

# DGC Magazine

The image features a large, detailed silver coin as the central focus. Inside the coin, a spiral of US dollar bills is arranged, starting from a small central point and expanding outwards. The bills are oriented in various directions, creating a sense of depth and movement. The coin's surface is embossed with the words "E PLURIBUS UNUM" and "UNITED STATES OF AMERICA". The background is a collage of US dollar bills, with the portrait of Benjamin Franklin on the one hundred dollar bill being prominent.

Down The  
Rabbit Hole

July 2009

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# Politics Almighty

*“For the first time in history, the human species as a whole has gone into politics. Everyone is in the act, and there is no telling what may come of it.” -- Saul Bellow*

I think that from time to time, we should all remind ourselves that what we’re doing transcends politics, and that the more we pay attention to politics, then more we are sucked into their wasteful game.

I know, politics threatens us, and we need to pay attention to the threat. That’s true, but it’s so easy to get sucked in, and such a waste of time and effort. How many hours do you spend in a week on political news? And how much of that is really critical to you?

It’s far too easy to be drawn into their realm (rather than building a better one). After all, it plays everywhere, 24/7. It’s the only game in town, and it can be addictive.

## THIS IS NEW

At no time in human history have human beings faced greater government involvement in lives. This is primarily due to technology. The governors are capable of inserting themselves into more and more areas of life, and so they do. There are always “reasons.”

In the days when legislators rode to the state house on horseback, laws were fewer and governmental intrusions – while sometimes extremely severe – were at least fewer in number. Even under totalitarian states, there were areas of life that the government didn’t pay attention to. Now there are few indeed. Almost everything is controlled, regulated or punished by some governmental body. New edicts,

thousands of pages in length, are pumped out quickly by staffers and party loyalists.

Politicians, like policemen, tend to have control-centered character structures. They see control and restraint as good and necessary. And now such people have an almost unlimited ability to pursue their biases. Who or what will stop them? “The people”?

## THE NEW TEMPLE OF RIGHTEOUSNESS

*Increasingly, politics is not about “who gets what, when, how” but about values, each of them considered to be absolute. Politics is about “the right to life”...It is about the environment. It is about gaining equality for groups alleged to be oppressed...None of these issues is economic. All are fundamentally moral.*

**-- Peter Drucker**

Politics in recent times has emerged as the great forge of morality. As Peter Drucker says above, people see politics as the process that produces final judgments as to what is or is not moral. Political processes have become the temples of righteousness.

Numerous factors had led into this:

- **The most active people have taken their moral fights exclusively into the realm of politics.**
- **Religion – the traditional place of moral teaching and**

**debate - has generally receded in popularity and esteem.**

- **The central government became the lawgiver.**
- **The central government became the seat of financial power.**
- **Central power has been legitimized under democracy. Under Monarchy, there was less of a cloak for state actions; an individual human (king or prince) acted and bore responsibility for decisions that did not turn out well. Under representative democracy, decisions are made by hundreds of people, each elected by the people. And, in most cases, bad decisions are blamed on opposing parties, with no blame falling upon the state itself.**

In short, the state has become the organization that decides upon morality and punishes or rewards it accordingly. It is no stretch to say that the state has taken over many of the attributes of a deity to its citizens. In Rome, the ruler became a god; in the 20th Century the state attained the attributes of deity, but not the name. The differences are less in substance and more in form. Moral judgments have been given up by most individuals and have been taken over by the state.

Politics has become the magic process by which righteousness is declared. Masses of ignorant people now judge right and wrong based solely upon power and politics. It's okay if the state says it is, and the state decides via politics. Thus, such people sue each other for insane things, because the only judgment that matters is that of the state. If they win the lawsuit – they are right, and there is no other standard.

## POLITICAL LANGUAGE

Politics of our era has affected the intellectual landscape in some very serious ways. Obviously it contributes vast amounts of content to the subject matter of general discussion (fortunes

are spent on advertising during a general election), but it also effects the method of discussion. I am not referring to the ubiquitous complaint of intellectuals: mud-slinging. That has ever been part of politics and will require a massive change on the part of the general populace before it is gone.

The more significant effect of public political discussion is dishonest and manipulative speech. This begins on the various political stages, but then seeps into everyday life. During political campaigns, people are taught, after a fashion, how to speak dishonestly and to argue unfairly. Self-contradiction, malice and masked hatreds are acceptable, even rewarded, if they are coupled with an emotional “zinger.”

This type of political speech is intellectual poison. It ruins reasonable discussion and turns every disagreement into a battle. Logic, after all, requires analysis and structured thought. Not only is this a bit slow for a manipulator, but it also exposes him/her to serious questions of fact and of intellectual honesty.

Truth has fallen down, and has been replaced with winning. Among other things, this has greatly damaged certain sectors of the law industry, which is, after all, closely related to politics. But the real damage was to the critical thinking skills of the general populace, which are much degraded from what they were one or two hundred years ago. Our knowledge is much improved, but the average man's reasoning skills are far worse.

One after-effect of this is that people who learn to react to emotion rather than reason are erratic, potentially dangerous beings. And, ironically, they have poorly-developed emotional skills, having left their nurture to any politician or advertiser who flashes a pretty face at them.

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Paul is the author of *Production Versus Plunder* and other books. You can find his work at <http://www.veraverba.com>



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# The Atlas Foundation is sponsoring a “Sound Money” essay contest

Entries are due in November. Top prize is \$5,000.

Submit to: [SoundMoneyProject2009@AtlasNetwork.org](mailto:SoundMoneyProject2009@AtlasNetwork.org)  
on or before November 24, 2009.

## **A Monetary System for the Free Society**

The Atlas Economic Research Foundation is proud to sponsor an essay contest for students, young faculty, and policy writers, who are concerned about the cause of Sound Money.

### Prizes:

- The overall winner of the Essay Contest will receive a cash prize of \$5000.
- Two additional prizes of \$1000 each will be given to outstanding essays written by junior faculty, graduate students, or policy writers.
- Three additional prizes of \$500 each will be given to outstanding essays written by undergraduate students.

### Deadline:

November 24, 2009

### Essay Topics:

- “Money and the Free Society: Can Money Exist Outside of the State?”
- “The Ethical Implications of Monetary Manipulation”
- “Monetary Policy and the Rule of Law in the United States”

### Description:

In an effort to reduce the chances that the U.S. population will again suffer the consequences of the boom and bust policies promoted by the bureaucracy controlling monetary policy, Atlas has launched a new Sound Money Project.

An enlightened citizenship, aware of the immorality of the state manipulating money and credit, is the most secure barrier against the arbitrary destruction of savings and misallocation of investments. It is to this end that Atlas is holding an essay contest in order to raise awareness and promote knowledge about sound money, and to identify young talents whose keen understanding of this subject will, hopefully, steer the direction of monetary policy toward sound free-market principles.

Participants in the essay contest must address one of the Essay Topics listed above (or a combination of them). Please consult Atlas’s Sound Money Resource Page for a list of reference materials, which can be useful for the

preparation of your essay. Please read all of this page, including the sections on Eligibility and Essay Guidelines, before submitting your paper.

### Eligibility

To be eligible to win a prize within the Sound Money Essay Contest, you must be a legal resident of the U.S. or engaged as a full-time student in the U.S. You must also be no more than 35 years old on the date of the contest deadline (November 24, 2009). Atlas welcomes involvement of older and non-U.S. scholars in its discussions and ongoing work on Sound Money, but this Essay Contest is targeted to the audience described above.

### Essay Guidelines:

- Essays must be written in English
- Must have a cover page with the essay’s title and the name of the author. The pages of the itself must not display the name of the author.
- Essay must be at least 1500 words but no more than 8000 words.
- Essay must be an original work written by the submitter and must not have been previously published elsewhere.
- Atlas prefers a writing style which is accessible to the educated laymen, but rigorous enough as to be used in college and university courses.
- Atlas prefers well-researched papers with references and footnotes that back up assertions, but we note that our judges are not looking for the paper with the most footnotes.
- Winning essays will become the property of Atlas and may be published in print or electronically.

### Judging Criteria:

Contestants’ essays will be judged on the basis of clarity of writing, quality of thought, and the extent to which they recognize or incorporate one or more relevant ideas suggested by the supporting books and articles, mentioned on our Atlas’s Sound Money Resource Page. You do not have to agree with the ideas in the supporting material (and you do not have to read all the books and articles that are mentioned), but the judges are looking for thoughtful essays that reveal that the writer has considered the benefits of free economies.

### Submitting Your Essay:

Email your completed essay, in Word or WordPerfect, as an attachment to

[SoundMoneyProject2009@AtlasNetwork.org](mailto:SoundMoneyProject2009@AtlasNetwork.org) on or before November 24, 2009. In your email, you must include your name, mailing address, and the think tank, university or school that you wish to list as affiliation.

If you have any questions about the contest, or feedback about our larger work on Sound Money, please contact Priscilla Tacujan at

[SoundMoneyProject2009@AtlasNetwork.org](mailto:SoundMoneyProject2009@AtlasNetwork.org).

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# Fair Treatment for Precious Metals Investors Act

## Bill S.1367

### Fair Treatment for Precious Metals Investors Act

**Summary:** Seeks to amend the Internal Revenue Code of 1986 to treat gold, silver, platinum, and palladium investments in the same manner as stock and mutual fund investments for the purposes of the capital gains tax rates imposed.

**Sponsor:** Sen. Michael Crapo

**Date Introduced:** June 25, 2009

**Current Status:** Referred to Committee (June 25, 2009)

The bill seeks to amend the Internal Revenue Code in order to attain fair treatment for precious metals investors as compared to stock and mutual fund investors. Under the current tax law, investments in precious metals are treated as “collectibles gains” which are subject to a tax rate of 28%. By contrast, investments in stocks and mutual funds are currently subject to a tax rate of 15% if the assets are held for more than one year.

The bill would amend Section 1(h)(5) of the Internal Revenue Code of 1986 by striking ‘(as defined in section 408(m) without regard to paragraph (3) thereof)’ and adding a new paragraph:

**‘(C) COLLECTIBLE- For purposes of this paragraph, the term ‘collectible’ has the meaning given such term by section 408(m), except that in applying paragraph (3)(B) thereof the determination of whether any bullion is excluded from treatment as a collectible shall be made without regard to the person who is in physical possession of the bullion.’**

Section 408(m) defines “collectibles” for the purposes of treatment within individual retirement accounts. Paragraph 3 had specifically created an exception for certain coins and bullion for the purposes of the subsection. Section 1(h)(5) defines the maximum capital gains tax rates for collectibles gains. This section references 408(m) to define collectibles, but specifically disregards Paragraph 3, thereby enveloping precious metals within the definition of collectibles.



The amendment stipulated by the bill would define collectibles under Section 408(m) including the exception for certain coins and bullion. This would result in the exclusion of some gold, silver, platinum, or palladium coins and bullion from the classification as collectibles.

If the bill becomes law, the following coins and bullion would be excluded from classification as collectibles:

- **Gold coins described in paragraph (7), (8), (9), or (10) of section 5112(a) of title 31, United States Code. (American Gold Eagles)**
- **Silver coins described in section 5112(e) of title 31, United States Code. (American Silver Eagles)**
- **Platinum coins described in section 5112(k) of title 31, United States Code. (American Platinum Eagles)**
- **Coin issued under the laws of any State.**
- **Any gold, silver, platinum, or palladium bullion of a fineness equal to or exceeding the minimum fineness that a contract market (as described in section 7 of the Commodity Exchange Act, 7 U.S.C. 7) requires for metals which may be delivered in satisfaction of a regulated futures contract. (Other bullion coins or bars meeting the requirement for minimum fineness)**

In order to become law, the bill must be passed in the House and Senate, and then signed by the President. The bill currently has three cosponsors and has been referred to committee. A similar bill had been introduced in 2007, but was never voted on in the House or Senate.



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# Money & Currency in a Free Society

by David Kretzmann  
<http://davidkretzmann.com/>

**W**e live in times when government and central banks monopolize money and make it next to impossible for viable competing currencies to arise, which can make it difficult to see the possibility of other currency alternatives.

Picture a new village, untouched by current monetary laws. People begin exchanging goods through the process of bartering. This makes it difficult to know what you can buy, because the milkman will only need so many of the pouches that you manufacture. Because bartering can be inefficient, unpredictable, and unreliable, the people decide to represent their goods with something of value. They find copper, silver, and gold nearby, all unique, relatively limited (therefore they hold more value than, say, granite), and quite durable. Thus, they can represent their goods with these valuable metals (and to make it more convenient, paper guarantees to those metals).

Money does not get its value through “force” as some believe. When the people in the village were looking for a more effective way to exchange goods, they were not trying to represent force. They were aiming to represent value through metals that were limited enough to have value, had durability, and could not easily be counterfeit (or inflated). Currency is never originally brought about by force or through government.

Historically government has gotten involved in currency for one reason: greed. Kings would debase the metals that the market used and valued. Kings would inflate and devalue the currency that was once stable when the market was in control. Government

could not debase metals, clip coins, and print unsound paper money and expect people to voluntarily accept it, thus force was necessary to make it happen. Legal tender laws forced devalued government money on the people and markets.

It is difficult for government to grow when people demand that the money be backed by hard goods (such as metals). It is difficult for government to expand its presence when the money supply is stable and in the hands of the people. History clearly shows us that when government wants to expand its state or military presence beyond its usual bounds, it cannot do so without control over the nation's money supply. Without the control of money, government would have to take every cent it needed directly from the people and businesses, an approach that would become very unpopular in a very short amount of time.

This is why governments have always tried to take control and monopolize money. If people are forced to use government money and cannot create a competing currency, they must use the money the government gives them. Government can then indirectly "tax" the people through inflation and devaluation of the currency. This allows government to grow its boundaries and influence without directly feeling the repercussions of a people who see their property forcefully go out the door to the government in the form of taxes. Monetary inflation is a very indirect and gradual process for government to take money from the people. And it can only work if people are forced to accept the debased and often worthless money. As the money supply grows without solid commodity backing, prices begin to rise, impacting poorer citizens the most.

This brings us to the U.S. Some have argued that the Constitution allows the government to pass legal tender laws and control many aspects of monetary policy. However, on close inspection, this power has been greatly abused and misinterpreted. The Constitution states:

**Article I, Section 8: The Congress shall have Power...To coin Money, regulate the Value thereof, and of foreign Coin, and fix the Standard of Weights and Measures.**

**Article I, Section 10: No State shall...coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debt.**

Congress has the power to coin money, regulate its value, but nowhere does it have the authority to force people to accept that money. Congress can create and regulate its money, but it cannot mandate that people use it through

legal tender laws. The states are prohibited from coining money and are required to make only "gold and silver Coin a Tender in Payment of Debt."

Neither the powers delegated to Congress or the states give them the authority to shove a currency onto the people. "Legal tender" means tender in the payment of debt. The states are given the duty to be sure that only gold and silver can be legal tender. For legal and juristic purposes, only gold and silver are legally acceptable in the payments of debt. But this does not give the state the power to dictate the forms of other monetary commodities or economic exchanges that the people and market might come up with. In other words, the state controls the legal use of money in the payment of debt, but neither the state or Congress has authority over the economic exchanges of money in the marketplace.

The Founders did not give the federal government the ability to monopolize currency and force it on the people. There is no power in the Constitution given to the government to restrict currency production and choice of the people and marketplace. In fact, many competing and private currencies functioned efficiently for a good part of the 1800s. Today, however, we accept legal tender laws as a legitimate role of Congress, when in reality they do nothing but unconstitutionally force a worthless currency on the people.

Consider the basic principles of modern legal tender laws. No government force or mandates would be necessary to encourage people to use a widespread, valuable, and sustainable currency. Legal tender laws and government coercion over money are always used to force a currency that would otherwise be worthless onto the people and marketplace. Imagine if the legal tender laws enacted in the 1960s, forcing people to accept Federal Reserve Notes, were repealed today. Who in their right minds would continue using a currency whose value consistently decreases, is in the control of seven central bankers, and in reality is worth nothing more than the paper on which it is printed?

People will often reply that repealing legal tender laws would lead to the creation of hundreds of private currencies and economic chaos. But remember something. Especially in today's digital, national, and even global economy, a currency would have to be simple, recognizable, valuable, and widespread to have a chance of surviving in the market. People will naturally encourage and use the currency that holds the most value and brings the greatest amount of ease to transactions. If that is the currency produced by Congress, so be it.

Monetary freedom simply gives people the option of throwing off the restrictive chains of a centrally manipulated, inflated, and drastically devalued currency, the symptoms of a government out of control. Competition in money would force government to stay in line, live within its means (both domestically and overseas), and maintain high levels of sensibility and responsibility. History has visibly painted the picture that without control over money, government's long-term abilities are only as able as those that the people directly delegate to it. Freedom of money plays a major role in ensuring freedom and representation in government.

**“With the exception only of the period of the gold standard, practically all governments of history have used their exclusive power to issue money to defraud and plunder the people.” — F.A. Hayek**

**“Paper money has had the effect in your state that it will ever have, to ruin commerce, oppress the honest, and open the door to every species of fraud and injustice.” — George Washington**

**“All the perplexities, confusion and distresses in America arise not from defects in the constitution or confederation, nor from want of honor or virtue, as much from downright ignorance of the nature of coin, credit, and circulation.” — John Adams**

**“Whoever controls the volume of money in any country is absolute master of all industry and commerce.” — James A. Garfield**

**“We are in danger of being overwhelmed with irredeemable paper, mere paper, representing not gold nor silver; no sir, representing nothing but broken promises, bad faith, bankrupt corporations, cheated creditors and a ruined people.” — Daniel Webster**

Subscribe to David Kretzmans YouTube channel.  
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# Northwestern Mutual Insurance Company

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**Northwestern Mutual Insurance Bought Gold For The First Time in The Company's 152 History.**

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**Northwestern Mutual Makes First Gold Buy in 152 Years**

\*Bloomberg – June 1, 2009

*Northwestern, the third-largest U.S. life insurer by 2008 sales, has bought gold for the first time in 152 years to hedge against further asset declines.*

*“Gold just seems to make sense; it's a store of value,” Chief Executive Officer Edward Zore said in an interview following his comments at a conference hosted by Standard & Poor's in Brooklyn. “In the Depression, gold did very, very well.”*

*Northwestern Mutual has accumulated about \$400 million in gold, and Zore said the price could double or even rise fivefold if the economy continues to weaken.*

Northwestern has been in business during wars, recessions, boom times, high inflation and deflation, yet never before has the Company bought gold.

For more see:  
<http://news.goldseek.com/GoldSeek/1244217600.php>



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More information about these new bars can be found on our website at: <http://goldmoney.com/redeem>

Each bar is produced in Baird & Co.'s factory in London and contains 99.99% pure gold. To see the production process for these unique bars, please watch the video at the link below. We have filmed the fabrication of the first lot of GoldMoney bars and made the video available on YouTube:

<http://www.youtube.com/watch?v=Nn8yqzt-ZtI>

Once ordered, these bars can either be shipped to you by insured mail or you can arrange to pick up your bars at Baird & Co. Shipping is currently available to customers resident in the following 16 countries:

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**RECENT GOLDMONEY NEWS**

- 2009-Jun-23 - GoldMoney introduces gold bars
- 2009-Apr-08 - Registered ownership of 400oz gold bars now available
- 2009-Mar-06 - Launch of GoldMoney iPhone exchange application

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# The American Open Currency Standard

# GOLD

## ...FROM A VENDING MACHINE



“GOLD TO GO” VENDING MACHINE  
AT FRANKFURT AIRPORT

Reutlingen/Frankfurt, 16th June 2009.

**T**oday, the first “Gold To Go” vending machine in the world is going into the next round. The new vending machine from TG Gold-Super-Markt, a brand of INFOS GmbH, with advanced technology and a wider range of products is being presented today to an international audience at Frankfurt Airport. As well the tried and tested 1 gram gold bars, 5 gram and 10 gram gold bars, as also different gold coins, are available

in a gift box - all at real-time prices cheaper than at banks. “Gold To Go” vending machines are planned at 500 permanent locations in German-speaking countries by the end of this year. Some of the locations will be operated by TG Gold-Super-Markt alone, while different licenses will be awarded for the other locations.

Vending machine gold in small quantities is to be noticed as a gift idea and to make an investment in precious metals desirable as physical gold is an especially attractive form of investment in uncertain times. Gold as an investment is recommended in large quantities, e.g. gold bars from 250 grams. Such purchases can be made conveniently and on good terms at the associated online portal Gold-Super-Markt.de. In addition to the vending machine business and the Gold-Super-Markt.



de online shop, sales through financial intermediaries and jewellers should open new sales perspectives. Look for the airline desk, check in the baggage – and then? Shopping in the exclusive and international ambience of an airport is part of the travelling experience. Today airport visitors from all over the world have the option to try out buying physical gold at a vending machine.

Customers can buy different forms of gold in a decorative gift box according to the “Money in – Gold out” principle. And this is around 20% cheaper than at banks. As well as 1 gram gold bars (31 Euro), the “Gold To Go” vending machine from TG Gold-Super-Markt now offers units of 5 grams (130 Euro) and 10 grams (245 Euro) and 1/10 ounce gold coins such as the “Maple leaf” (108 Euro) or “Kangaroo” (84 Euro).

The new vending machine is also more advanced than its predecessor. The computer inside the vending machine updates the price in real-time while a display in the customer’s field of vision shows the current price and the time remaining until the next update, in the same way as at Gold-Super-Markt.de online shop.

Today until 10 pm, visitors can test the new vending machine at Departure Hall B in Terminal 1 of Frankfurt airport. “The installation of the ‘Gold To Go’ vending machine with the latest technology at Frankfurt airport is an acceptance test for TG Gold-Super-Markt before 500 permanent locations can be launched in Germany, Austria and Switzerland”, says Thomas Geissler, CEO of TG Gold-Super-Markt. “We will continue to operate vending machines at airports and railway stations ourselves. Licenses will be granted for the remaining locations in banks, jewellers, hotels or large shops”. Arrangements for cities or states and country licenses are offered to support potential international expansion. TG Gold-Super-Markt also provides different partner models such as a white label solution of TG Gold-Super-Markt for financial service providers and jewellers as well as other

businesses in the precious metals sector.

For further information, please contact:  
Gold-Super-Markt.de  
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D-72762 Reutlingen  
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Internet: <http://www.gold-super-markt.de>  
[http://www.twitter.com/gold\\_atm](http://www.twitter.com/gold_atm)

Thomas Geissler (below)



<http://www.goldandsilvernow.com>



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# Ven A P2P Social Currency From HubCulture.com

*Hub Culture's "Ven" Currency Can Be Used Online and at Brick-and-Mortar Hub Pavilions.*

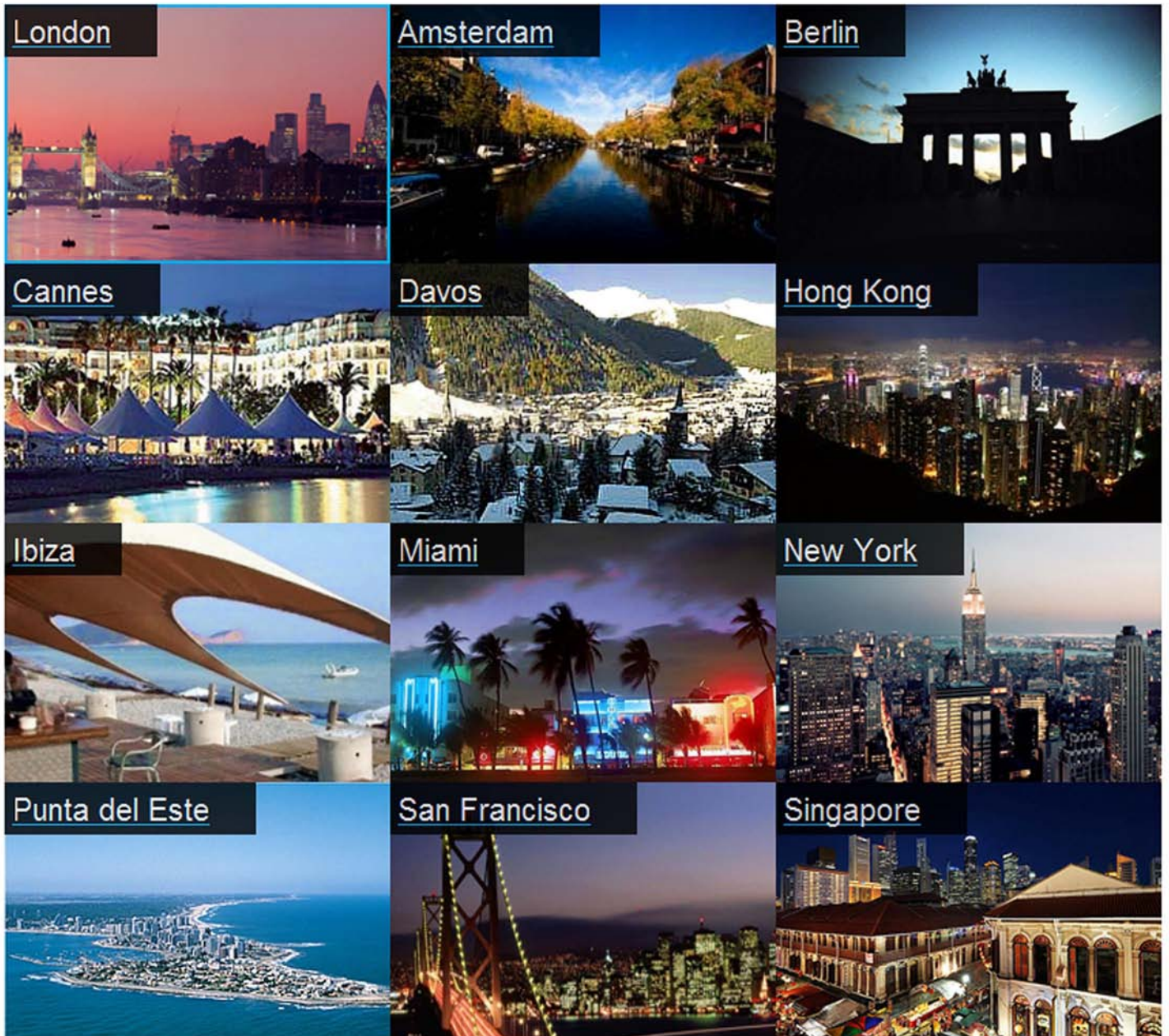
On July 4, 2007, Hub Culture declared independence from money with the release of a new P2P social currency named VEN

Ven is a digital currency which can be traded to anyone with an email address. It's considered one of the world's first social currencies to move off the Internet into physical spaces. You can spend Ven at any Hub Pavilion location or it can be used to buy, share and trade knowledge or services with anyone in the Hub network. The London Pavilion offers a stunning modern environment for members to meet, work and collaborate.

Ven is a very old word that comes from the Buddhist tradition, meaning "sharing that comes from giving."

Hub Culture Pavilions are now arriving in key global destinations. Select your city below for more information.

\*Page from the Hubculture.com web site



Ven is the root of value addition in the economy - the place of overlap, or sharing that increases value in two circles (or hubs).

This is why VENN diagrams reflect this thinking. It also means friend in Swedish, perfect for the P2P world. Members use Ven to buy, sell and share knowledge globally – such as introducing business contacts to other members.

VEN is traded using a Facebook application and can be accessed directly through the web site <http://www.hubculture.com>, and will soon be available across the wider internet. To date there are over 700,000 VEN in circulation. Licensing is underway to make VEN available in other trading systems, both online and offline.

The value of Ven is pegged to the US dollar and floats against other currencies. There are three membership categories for individuals and corporations, which include access to the emerging global Pavilion network, free wifi, working space, online storage, snacks, drinks and coffees as well as access to exclusive benefits from luxury partners.

Hub Culture began in 2002 and with more than 20,000

member it is today one of the world's most influential private social networks. Events and features include regular fundraising activities, a private collection of city guides, luxury mobile content, and collaborative access to some of the world's most influential people. Their stated mission is to help reveal and enhance their collective consciousness. Membership is limited and by invitation.

Stan Stalnaker, Creative Director at Hub Culture Services, commented: "The age of networked work is upon us. Hub Culture Pavilions radically lower the cost of working space for today's knowledge leaders while boosting efficiency through collaboration. Intelligent networks can lower business costs and improve sustainability by sharing knowledge, information, and now physical space to the benefit of all. It is our goal that the Pavilions will usher in a new way of looking at work, while creating a new depth of style and substance to these activities in which we all spend so much time."

The London Pavilion is located on historic, revolutionary Carnaby Street at Kingly Court, 49 Carnaby Street, London W1F9PY

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

## Hub / London Store / Cannes Luxury Apartment



42,253.52 Ven

[What does this mean?](#)

A private apartment in the heart of Cannes.

A luxurious ground floor flat in the prestigious strip on the Croisette between Port Canto and Palm Beach is available exclusively to Hub Culture members.

Its a three minute drive or 10 minute walk from the Hub Culture 'Penthouse' Pavilion and is situated 100 metres from the beach with its restaurants and amenities.

### Features include:

175 square metres with large sunny front and rear gardens totalling 150 square metres. Two large bedrooms with en suite bathrooms with access to rear gardens.

Two large connected reception rooms with access to front garden

Separate cloakroom and modern kitchen at rear with direct access to rear garden.

This item is in stock and available in London.

[Add to your basket](#)

Hub / London Store / Blink / Hub Shuttle LON-IBZ / 2PAX



125,000.00 Ven

[What does this mean?](#)

**Blink Shuttle for Hub Culture / London-Ibiza One Way / 2 passengers**

Fly on demand, one way between London and Ibiza (in either direction) with 1 or 2 passengers and limited luggage.  
(There is a separate store item for the [same shuttle with 3 or 4 passengers](#))

Blink is Europe's first air taxi service. Blink delivers all the benefits of personal air travel at prices competitive with commercial business class and up to 50% less expensive than existing private jet services. This summer Blink is working with Hub Culture to offer private shuttle services between the London and Ibiza Pavilions. To learn more about Blink, please visit [www.flyblink.com](http://www.flyblink.com).

Details:

- \* Price is all inclusive for a one way flight with up to 4 passengers
- \* Flights are on demand but subject to airport opening hours, availability and other restrictions
- \* Payment can be made in Ven but payment by bank wire is also available through the pavilion valets
- \* All flights are subject to Blink's standard flight terms & conditions which will be sent to you upon purchase
- \* Blink's London airport is London Farnborough (FAB) but other London airports may be used

[www.flyblink.com](http://www.flyblink.com)

This item is in stock and available in London.

[Add to your basket](#)

Hub / London Store / Ticket: Crystal Hong Kong 2009



2,100.00 Ven

[What does this mean?](#)

One ticket to attend Crystal, black tie in Hong Kong, to be held November 2009 from 9pm. This black tie event is open to a limited number of guests and will feature a charity auction to benefit a number of green related charities in Hong Kong. By purchasing this ticket your name will be added to the guest list and you will be issued an e-ticket reservation for the event.

For more details on this event, visit the [Crystal 2009 project](#).

This item is in stock and available in London.

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<http://www.unlinQ.com>

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Other cards are virtual but are only available in fixed denominations. Not VirtuCard. Unlike others, VirtuCard can be reloaded or refunded for more flexibility.

## VIRTUCARD PLUS

VirtuCard Plus is a widely accepted, secure and simple to use pre-paid/gift card providing flexibility for making purchases. There are no monthly or transaction fees. It is

available for delivery by post/courier or in a virtual form for online-only use. Well-established as a valuable tool for individuals, gift cards are flexible, effective, solution for organizations like yours. In addition to private use they are ideal for holiday gift-giving, showing customer appreciation, recognizing and rewarding top-performing employees, promoting new products/services, and more effectively managing employee's travel expenses.

A Customer Service Center is available between 8am and 12 midnight EST, 7 days a week to answer questions and handle problems.

Accepted Funding: cash (USD), money orders (USD), C-gold, eCache, Liberty Reserve (USD), Pecunix, bank wires and Western Union (direct deposit). Hushmail or PGP encrypted email preferred so grab the key <http://www.unlinQ.com/keys/active/support.html>

<http://www.swapgold.com>

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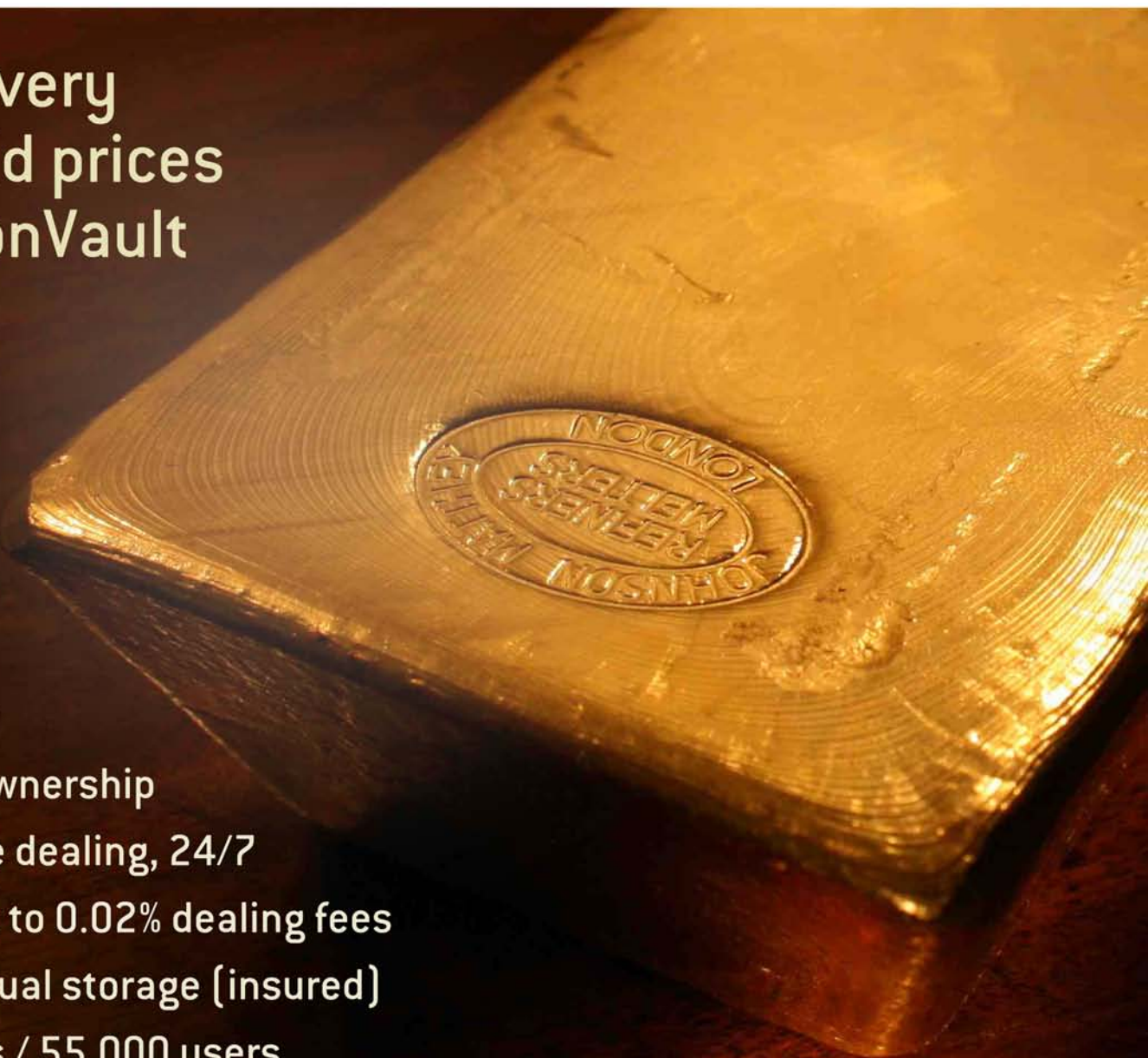
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## ELECTRONIC MONEY,

## DIGITAL MONEY,

## & VIRTUAL MONEY

**E**lectronic money is an expression used to define units of payment stored in an electronic device or memory, such as a telephone card, but it is not the equivalent of scriptural money (bank notes) because electronic money is only accepted by its issuer in exchange of goods or services. Additionally it is not recognized as real money by the financial authorities, you cannot go to a bank in order to cash out your phone card's value.

Digital money is the equivalent of scriptural money. It is the money used by banks in their electronic accounting systems and it is recognized by central banks and governments, it is the digital version, the dematerialized version of real money.

Virtual money is an expression used in various contexts. It can refer to artificially created money in the context of financial speculation. It can refer to trial money used as test units in systems using real money for their normal operations, for instance on investment platforms providing test accounts loaded with virtual money. It can refer to fantasy money issued by online games to allow transactions between users. It can refer to gift money given out in the framework of marketing operations like rewards, cashbacks, and the like. It can refer to alternate money backed by gold or other so called precious values.

Thus, electronic money is a value you get in exchange of real money to benefit from a service. Digital money is real money but dematerialized. And virtual money, despite its various definitions, tend to express the idea of a private exchange value. A private exchange value is something not issued by a legal body, thus without legal framework and possibly in unlimited quantity. Freedom of issuance is actually the real power of virtual money. In deed, being in a position to issue virtual money without being bounded by the rules governing ordinary money is definitely what is going to spread virtual money's usage on internet.

Another factor of success is the maturity of the concept. Compared to credit card payments which remain fundamentally unsecured, are forever based on personal identification, and impose a fee on any transaction, virtual money systems appear to be much more in line with the paper money's model than credit cards.

It is actually harder to copy paper money than stealing a credit card number, paper money allows anonymous payments while credit cards don't, paper money is used without paying a fee while credit cards are expensive for both users and merchants.

Virtual money systems, born in an internet environment, are in a position to get rid of the weaknesses of the credit card model. They can offer reliable security based on authentication rather than identification, and consequently allow anonymous transactions, as well as they can operate without transaction fee because they can run at a very low cost, without any heavy special terminal infrastructure since an internet connected computer or an internet enabled mobile phone is sufficient.

Virtual money is also going to be a credible option for communities interested in a local currency. Usually a local currency rely on printed materials, is optionally backed by precious metal or real money, and can be acquired with real money. There is unfortunately not enough power in such a scheme to achieve the primary objective of a local currency which is to boost the local economy. What is lacking is the money issuance part. Issuing money is nothing else than creating a mass of cash intended to boost consumption and production, to finally benefit from a dynamic market.

Look at these virtual online worlds and their massively used virtual money. Which plans are behind the success of their virtual money? No plans! Only a large user base having the willingness to sell and buy virtual goods with a virtual exchange value coming out of nowhere.

This is exactly what is virtual money, something without history, without backing value, without costly infrastructure, without bounds to real money, without legal governance, and **it works**.

<http://blog.ewali.com/?p=44>

=====ewali=====

;working...

**identify customer needs: [%\$#k8]  
issue virtual money...{\$\$}  
tracking return customers**

:-)

## EWALI - VIRTUAL MONEY SYSTEM

(Q) HOW DO YOU PROTECT THE EWALI  
USERS' PERSONAL DATA?

(A) BY NOT ASKING THEM.

There is a very interesting new Virtual Money System called ewali. The main reason focus of this creation is to provide virtual money tools that help web site owners promote their products and business.

While the system is simple and inexpensive to set up and use, the positive advantages for web site owners and their customers can be huge. Here are a few examples.

- **All customer transactions are free of charge.**
- **Direct person to person transfers are extremely simple.**
- **It is possible to create an unlimited amount of currency for a tiny price.**
- **The currency can only be spent on the issuers web site.**

*(ewali's virtual money is expressed in this form [amount][currency]@[yourdomain] In other words, 1USD@dgc magazine.com would stand for 1 U.S. dollar valid and only to be used at the domain www.dgc magazine.com)*

The system is compatible with credit card payments or other digital currency systems such as Webmoney or Pecunix. All transactions are direct and instant.

You can obtain ewali's virtual private label currency by either issuing some from your web site or

receiving a payment from another user. These private label currencies are not yet traded through third party agents, but that might be something to consider in the near future.

Here are some more specific advantages of the ewali virtual money system:

- **The digital money is available in unlimited quantity**
- **Transfers occur without intermediaries**
- **No commission fee nor charges on any transactions**
- **Each brand can only be used at that issuer's web site thus encouraging repeat business**

Incoming and outgoing ewali payments are transacted through the issuers web site using scripts which are embedded directly onto the issuer's pages. There is no need to log into a third party domain or download any fancy software client. ewali uses PHP technology and its Mcrypt and cURL libraries to encrypt all payment orders and post them to the ewali server. At present, the software only permits the issuance of digital currency denominated in USD. (no metals)

The costs of issuing ewali currency is very small. As an example if a web site branded some currency and issued \$1000 USD worth of digital money, the real world costs would only be \$20 USD or 2%, which is payable a short time later if you decide to use ewali as a long term marketing tool. (anyone may try out the system at no costs) There are no other charges to consider for either the web site operator or the users.

The concept behind ewali's digital money is for the web site to offer automated virtual money transfers which are triggered by other online customer actions. Example of such use might be when a user subscribes to a newsletter or submits an article. When such an event occurs, the embedded PHP script might automatically issue to that user a payment incentive to use for another product on your web site. Here are some more examples:

- **Refer a new customer to this link and receive \$5 in our digital currency good for your next order**

- **Submit a testimonial or feedback on your order and receive \$2 off on your next order.**
- **"Thank you for completing this order, here is \$10 off on your next exchange order"**

All of these transactions and many more types actions on a web site could include the issuance of a small amount of branded virtual currency from your web to the customer, visitor or marketing partner.

The logistics of adding this system are very easy. All purchases/transactions are done through payment buttons. It could not be easier. After emailing with Gilles Demblon of ewali, he advised me or anyone else interested in getting set up to prepare the following information in order to have a more clear view on organizing the promotion of your business with virtual money:

- **List the categories of users of your virtual money (readers, advertisers, others)**
- **For each category of user, list the actions that could be performed on the website (purchasing advertising space, subscribing to newsletters, posting articles, reading articles, etc)**
- **For each of these actions, list the PHP scripts handling this function on your website.**
- **For each of these actions, define the movement of the money (payment from user to web site, payment from website to the user, a mix of the two (payment from user to web site followed by reward from web to user))**
- **For each of these actions, define the amount of virtual money to be used**

This information will provide a clear description of what can be achieved with your own branded virtual money along with a general idea of how much virtual money may be needed. If you can see the benefits of a private brand of virtual money working through your own web site, you are not alone. Although, Gilles is very busy with new customers he plans to offer free tech support as of mid July 09.

How hard is this system to install and get working?

Register as a merchant or community site issuing virtual money by follow these brief steps:

1. Register on ewali choosing a user name
2. Go to settings user name and replace your user name with your domain name
3. On your server, create the transfer folder in a way it can be publically accessed on the internet at [http\(s\)://mydomain.com/transfer/](http(s)://mydomain.com/transfer/)
4. Allow your server to write in this folder and copy there the file transfer.php you will find in your ewali account
5. In your scripts, include the file transfer.php in order to call the transfer() function

Your scripts can now pass the parameters needed by the function to set your payment order

I set a system up for testing on my web in about 4

minutes.

Success promoting your operation will of course stem from how you incorporate the virtual money into your web business and marketing plan.

I would think there are about a million ways to incorporate this product into business so that customers keep coming back.

BY MARK HERPEL

###

<http://www.ewali.com>



L O O I

m.cc

*"An invasion of armies can be resisted, but not an idea whose time has come."*

-Victor Hugo

<http://loom.cc>

## NEW LOOM “CASH” FEATURE, v88

The new version 88 of the Loom code was just released. There’s no write-up on the site yet, but if you log in it’s easy to recognize the upgrades.

In addition to making a payment to normal permanent contact points, you can also pay to “[Cash: New]”, which you will see in the contact drop-down menu. This payment creates a new temporary contact and moves the asset there. You then copy and paste the token and send it to the payee.

When the payee receives the token, he logs in and pastes it into the “Receive Cash” field. The received assets appear and he can claim them normally with a single click.

This new “cash” feature is handy when you want to pay someone but don’t expect to interact with him very often in the future. This way, you and the payee can avoid the step of adding a shared permanent contact point to your folders -- which you would probably never use again. It’s also useful for quick invitations -- just pay 100 usage tokens to “cash” and send the token to the invitee.

Of course, when two people pay each other frequently, the shared permanent contact point is by far still the most convenient method, since the two parties don’t need to copy, paste, and securely send a brand new “cash ID” every time they pay each other.

Both modes of usage are highly convenient in their own right, depending on the circumstances.

The area where Loom will grow is the implementation of “objects.” An object is a “black box” wrapped around a secret piece of data in the Archive. This will allow the definition of higher-level interfaces such as vending machines, shopping carts, invoicing, file management systems, etc. by simply writing more plug-in modules and dropping them in.

Loom’s architecture will allow objects to be hosted portably on *any* server, not just loom.cc. Because the plug-in modules are written to use data in the Archive, they don’t know or care whether the Archive resides either on the local machine or on a remote machine. So while these objects may be initially hosted at loom.cc, nothing is stopping you from grabbing the open-source plug-in code and running it on your own server -- or even developing a proprietary plug-in of your own.

The nice thing is, your server can have essentially NO

local data storage, so you don’t have to worry about data security and backups. All of the messy business of maintaining data securely and reliably can be handled by loom.cc, which specializes in such things and devotes capital to continual improvement. If you’re especially paranoid, you can wrap an extra layer of encryption around your data using a secret key on your own server. Or if you want to maintain all the data locally on your own server, you can grab a copy of the Loom source code and host an Archive on your own disk.

**An “object” will be defined as a triple consisting of:**

- id : the object’s unique public identifier
- loc : the secret location of the object’s data in the Archive
- type : the identifier of the plug-in module which implements the object

Each of those items will be a 128-bit hexadecimal number (no surprise there).

To interact with an object using a browser over the web, you will simply visit:

`https://loom.cc/<id>`

Where `<id>` is the object’s public identifier. Naturally your browser would start “talking text” with the object, starting with a line such as this:

**GET /<id> HTTP/1.1**

That will tell the object that the client wants to “talk HTML” normally. But a programmer writing a *\*script\** to talk with the object will probably not want to send commands in HTTP and parse HTML responses. So the script will send some other initial line to indicate that it wants to talk with a simpler protocol that is easier to parse. Ultimately everything is just text flowing back and forth between client and object, but different protocols are better suited for different purposes.

In this respect, the entire Loom server taken as a whole can be viewed as an object itself. Along that line of thinking, I am certain it will be possible to write plug-ins which are capable of implementing an entire embedded sub-server. With a powerful front-end routing program such as “pound”, one could then host multiple SSL domains and route them to a common Loom back-end server using the appropriate object id. That may sound a little mind-blowing, but usually things like that become extraordinarily easy once the right pieces are in place.

-- Patrick





**“Shhh.. We’ve been seeing a lot of George lately.”**

**<http://centregold.ca/>**

## Zeevex Is A Flexible Virtual Currency From A Prepaid Card

**Z**eevex is an open Virtual Currency originally designed for gamers. Zeevex payments work for any amount between 5¢ and \$100. Like many recent digital money additions Zeevex users do not need a credit card, bank account, or Paypal account. The digital units, Zeev Tokens, are sold in the form of a gift card in denominations of \$5, \$10 and \$20. Thanks to InComm\* (<http://www.incomm.com/>), the Zeevex distribution partner, cards are available at more than 20,000 brick-and-mortar locations across the U.S.



Each Zeev Token allows you a credit of 1¢ USD. Users have a limit of 25,000 Zeev Tokens (\$250 USD) per account at any one time. The tokens act just like digital cash and can be spent online or transferred to any other user. Zeevs can be sent to anyone using email, Txt Msg or even Twitter but there is a transfer limit of \$100 per day. That translates to a maximum of 10,000 Zeev Tokens which can be traded into, or out of, one Zeevex Account in any 24-hour period. Only Zeevex approved Partners (online Video Games and other online Content Providers) can redeem Zeevs for cash. (100 Zeev Tokens for every \$1 of Zeevex Gift Card value)

When sending, spending or redeeming Zeev Cards, there are no additional fees or charges.

Zeevex was founded by 3 Video Game/Social Network executives from MindSpring and EarthLink.

*\*InComm is THE industry leading marketer, distributor and technology innovator of stored-value gift and pre-paid products. Sales of prepaid card products at their partner locations totaled almost \$8 billion in 2007. Their massive retail network includes the top chain grocery stores, convenience stores, chain drug stores, discount, electronics, office supply and other categories.*

## Private Venture Gold Stock Exchange

<http://www.pvgse.com>



<http://www.pvgse.com>

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THE SEASTEADING INSTITUTE

Founded by Patri Friedman & Wayne Gramlich with a \$500,000 grant from Peter Thiel, TSI's mission is "To establish permanent, autonomous ocean communities to enable experimentation and innovation with diverse social systems." Unlike past projects with multi-billion-dollar price tags, where the "research" consisted purely of 3d renderings, Patri & Wayne have gotten some funding, written a 100+ page book (free online!), and designed a realistic path with small steps to get from the world we're in now to the one we all dream about. We believe in dreaming big - and then transforming those dreams a reality.

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# GoldNowBanc Is Now Operational



Are you looking for a small corner of the world where you can sock away some of your hard earned saving? Do you think that the FDIC is just a bit overextended? Are money market funds not paying enough? Well.....

Digital currency systems offer a wide variety of places to hold and store personal wealth and short or long term value. The only big drawback with non-government backed private currency is of course that there is no government guarantee backing any of these systems. With privately issued digital currency systems, you MUST trust the operator/issuer. Before ever sending a penny to any digital currency it is important to either personally know the issuer or have access to audited statements showing exactly what assets represent the value behind the digital units.

Each system may offer a certain level of trust for the user which will be equal to a level of dollar value. As an example the FDIC offers account holders at participating institutions a guarantee up to \$350,000. Consequently you may spread out a million dollars in value across several banks not to exceed \$350k at any one institution. So with federally insured banks you may say that your level of trust is \$350k. With no insurance backing any digital currency, your level of trust might be very different. One digital currency you may trust the issuer enough to leave \$500,000 dollars of value knowing your money is safe. With another currency which is issued by an unknown party, well you may not trust leaving even \$5 on deposit.

In just the past 6 months across the U.S. 52 banks have failed and required a seizure/take over by the Federal Government. If you exceeded the 350k level of trust at any of these banks you lost those funds, they are gone for good.

Also this year, we have seen that Bernie Madoff, the former non-executive chairman of the NASDAQ stock exchange was sentenced to 150 years in prison for stealing over \$60 Billion dollars from thousands of investors in a decade plus long ponzi scheme. There was no guarantee of safety behind his 'personal' investment, but certainly over the last 20 years with his reputation, most of his investors had some level of trust while sending him their life savings.

It seems these days "Financial Trust" is a relative concept. The level of trust required to send funds to a privately issued digital currency is

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

# Anybody Seen Our Gold?



The gold reserves of the United States have not been fully and independently audited for half a century. Now there is proof that those gold reserves and those of other Western nations are being used for the surreptitious manipulation of the international currency, commodity, equity, and bond markets. The objective of this manipulation is to conceal the mismanagement of the U.S. dollar so that it might retain its function as the world's reserve currency. But to suppress the price of gold is to disable the barometer of the international financial system so that all markets may be more easily manipulated. This manipulation has been a primary cause of the catastrophic excesses in the markets that now threaten the whole world. Surreptitious market manipulation by government is leading the world to disaster. We want to expose it and stop it.

## Who are we?

We're the Gold Anti-Trust Action Committee Inc., a non-profit, federally tax-exempt civil rights and educational organization formed by people who recognize the necessity of free markets in the monetary metals. For information about GATA, visit <http://www.GATA.org>

## **GOLD ANTI-TRUST ACTION COMMITTEE INC.**

**7 Villa Louisa Road, Manchester, Connecticut 06043-7541 USA**

**CPowell@GATA.org**

GATA welcomes financial contributions, which are federally tax-exempt under Section 501-c-3 of the U.S. Internal Revenue Code. GATA is not a registered investment adviser and this should not be considered investment advice or an offer to buy or sell securities.

# GATA

no different than any other business in the world. So....If your everyday lifestyle prevents you from walking around with a kilo of gold in your briefcase or your mattress at home is not big enough to hold all your green dollars, you may want to seek some of the more digital currency alternatives as a place to store your wealth.

One of the big advantages of storing your funds in a digital system is “easy access”. At any time from anywhere in the world, you can ring up the web site and effect a transfer of value. Digital currency allows value can be instantly transferred from person 2 person, business to business, country to country or you could spend digital money online with participating merchants. I have paid for hosting services for almost a decade using digital currency. If you are the receiver of digital value, you can rest assured, the transactions are not reversible. At no future time can anyone reverse the transactions or chargeback their value once it arrives in your account. That type of pending liability and fraud accompanies credit cards and bank wires, NOT digital currency systems. Get paid and stay paid in this industry.

Need fast cash? Sell all or a part of your holdings and receive a bank wire, Western Union or load the value on to a ATM card. Usage of digital currency ATM cards had slowed down over the past 2-3 years due to U.S. banking restrictions, but that slow down has now passed and increasingly excellent non-US cards are becoming available.

Digital currency accounts are generally free to set up and available for instant use. Regarding popular DGC systems, there are an abundance of third party independent agents available to transact digital currency business and fees are very competitive.

GoldNowBanc is one such vehicle. This is a privately issued digital unit backed by gold grams. This type of private unit is issued and transactions occur on the Loom.cc system. The digital units are issued by Graham Kelly CEO of Goldnow.st. If you know of Graham's decade long history in the DGC industry, then you will have a certain level that will determine your the dollar figure you may be comfortable parking in Graham's digital gold.

Here is a short message from Graham.

After 18 months trial, GoldNowBanc is now fully operational. You can BUY, SELL or EXCHANGE gold grams at <http://www.GoldNow.St> for a fee. Your balance is denominated in gold grams. Your gold can be easily transferred to 3rd parties.

The gold is stored in Switzerland, and is audited. The total amount of gold in storage will always exceed the gold allocated to all customer accounts.

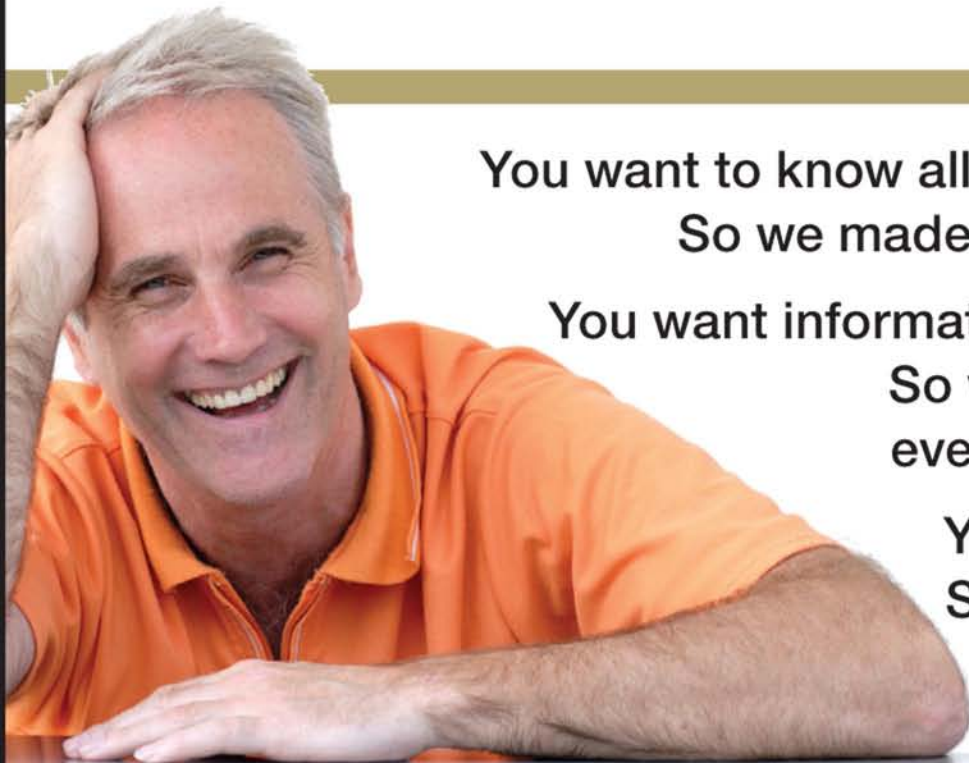
1. To get an account (costs \$5 USD), go to [www.GoldNow.St](http://www.GoldNow.St), and click on “Register a GoldNowBanc account”, then enter your order. Please enter your real name, residential address, and real contact phone number.
2. To fund your new account, go to [GoldNow.St](http://www.GoldNow.St) and click on BUY GOLD. Enter your account number (or your GNB registered email address) and enter your order.
3. The GoldNowBanc user interface is based in Loomspace. If you already have a Loom.cc account, you can easily ADD the GoldNowBanc asset type, contact me for details, or see <https://loom.cc/?function=news> , List of Asset types.
4. To transfer your gold to a third party, invite them to get a Loom account, then simply do the transfer to their account.
5. I will always be happy to redeem your gold to cash, or other efund types, fees charged.

Please be aware that GoldNowbanc charges NO storage fees, and transfers of gold (initiated by YOU) to 3rd parties are free, and always will be. There will be, however, IN/OUT fees charged by exchangers.

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# CHINESE GOVERNMENT

## WANTS TO PURCHASE

## ANOTHER \$80 BILLION OF GOLD!

By Patrick A. Heller  
<http://www.numismaster.com/>

Nine weeks ago, the Chinese government admitted to the mainstream media that it had added 14.6 million ounces of gold reserves from 2003 through 2009. For years before that disclosure, several of us non-mainstream media members had reported this activity to smaller audiences.

It wasn't until about June 9 that the mainstream media was told that the Chinese government was planning to purchase an additional huge quantity of gold. The information became public when U.S. Rep. Mark Kirk (R-Ill.) was interviewed on Fox News by Greta Van Susteren.

Kirk accompanied Treasury Secretary Timothy Geithner on his trip to China in May. While the Chinese were laughing at Geithner during his speech at Beijing University for claiming that the U.S. dollar was strong (By the way, laughing at a speaker is a major social no-no in China, a sign that Geithner's comments were not respected at all!), Kirk was engaged in a private conversation with lesser Chinese officials. In this non-public discussion, Kirk was told that the Chinese were extremely concerned about the likely near term decline in the U.S. dollar because of the explosion of government debt. As part of the reaction to this concern, the Chinese government had established another reserve to stockpile petroleum and was planning to purchase another \$80 billion of gold (about 85 million ounces at today's price level).

Kirk's revelation about the Chinese plan to purchase another \$80 billion of gold was the very last comment in the interview. This extraordinary news received almost no coverage until last week when multiple hard-asset Web sites picked up the interview.

This information is not fresh news, even though the mainstream media did not report it until Kirk's interview. For instance, I discussed the substance of it in the April 28 edition of this column. Let me repeat the relevant paragraph for you:

"By the way, the way the Chinese government operates is not open and direct. Changes in policy are signaled by speeches or papers by lesser officials. And [as] has been

shown repeatedly, when the Chinese government issues a statement that it is considering something such as purchasing gold, they really mean that they have already been actively doing it. It is entirely possible that China's central bank gold reserves are much higher than they now confirm."

So, when the Chinese, by their indirect method, disclosed that they plan to purchase another \$80 billion of gold, you can just about guarantee two facts. First, the Chinese are already buying this gold. Second, the amount of gold planned to be purchased is larger than they stated.

How much is 85 million ounces of gold in relation to anything? The potential International Monetary Fund (IMF) gold sale that has been bantered about since 2002 as a means to knock down the price of gold is less than 13 million ounces. Annual worldwide gold mine production is roughly 60 million ounces. The Central Bank Gold Agreement, covering governments, central banks, and official organizations such as the IMF that hold about 80 percent of the world's official gold holdings, limits annual sales to 16.1 million ounces.

How can the Chinese accumulate this much more gold without the spot price rising significantly? The simple answer is that this is not possible. The price of gold is going to have to rise by a lot, much faster than mainstream financial experts want us to believe. The price will not rise in a straight line, but the longer you wait for any 'pullback' to offer a buying opportunity, the greater your risk that you might not be able to purchase anywhere close to current gold price levels.

This past weekend, I attended the International Paper Money Show in Memphis, Tenn. I was surprised how many dealers, whose livelihood does not involve trading gold at all, told me that they regularly read this column and have personally laid in a good stash of physical gold for their own protection.

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# China Bans Gold Farming & Limits Virtual Currency

**The Chinese government estimates that last year virtual currency transactions exceeded several billion yuan. (One billion yuan is roughly \$146 Million USD)**

**That marketplace is growing at about 20% each year.**

**With these new regulations users are not permitted to exchange in game assets (virtual currency) for real physical goods.**

**G**old farming, gold trading and gold selling are all terms associated with the repetitive online acquisition of virtual game items which are then sold for in-game currency and national currency. A Chinese “gold farmer” may sit at a computer and perform repetitive actions all day long each week farming gold and perhaps even converting it into local currency. Other players entering the virtual gaming world, who would like to quickly advance their play, can spend real cash for these farmed virtual items. This is a big business across Asia and around the globe. World of Warcraft, (<http://www.worldofwarcraft.com/>) is one of the more popular online games where virtual goods are farmed.

It seems highly unlikely this action by the Chinese government will have any effect at all on “real world” digital currency or digital gold currency systems such as Webmoney, Liberty Reserve, Pecunix and others.

Along with these new regulations, China also boasts their government has an ongoing crack down on Internet porn & online gambling plus regulations which restrict minors from accessing virtual currency. However, judging from the fact that other government regulations don't stop Chinese manufacturers from flooding the world with illegal counterfeit retail goods like Gucci handbags and fake Rolex watches, these new ‘virtual currency regulations’ which target more then 200 million Internet users seem laughable at best.

Below is the full English version release from the .gov.cn web site.

China has unveiled the first official rule on the use of virtual currency in the trade of real goods and services to limit its possible impact on the real financial system. The government also spelled out the definition of “virtual currency” for the first time, which

includes prepaid cards of cyber-games, according to a joint circular from the Ministry of Culture and the Ministry of Commerce Friday.

“The virtual currency, which is converted into real money at a certain exchange rate, will only be allowed to trade in virtual goods and services provided by its issuer, not real goods and services.” it said. China has the world’s largest population of Internet users, with 298 million people online as of the end of last year.

Since 2007, virtual money trading has drawn official attention, with the government demanding tighter controls as such trading became an avenue for gambling and illicit trade.

Under the new rules, using virtual money for gambling will be punished by public security authorities, and minors may not buy virtual money. The Ministry of Culture also vowed to step up supervision on money laundering via virtual credits and other illegal online activities.

The most popular Chinese online credits are “QQ coins” issued by Tencent. com, which has at least 220 million registered users. In a media statement Saturday, the company said it “resolutely” supported the new rule. The statement said Tencent had strongly opposed the underground trading of virtual money, which could enable online theft and fraud. The company would work with the authorities to combat online crimes, according to the statement.

Cui Ran, an expert on the Chinese online industry, said the regulation aimed to “nip illegal online activities in the bud,” as current trading volume was still too small to shake the nation’s entire financial system. But as the trade expanded steadily, with increasing conversions between virtual and real money, there would be an impact on the financial system, he noted.



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## REGARDING THE DIGITAL CURRENCY MODULE FOR DRUPAL

by Arto Bendiken, <http://ar.to/>

Let me share some of the background of my work on the Agora module for Drupal. The module, originally known as Submarket, is intended primarily for the free digital economy - that is, the world of digital gold currencies (e.g. Pecunix) and digital cash (e.g. Loom, eCache, Trubanc).

The project is motivated and informed by the agorist philosophy of counter-economics [1] as outlined in books such as "A Lodging of Wayfaring Men" [2, 3]. (If you've read that book, just think of Agora as a primordial Gamma market in the making.)

Thus, despite ostensible overlap of missive with your module, I think Agora is really intended at a rather different user segment and for different use cases - white markets versus grey markets. (For instance, Agora will never natively support any concept of taxation ;-))

The "account" content type in Agora merely serves to record users' existing accounts at third parties such as digital currency issuers or banks - it's mostly just a convenience, and a way for the system to automatically match e.g. Pecunix-enabled users together. (The Banking module I released a while back plugs into Agora to provide the bank account type, and my Digital Currencies module provides the DC account type.)

Likewise, transactions in Agora merely witness the transfer of (external) value from one user to another, allowing the system to serve as a neutral third party able to verify that user A did, indeed, pay 10 gold grams to user B as he claimed he did. (Again, the Digital Currencies module providing the actual payments integration.)

A primary early use case of Agora is enabling spot markets for digital currency exchanges, and that's what the "market" and "trade" content types are for. (Longer-term, we also want to be able to trade in arbitrary digital bearer certificates, and that's where the "asset" content type will come in.)

The "contract" content type allows two users to enter into arbitrary agreements between themselves, with the system again witnessing and affirming that such a contract exists and that the users in question have bound themselves to it using e.g. a valid OpenPGP signature. (With Agora using my OpenPGP and GnuPG modules to provide the signature verification.)

Each of these mentioned Drupal content types is implemented as a submodule of Agora, and they are loosely coupled wherever possible - meaning that if an Agora installation doesn't need e.g. contracts, they won't need to install that submodule. Several of the submodules have external dependencies - for instance, markets require the Organic Groups module.

I prefer to not post much publicly about Agora for the time being, and updates to d.org CVS are very intermittent, but the current status is that rudimentary digital currency trading has been implemented and is presently in private alpha testing.

Development has been held up for a long time with detours due to various "goat shaving" obstacles (e.g. having to create the Digital Currencies integration, OpenPGP support, etc., since these did not yet exist), but is now about to start steaming full ahead. (I should mention that I originally started Submarket development pretty much exactly a year ago, so this has been going for a while already.)

The test bed and showcase for Agora is going to, very appropriately, be the Agorist Cadre website [4], a nascent community for the fans of J. Neil Schulman's early agorist novel "Alongside Night". Please feel free to sign up there in case you wish to keep tabs on the project as we continue to build and enhance it over the course of this summer.

Best regards from sunny Spain,  
Arto

[1] <http://en.wikipedia.org/wiki/Counter-economics>

[2] <http://tandempress.com/ALodgingOfWayfaringMen/>

[3] <http://billstclair.com/blog/images/a-lodging-of-wayfaring-men.pdf>

[4] <http://cadre.ag/>



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## **Attorney General Announces Center to Fight International Organized Crime**

WASHINGTON—Today, Attorney General Eric Holder announced a new International Organized Crime Intelligence and Operations Center (IOC-2) that will marshal the resources and information of nine U.S. law enforcement agencies, as well as federal prosecutors, to collectively combat the threats posed by international criminal organizations to domestic safety and security. Attorney General Holder made the announcement today in Rome at the G8 Justice and Home Affairs Ministerial.

The new IOC-2 Center will allow partner agencies to join together in a task force setting, combine data, and produce actionable leads for investigators and prosecutors working nationwide to combat international organized crime, and to coordinate the resulting multi-jurisdictional investigations and prosecutions. Understanding that international criminal organizations are profit-driven, IOC-2 will also work with investigators and prosecutors to target the criminal proceeds and assets of international criminal organizations.

“The globalization of criminal networks and advances in technology have made international criminal organizations a significant threat to the safety and security of our nation,” said Attorney General Holder. “But we are answering that threat by developing a 21st century organized crime program that will be nimble and sophisticated enough to combat the danger posed by these criminals for years to come. IOC-2 gives us the capacity to collect, synthesize, and disseminate information and intelligence from multiple sources to enable federal law enforcement to prioritize and target the individuals and organizations that pose the greatest international organized crime threat to the United States.”

As part of this strategy, IOC-2 will establish a team of financial experts to serve as consultants and identify opportunities and strategies to employ forfeiture as a means of disrupting targeted criminal organizations. The team will coordinate multi-jurisdictional forfeiture strategies and assist agents in the field in obtaining the necessary resources, such as financial auditors, investigators

The members participating in IOC-2 will include: the FBI; U.S. Immigration and Customs Enforcement (ICE); the Drug Enforcement Administration (DEA); U.S. Internal Revenue Service (IRS); the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF); U.S. Secret Service; U.S. Postal Inspection Service (USPIS); U.S. Department of State, Bureau of Diplomatic Security; U.S. Department of Labor, Office of the Inspector General; and the U.S. Department of Justice, Criminal Division. IOC-2 will also partner with the 94 U.S. Attorneys’ Offices and the U.S. Department of the Treasury, Office of Terrorism and Financial Intelligence.

In recognition of the demonstrated interrelationship between criminal organizations that engage in illicit drug trafficking and those that engage in international organized crime involving a broader variety of criminal activity, IOC-2 will also work in close partnership with the Organized Crime Drug Enforcement Task Force (OCDETF) Fusion Center and DEA’s Special Operations Division to ensure these interrelationships are identified and coordinated across federal law enforcement.

From the G8 meeting, Attorney General Holder also emphasized the importance of continued cooperation with foreign law enforcement through existing police-to-police and mutual legal assistance mechanisms. He noted that the creation of IOC-2 demonstrates the United States’ commitment to addressing international organized crime issues and will make the United States a more effective partner for joint investigations and prosecutions.

“International organized crime threatens our safety, disrupts our communities, and subverts our economy,” said U.S. Department of Homeland Security Secretary Janet Napolitano. “Our success targeting these criminals relies upon effective partnerships across the federal law enforcement community. The new IOC-2 Center will foster collaboration and strengthen our ability to crack down on international criminal organizations.”



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According to the U.S. Law Enforcement Strategy to Combat International Organized Crime (IOC Strategy) released in April 2008 by the Department of Justice, international organized crime has considerably expanded in presence, sophistication and significance in recent years and it now threatens many aspects of how Americans live, work and do business. These threats include criminal penetration of global energy and strategic material markets that are vital to American national security interests; logistical and other support to terrorists and foreign intelligence services; the use of cyberspace to target U.S. persons and infrastructure; and the manipulation of securities markets and financial institutions. International criminal organization are also jeopardizing our border security; endangering public health through the trafficking of humans and counterfeit pharmaceuticals; and corrupting public officials in the United States and abroad.

The Attorney General's Organized Crime Council (AGOCC) is chaired by the Deputy Attorney General and consists of the Assistant Attorney General for the Criminal Division, the chair of the Attorney General's Advisory Committee and the leaders of nine participating federal law enforcement agencies, which include: the FBI; ICE; DEA; IRS; ATF; U.S. Secret Service; USPIS; U.S. Department of State, Bureau of Diplomatic Security; and U.S. Department of Labor, Office of the Inspector General.

The AGOCC is an outgrowth of an executive order, issued by President Lyndon B. Johnson in 1968, that placed the Attorney General in charge of coordinating all federal law enforcement activity against organized crime. At the time, the enforcement efforts were primarily focused on La Cosa Nostra. In 2008, the AGOCC began to consider the threat from international organized crime, rather than the Italian-American mafia, to be the primary organized crime threat facing the United States.

More information on the IOC Strategy can be found at:

<http://www.usdoj.gov/criminal/icitap/press/room/2008/apr/04-23-08combat-intl-crime-overview.pdf>

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