!!!"

"Are you sure?"

"I'M POSITIVE! I KNOW HIS VOICE! THAT'S ADAM!!!!"

Chuckles listened to the different audios, comparing James' voice to Adam's.

"You know, I think you're right."

"I KNOW I'M RIGHT!"

Chuckles listened some more.

"Oh, that is soooo him!"

"CHUCKLES WE GOT HIM! WE FINALLY GOT THAT S.O.B.!!! He didn't graduate from Harvard. He didn't even graduate from high school. And he didn't make money on the Kuwaiti dinar either. He would have been 14 years old at the time!"

I felt like a guy who had been tracking Bigfoot for years and finally caught him. All of my research was done. All I lacked was a voice match and now I had it! Chuckles was familiar enough with my work to know what was coming next.

"I'll download these videos and then create a YouTube page to upload them to. As soon as he knows we're on to him he'll take these videos down so we'll need another location to reference them on your blog."

"Good man!"

It was now time for “The Montana Trail part 3”. I started working on my next post that would offer the readers an opportunity to compare voices between the 48 year old Adam Montana (now presumably 50) and the 35 year old James Wolf.

I posted part 3 and the first one to comment on it was Marcus. By this time his conversion was complete. He had completely rewritten his blog to denounce the dinar scam. He knew that I was working on this and he knew that Adam was a fraud. Nobody was happier to see this than he was. Soon word spread that “Adam” wasn’t the sophisticated, well connected Ivy Leaguer who was savvy enough to make a bundle on the Kuwaiti dinar in 1991. No, he was just a punk who had learned how to use websites to create a fake persona in order to scam people.

Some may question my methods and maybe they’re right. Maybe I went overboard at times in my rhetoric. But when you take into consideration how people like Adam Montana have duped thousands of investors into buying into their programs by misrepresenting themselves it’s enough to make you sick. And sometimes I just couldn’t help myself. I got so mad because I saw the fraud, the deceit, the manipulation, the exploitation, and the damage that was being done to literally tens if not hundreds of thousands of people in the name of this “blessing”. How else was I supposed to discuss people like this?

After this post I read reports of a cyber exodus from DV. A lot of people bought into Adam’s persona just like I did in the beginning. A lot of Christian people were no doubt horrified to learn of his porn background. And more than a few were livid because they had been paying VIP dues to a man who they thought was putting together incredible post-RV business deals with their funds, but it now appeared that he was just taking trips and going to ball games and getting his freak on.

Back to what I said earlier about how peaceful things were at the Dater site once we got away from Adam. I came to the conclusion that “Adam” was either behind a lot of the rumors or was encouraging people to post them because they draw traffic. The outrageous rates of \$5 or more also made him look realistic by comparison. I believe he was also responsible for so many of the controversial political threads because most people aren’t interested in starting political debates on Dinar Forums. They’re there to talk about their investment, not argue politics. But controversy sells, and I’m convinced that this was a marketing tactic employed by Adam. Once we all went over to the Dater site it was startlingly drama free. About the biggest controversy was when Possum staggered over from DV and started saying obscene things to the ladies, for which he was promptly banned.

I have to believe that we have only witnessed the tip of the iceberg as to what all Adam was responsible for. Somebody wrote a comment on my blog suggesting that Adam was the master pumper and had about four people working for him, constantly creating the impression that the RV was about to occur. There’s no question that he

had the computer networking skills to pull it off. Whether it's true or not we may never know.

Dinar Corp

Shortly after my Adam exposé I posted a link to a review of Dinar Corp at Iraqi Dinar Money. A little while later I was listening to a conference call with a pumper called BGG. He said that he has a contact at the CBI. Yeah, right. Gotta check this guy out now. I dug around a bit and found out who he is and that led me to follow up on his association with his sponsor Dinar Corp. I started looking at other people who are sponsored by Dinar Corp and started writing about them. One of them was Southwest Florida Guy. I received an email telling me his real name, and when I researched it the information panned out. Then I made fun of a Dinar Corp promotional video. Somebody sent me information on DC's spokesman Ivy Johnson and I used part of what they told me to learn about his involvement in a MLM energy drink company called Pur3x. The Dinar Corp people were providing me with plenty to write about.

Chapter Seven - Time for a Break

During this time I had started talking in Skype to an attractive Brazilian lady I met through a site called LiveMocha. It's like Facebook for language learning. I've made many friends there and even met a few of them in person when I went to Brazil. When I returned in 2010 I kept studying Portuguese and kept making new friends. I have thought for many years that I would like to retire in Brazil, and that's why I didn't want to allow my Portuguese chops to get too rusty. My new lady friend was one of those LiveMocha acquaintances, and in the summer of 2012 we started to talk nearly every day. Needless to say my interest in blogging waned as my interest in her grew. My readership was down and I felt that my blog had served its purpose, so I decided that at the one year point I was going to step away and only post when something really significant happened.

One week prior to my planned hiatus the biggest development in the history of the blog occurred. Brad Huebner, Charley Emmenecker, Rudy Coenen, and Michael Teadt were all indicted for dinar fraud and money laundering. I felt that this qualified as "something really significant", so back to work I went. It was great to see somebody being held accountable for fraud, and it gave me a sense of hope that maybe the authorities weren't ignoring the situation after all. As Marcus has pointed out, sometimes they wait until the scam has run its course before they take action. (As we have watched the feds shutting down Sterling Currency Group and Dinar Corp this year I can only conclude that the dinar RV scam has run its course.)

When the excitement from the indictments faded I took a break. I only posted three times in four months. It was hard to break the habit of listening to the gurus, though. I kept hearing Breitling talking about how the CBI is going to pip up the value to eventually make it worth \$1, then \$2, then \$3 etc. I knew this wasn't right, so I felt that I needed to address it. I found an IMF document that says that the CBI's policy is a stable exchange rate, and wrote about it. It felt good to get back into blogging. I kind of missed it, but I really didn't have the time or the inclination for it anymore.

Then in April of 2013 the story of Rudy's guilty plea hit the news. Another really significant development for sure, so I posted about that. Then a TV station in Utah did a story about the Dinar Scam. I had compiled a list of sites calling the dinar a scam, and decided that this would be an opportune time to post that list. I wanted to just leave it there for everybody to chew on, which I was now able to do because of the KSL story. In June I returned to Brazil for a week to visit my lady friend. It was great to get away for a while and finally meet her in person in my adopted homeland. I watched the 2013 FIFA Confederations Cup finals with her family, and caught the fireworks going off after Brazil defeated Spain 3-0 to defend their title. I had a great time and wanted to stay more than a week, but I had to return to the states.

Chapter Eight - Defamation Suit Threat

In early 2013 I received a notice that a subpoena was filed for Google to provide my IP logs. Then Yahoo sent me essentially the same message. A dinar dealer was threatening a defamation suit. They wanted me to take down the blog, turn over all information on any dinar dealer who was paying me (the only company who ever paid me was Google for my AdSense earnings which was only a few hundred dollars, and the last I checked Google isn't a dinar dealer) and who had worked with me on the blog. (I wrote every post on my blog from day one. Others helped me with some of my research but nobody else posted a thing.) They also wanted me to agree to never post about them again. I refused to do so.

I could have hired an attorney and quashed the subpoena to keep them out of my business, but out of stubbornness I just decided that I wasn't going to. I was going to force their hands. Marcus and I had already been talking about telling our stories on a Blogtalk broadcast. When I started the blog I knew that there were criminals involved in the dinar but I didn't know the extent of their criminality or how organized they might be. By 2013 I had concluded that the criminals in the dinar world were for the most part small-timers, and obviously not too organized or even intelligent for that matter. Only a few had managed to make any real money. The rest were wannabes. The only thing preventing me from revealing my real name and telling my story was the large number of unstable people who own dinar and have their lives on hold while desperately awaiting the RV. I'm not too concerned about the pumpers but I have to admit that crazy people scare me.

As I write this I have yet to receive any notification from any court that I am being sued. But apparently after my personal information was obtained from Yahoo and Google somebody obtained my name and found my photo on Facebook, posted it at DV, and claimed that criminal charges are pending against me. Apparently they're convinced that I'm being paid by a competitor, and as soon as they can get some evidence they're going to file charges. Nope, I did this all pretty much on my own. Interestingly enough, Adam Montana locked the thread. I suspect that he either did so to avoid a lawsuit, or because he was convinced that my name was Frank Russell and that the information they posted was wrong.

I ignored that first email for about six months, and then I received a kinder, gentler email requesting that I just take down the questionable information. I knew that I hadn't defamed anybody because I know the definition of defamation. It's knowingly publishing false information about somebody to harm their reputation. What I published was factual and well researched, and I provided links to support what I was saying. If I wasn't sure about something I would say so, and admit that I was just speculating. I might have gotten a few details wrong like saying that somebody used to work somewhere when in fact they still work there, but nothing that would damage a reputation.

Because I knew that I wasn't guilty of defamation I didn't think that I had anything to worry about. What I didn't realize though, is that there is such a thing as SLAPP lawsuits. SLAPP stands for Strategic Lawsuit Against Public Participation. In other words it's a baseless defamation lawsuit that serves no purpose other than forcing the defendant to either shut up or spend a lot of money and time defending himself. Even though my state has anti-SLAPP legislation to discourage these lawsuits I decided that I didn't want to mess with it. I removed the information and they seemed content with that.

The defamation suit threat got me fired up though, and I started blogging again like my life depended on it. "There's more where that came from you guys!" I said, to nobody in particular and all of the scammers in general. I did a post called "Currency is Not Stock" where I showed how the countries with the best GDP growth in 2012 had currencies that for the most part remained stable. I did another post called "Dirty Float" where I showed how all of the oil based economies of that region "manipulate" their money supplies to maintain exchange rate stability. (Some gurus like Breitling and Stryker were insisting that the IQD's value was being manipulated, but the fact is every country with a currency that is "pegged" or on a managed float is manipulated. This is how it works, and there's nothing new or unusual about the IQD other than the history of the country it represents and the number of scammers pumping it.) I discovered the names of a few more dinar pumpers like Loechin, Eagle1, and tlar and posted them as well.

I did a post where I criticized a guru called Enorrste who is also known as "The Professor". He decided to show up and defend himself and was promptly ambushed by my regular readers.

There was another post where Southwest Florida Guy decided to chime in, and received a similar response. In the process however, he offered me a clarification on something I had posted about him so I made a note of that on my blog and removed a mug shot of him from 2003. He thanked me and sent me an email saying "Just wanted to apologize for some of the things I said and would like to correspond with you. I tend to agree with many of your theories and have learned a lot." I responded a few days later that I would be happy to correspond, but I never received a response. I heard a few days after that that he had passed away. Some of the loppers had been debating him and were understandably skeptical about his passing, so I managed to get a copy of the death certificate to satisfy my own curiosity and hopefully theirs as well. It was such a tragedy. He was only 31. He mentioned that he was also a guitar player, oddly enough. In time it's conceivable that we could have become friends.

I kept on posting about anything and everything I could think of because I wanted to do all that I could to shut this scam down. I didn't succeed in that, but it certainly wasn't for lack of effort. Before long dinar sales were down, forum traffic was down, people

were waking up and moving on, and as of this writing the dinar is still sitting there at 1166 to the dollar to the frustration of tens of thousands of believers.

Chapter Nine - 2014

In January of 2014 Chuckles and I were talking in Skype and he told me that he had to go to the hospital the next day to be treated for gallstones. He said he would be there for a couple of days. This was the first I had heard about any medical issues, but he played it down so I wasn't too concerned. A couple of days later he contacted me and fired up the webcam on his laptop in his hospital room. There he was in his hospital gown with an attached bag where he was having some bile drained out of his gut. He told me that he would have to stay in the hospital a bit longer than planned. Apparently there was more being treated than just gallstones. He was also going to need to have some ulcers treated via a tube down his throat. He also told me that he was going to quit smoking and drinking completely and avoid salt per the doctor's orders. I told him that's a good thing because he was over forty now and he needed to take care of himself.

A few days later he was home and back to his usual crazy self, sending me links to funny images and videos. He complained about how hard it is to buy food with no salt in it, but other than that I don't recall any more discussions about his health issues.

In the Spring of 2014 the news hit that an offshoot of Al Queda had overtaken three cities in Iraq. In June we learned more about ISIS as they captured Tikrit and Mosul. This should have eradicated any doubt in any rational person's mind about what a lost cause the RV of the dinar was, but many people refused to give up. Bless their hearts. What can you do?

Chuckles took off for Lake Michigan for the 4th of July celebration, so we didn't talk for a week or so. When he got back he sent me a Skype message "Did we RV yet?" This had become a running joke with us, since we both realized that the investment was a complete scam and felt like drooling idiots for buying into it. I didn't hear much from him for a few days, and then on a Saturday night he sent me a somber message about a friend of his who had been struck and killed by lightning while hiking in Colorado, and provided a link to the story. He was obviously shaken by this news. I responded with my condolences on Sunday and didn't hear back from him on Sunday or Monday. On Tuesday I got a Skype message from another friend of his named Rock that Chuckles had passed away on Monday evening.

I was in total shock. Was this a sick joke? Was it a mistake? How could he just die so suddenly? I talked to Rock for a few minutes and he explained that it was related to the issues he was treated for back in January. Apparently one of the ulcers ruptured or something, and they think he took a nap and died in his sleep.

So just like that Chuckles was gone. My comrade, my right-hand man for the blog, and my good friend. I was devastated. Obviously my loss wasn't as great as that of his family, but it really hurt.

For those of you who never met Chuckles he was such a cool guy. He was funny, and his dinar name couldn't have been more fitting. He made my job fun. When people called me names and made stupid accusations against me (such as "Sam works for the government" or "he's an anti-pumper for dinar dealers") he would just laugh at them along with me. He also had a mischievous side to him. One time after I had discussed with him what I was working on he went into Kaperoni's chat room and told them that he is Sam I Am from the Douchebags blog. They didn't believe him so he told them what he was going to write about next. When the next post was published it confirmed what he said, and word started to spread that Chuckles is Sam I Am. I was upset with him at first because I felt that this stunt could have jeopardized my anonymity, but I couldn't stay mad at him.

Chuckles' real name was Chris Earl. He was from Ohio and lived in the Detroit area where he worked in computer networking and tech support. He helped me a lot with my research. He knew a lot about IP addresses, proxy servers ... etc. He told me about the Wayback Machine (www.archive.org), a website where you can pull up cached versions of removed web pages. He also told me about Google's cache feature that does essentially the same thing. In addition to all of that I learned about websites that estimate the value and revenues of websites from Chris. He also used a people search account to discover old photos of James Wolf from MySpace, including one very embarrassing one of him lying on a bed in a robe with a bottle of wine, making a kissy face. He also found a photo of Breitling's house in Lake Havasu, Arizona. Breitling likes to present himself as a wealthy, well-connected professional investor who drives expensive cars and owns an expensive race boat. The photo showed a modest home with a boat on a trailer in the driveway. We got a good laugh out of that, but I never used the photo. He was happy to help expose these guys because his dad grew up in Toledo with members of the BH Group, and they pulled him into the dinar investment scam. When Chris finally caught on to the scam he told his dad what he had discovered and he sold his dad's dinar for him on eBay. Shortly after that the BH Group was indicted and Chris' dad was quite relieved that Chris had helped him to see the light before it was too late.

After he died it just wasn't the same. I would hear some ridiculous claim by a guru and start to send him a message and then I would catch myself, remembering that Chris is gone. I would remember something that we had discussed and want to ask him a question and then again I would realize For the longest time his Skype account remained active and he was showing online. In my mind I knew that he was gone (I read the online obituary and his family's comments on his Facebook page to confirm it) but in my heart I couldn't help but hope that it was all a bad dream or something, and that some message would pop up in Skype letting me know that he's still with us. I guess in a way that makes me as bad as the dinar hopefuls who cling to hope despite all the evidence to the contrary. And in an odd way his death was eerily reminiscent of

the death of SWFG. Chris was only 41, also a guitarist, and also left me a message a few days before he died. This realization really took the wind out of my sails as an RV debunker. Life is so short, and there are far more important matters to devote your time to than the dinar.

I haven't grieved like this since my mother passed years ago. I really miss the guy. Chris and I talked frequently. At the height of the blog's popularity hardly a day would go by when we didn't talk. Even after it slowed down we would talk every week. I posted a tribute to Chuckles on my blog, and decided at that point that it was time to move on. I started a new blog called The Snow Monkey where I could discuss anything other than the dinar, something that I had wanted to do for some time. I also threw myself into a few other online projects that I had neglected. For some reason I kept getting sucked back into the dinar discussion, but now the interest was all gone. I decided that my friendship with Chris would bookend my blogging about the dinar. He was there when I started it and was there until the end. I still updated the blog every month or so, but I stopped listening to conference calls or reading through dinar sites to find things to write about. Finally I shut the blog down in March of this year (2015). He told me more than once that I needed to move on and quit worrying about dinarians. Now I was finally heeding his advice.

A few weeks before Chris passed I became aware of another subpoena. After a couple of months of consultation with my attorney it was determined that this would probably amount to nothing. By this time I was becoming somewhat paranoid however, so I contacted the process server and arranged to meet him at a certain time at a certain location. I parked my car quite a distance from the spot and walked the rest of the way wearing sunglasses and a ball cap. I suspected that he might be videotaping the meeting or might want to follow me, and I had taken on a real cloak and dagger mentality to minimize any negative impact.

This time I wasn't the target per se. This subpoena was an effort to obtain information about any contact that I may have had with the defendant in a lawsuit between two dinar dealers. I had absolutely no information about anybody they were asking about and I had no intention of allowing them to go on a fishing expedition through my stuff. After reading through the subpoena my attorney contacted their attorney and the whole thing went bye-bye. We all say we don't like lawyers just like we don't like going to the dentist, but when your tooth is hurting your dentist is your best friend and when people are making your life miserable through legal maneuverings your lawyer is your hero. I haven't heard a peep out of them for a year. Thanks, Pete!

Chapter Ten - Epilogue

It is now September of 2015, five and a half years since I bought my first dinars and four years since I started the blog. So far this year Rudy Coenen died in prison and Sterling Currency Group and Dinar Corp have been shut down with charges pending against the owner of DC. In the civil complaint against Sterling we finally see evidence of what we all knew all along. Dealers are paying pumpers. Sterling “allegedly” paid a pumper named TerryK \$150,000 since 2011 for his work in promoting the fantasy RV. Nothing yet on any connection between DC and any pumpers. Tony Renfrow (a dinar pumper aka TonyTNT) is headed to prison for a conviction on a prior scam and other pumpers have disappeared.

ISIS is still occupying nearly a third of Iraq. Iraq’s foreign currency reserves are shrinking as the price of oil has dropped and dinar sales have virtually come to a halt. Despite thousands of conference calls and RV rates and dates from hundreds of gurus the dinar’s value has only increased a third of 1% since January 1, 2009, and the options for dinar speculators to liquidate are rapidly going away. Everything that Marcus and I said about this scam has held up, and I believe it’s just a matter of time until Iraq finally gets around to replacing the IQD with a new currency. At that point the futility of speculating on the dinar will be apparent even to the most simple-minded “investor”.

This has been a fascinating journey; funny at times, sad at times, frightening at times, and educational at times. Little did I know when I bought my first dinars in February of 2010 where it would eventually lead me. Today blogging has become my passion, although I’m not blogging about the dinar anymore. I have a site for teaching English as a foreign language, another site for my music, and another site for Christian apologetics. I have two more sites in the pipeline that should go live next year. I have learned about economics, the foreign currency exchange, the history of Iraq and the surrounding region, and the dark underbelly of the world of conspiracy theorists and investment scams. All because of the dinar.

I never expected the blog to become so popular. I’m a lopper after all. Lopper sites don’t get hundreds or thousands of hits a day. That happens on the pumper sites. Because the site became so popular it also became very controversial, but the truth is I received very little hate mail. A guru called Kaperoni got upset at me a couple of times, but he also congratulated me on the Adam Montana research. We’ve maintained a civil relationship. Enorrste was also upset with me after I gave him a Douchie, but before it was all over he was asking for some memento of his award. And then there was another guru called Blaino who complained that I listed him as a pumper and called him a douchebag without even going to the trouble of contacting him first. That wasn’t in email form, though. He posted it in a long, rambling self-aggrandizing comment on a now defunct forum about the dinar scam in which he triple-dog dared me to post it. I

accepted the dare and offered my response with about a year's worth of his BS intel and RV predictions. I never heard from him after that.

I've made some mistakes along the way, including errors in content and errors in judgment. I wrote about a former conference call host from People's Dinar called JoeP. The only photo I had of him had his wife alongside of him. I didn't want to use it but it was the only photo I had so I did. Joe was livid and demanded that I remove the photo of his wife. Even though he uploaded that photo to People's Dinar I realized that he was right, because to my knowledge his wife has nothing to do with any of this. I put my Photoshop skills to quick use and removed her from the photo and issued an apology to Joe.

Another mistake was including Neno from Neno's Place on the pumper page. I can't recall why, but when I began the blog I was under the impression that he was a pumper and some people even thought that he was Okie. When Neno saw his photo on my blog he protested and said that he's against pumping. I looked around and discovered that there was nothing to prove otherwise so I removed his name and apologized to him as well.

It was mistakes like that and the one with Okie early on that helped me to learn about the need to verify, verify, verify. They made me a better blogger, and probably kept me out of trouble. The defamation allegations were baseless. I know where the line is and I never crossed it. And it's quite obvious to me that the allegations weren't about removing inaccuracies or correcting them. The allegations were about removing me and my blog. I was a thorn in their side because my search engine ranking was sufficient to keep any of these guys from perpetuating this scam unimpeded.

As I stated earlier I wrote every post on the blog, but I did devise an approach in my researching that served me well. If I had a question about the dinar I would contact Marcus, since he had done extensive research in that area. If I had a question about some guru I would contact Chuckles, since he was such a whiz with networking and had been around so many of these guys as both a forum member and a forum owner. And if I had a question about currencies or investing in general I contacted John Jagerson who was always more than happy to help me.

I tried to make this fun and entertaining for everybody. I remember hearing Mel Brooks discuss his family's history during WWII. It was tragic, and he lost relatives in the holocaust. He decided to use comedy as a way of dealing with the tragedy he experienced as a boy. That's why he pokes fun at Hitler every chance he gets. I decided that I would poke fun at the gurus - thus The Douchies.

I also included a couple of April Fool posts and a letter to Santa, although in my letter to Santa I asked to see some pumpers go to jail in 2012 and by the end of the year four indictments were handed down. Hmmm

I did my best to make the dinar community aware of what these gurus are saying. I think many of them skated by in the past because new investors were coming in all the

time, unaware of who and what they were dealing with, and many of the old timers had simply sold out and moved on without leaving any warnings for the others. I compiled a record of what people like Breitling, Randy Koonce, Dan Atkinson, TonyTNT, Blaino, BGG, Frank, Kaperoni, Okie, and others have said over the years in a page called What'd I Say? (I left Adam Montana out of the list because at least he had sense enough to say that the lop is a possibility, although I think he did that more to cover his rear end than anything else.) If and when the redenomination happens I want every one of them to be held accountable. I wanted their listeners to know how they said this thing was going to happen. NO WIGGLE ROOM!!! Every one of these guys is on record saying that Iraq won't lop, although a couple of them have waffled at times. Every one of them have said that the plan is to pull in the larger notes, revalue the currency, and then issue new lower denoms at the new higher value. When it becomes clear to everybody that this was never the plan, that they were never reducing the money supply like we were told, that the CBI was telling people all along of their intent to lop, and that there was never any chance of anybody getting rich by owning dinar, I want to see the dinar community rise up as one and demand justice. I have to admit though, that I won't have much sympathy for the gullible. All the information they needed was in my blog, along with Marcus' blog and John Jagerson's site.

If you're reading this book I assume you've read my blog and are supportive of my efforts. If you don't support what I've done or have been offended, what can I say? I wish I didn't have to do this. I wish the authorities had shut this thing down a long time ago. I wish somebody else had stepped up to the plate years ago and exposed the fraud and the lies. But apart from John Jagerson and a few others there was little to counter this runaway train. The analogy that I have used on more than one occasion was this. You're driving down the highway toward your destination and as you approach a river something ahead doesn't look right. At the last minute you slam on your brakes as you realize that the bridge has washed out. At that point do you just turn around and look for a different way to reach your destination, or do you stay there and warn people about the bridge until the authorities show up and shut it down? I think it's just human nature to try to help people when you see disaster looming. I had to do something, even if I made mistakes and went too far at times. I had to try. I couldn't just stand idly by, knowing that inexperienced currency investors were being seduced into buying a currency that is headed for the chopping block.

Thanks to all of you who have supported me. My posts were never allowed at Dinar Daddy. I never saw any of my stuff on Dinar Guru, although Blanche did include some of my thoughts in the lop debate. I was never covered on Dinar Recaps. Most forums wouldn't allow a link to my site of course. My blog was successful because of word of mouth advertising, so I have to acknowledge the readers who made it all happen. I truly appreciate all of your efforts.

To the scammers I will only say GET A JOB! Quit defrauding people by selling them a fantasy and start doing something productive and respectable. For all of you so-called Christians who pray during your conference calls and then prey on the weak, the bible says "Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich." (Prov. 28:6) In other words, you're better off honest and poor than a rich douchebag. (That's the Sam I Am paraphrase.)

With that admonition I will close. And as I close, I can hear the likes of Adam Montana, Breitling, and BGG reciting the words from "Green Eggs and Ham".

That Sam I Am
That Sam I Am
I do not like that Sam I Am

Music to my ears!

-Rod (a.k.a. MrRich a.k.a. Sam I Am) Saunders

About the Authors

Marcus Curtis is the founder of Iraq Currency Watch, and Marcus Curtis Music. He also runs the Blog BVAWE. He is a musician, researcher, and an audio engineer. Marcus also plays his music live on occasion. He has worked for a Fortune 500 company for the past 25 years. He has researched and studied economics for well over four years. His guitar courses and recording courses are available for free online. He has written two more eBooks and several more are on the way covering a variety of topics.

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Get Rod's CD <http://www.cdbaby.com/cd/rodsaunders>

Favorite my Smashwords author page:

<https://www.smashwords.com/profile/view/MarcusCurtis>

English Audios is a site by Rod Saunders. Its purpose is to provide resources to teach English as a foreign language. With over 15,000 recorded words, phrases and conversations anybody studying American English will be able to learn correct pronunciations, spelling, and grammar by immersing themselves in this virtual American environment.

<http://www.englishaudios.com>

Jew and Greek Bible Apologetics is another website by Rod Saunders. It is dedicated to providing bible and apologetics resources and analysis in a Charismatic-friendly virtual environment.

<http://www.jewandgreek.com>

Marcus Curtis Music is a website designed to provide musicians with free services that will help them grow as musicians. Among these free services are advanced guitar

lessons, recording courses that cover every aspect of the process, and free software as well as other downloads. No account, email address or credit card is required.

<http://www.marcuscurtismusic.com/>

Well you have read all about the history of Iraq Currency Watch. Now check out the blog for yourself

<https://iraqcurrencywatch.wordpress.com/>

Marcus formed another blog site during his dinar days called Biblical Views and World Economics or BVawe. The economics side of the site addresses the things He has learned in his four years of intense economic study.

The biblical side of the site addresses things that the bible actually says about money. It goes into detail about many false teachings including legalism and tithing. It shows how these things are not meant to be a part of the church age. It covers misapplications associated with traditions, as well as biblical prophecy.

<https://bvawe.wordpress.com/>