Burning Iraqi Dinar Investor Questions Revealed: Updated and Revised Edition

Answers every Investor wants to know but is afraid to ask...

by Blanche Bonet

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Introduction

This book is intended to be your reference guide to better understand the Iraqi Dinar.

Read the entire report from cover to cover at least once.

If you learn what I'm about to reveal to you, you will have a deeper understanding of your investment and have a much more satisfying and enjoyable experience.

As a result, your friends, family and coworkers will look at you in a whole new light.

You will have an advantage over other investors...you'll have the knowledge to make decisions based on logic and ration rather than heated emotion.

You will not feel like you are in the dark anymore.

If you fail to learn the info contained in this report you are likely to fall victim of the emotional roller coaster ride many dinar speculators fall into.

Your family and friends will continue to doubt your decision to invest in the dinar and you're likely to make poor and foolish decisions in the future.

As with all things...there's a catch to choosing knowledge over ignorance...

(This analogy comes from my son...bless his heart!)

You've seen or heard about the movie The Matrix, right?

In the movie Laurence Fishburne's character, Morpheus offers young Neo a tantalizing choice...a la Alice in Wonderland.

He holds out his hand and presents two pills...one red and one blue.

Morpheus explains the red pill leads to a whole new world of truth and the blue pill sends him back to the world as he knows it now.

Either way, there is no turning back.

I'm in essence offering you the same thing...a red pill or a blue pill.

If you choose the blue pill, you can continue down the same path you are on with your investment.

Things will eventually work out, right? They always do, don't they? Besides you're bright; you can figure things out on your own, can't you?

Taking the blue pill is closing this book unread.

Or...

You can choose the red pill.

The red pill exposes you to a whole new world...a world that has been playing itself out around you since the beginning...a world you are not aware of, but not completely unaware of it either.

I must warn you, the red pill comes with a cost...it's kind of like an investor rite-of-passage. Once you are exposed you can't be unexposed.

I guarantee some of the information you learn in these pages will make you uncomfortable. Some of it is not what you want to hear. Some of it conflicts with what you currently believe is real.

But all of it is geared to help lead you to a healthier and happier relationship with this investment.

So what's it going to be...

The blue pill and closing the book?

Or...

The red pill and turning the page?

I wish you all the best...

Blanche Bonet

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Top Dinar Investor Questions Revealed:

 Υ ou made the right decision to invest in this special report. It's important that you read it.

This dinar investment is a strange thing...it holds soooo much promise...yet sounds totally IMPOSIBLE and INPLAUSABE yet totally POSSIBLE at the same time.

What a confusing puzzle this Iraqi Dinar Investment is.

When you add to the mix, the people you love the most are trusting our decisions it's easy to feel overwhelmed, confused and filled with doubt.

It's not your fault...

When you are excited about something and feel it can be a life changer...you want to share it with everyone you care about.

You want them to have the same opportunity. You want them to prosper and succeed too!

But...

A lot of times we pay the price for sharing...especially with people we love.

People are naturally skeptical and afraid of ANYTHING new and different.

It's just the natural way of the world...the way of people.

This report will help you deal with that...It will give you a better idea of what is really going on. What we really know for sure. What is official and what is speculative.

It will cut your learning curve down dramatically and get you caught up to speed much quicker.

Once you read and understand the most common questions people have about the dinar, you will have a natural confidence...you will begin to RELAX a lot more.

Some of your anxieties will melt away.

Friends and family will have more respect for you and you will have more power and control over your investment.

This dinar adventure is just that....an adventure. It's NOT for the squeamish or thin skinned.

It's NOT a spectator sport either...you have to educate yourself...and you've taken a big step toward that by

downloading and reading this report.

If you're not careful this investment will bite you in the worst possible spot...your HEART.

This report will help keep you off the emotional roller coaster ride many dinar followers slip into.

It's easy to do. I've been there myself.

In fact this is one of the reasons I created www.DinarGuru.com (actually my son put it together for me ©)...I was tired of being constantly disappointed and overwhelmed by all the information floating around on the boards.

I had absolutely no intentions of making Dinar Guru a public website...and certainly no intentions of making this report for you.

(If you're interested you can read the whole story behind how this Dinar Guru thing came about here.) Click below.

http://www.dinarguru.com/my-dinar-story.html

Emotional DISAPPOINTMENT is one of the top comments community members tell me they struggle with the most...

But I'm getting ahead of myself...I'll tell you all about that in just a minute.

When the community found DinarGuru.com ...the response was (and continues to be) tremendous!

I still can't believe it...

I thought there was only a few of us who wanted REAL tangible information.

There are THOUSANDS and THOUSANDS of us!

Members joined the site in droves...the community grew larger and larger everyday...

I was totally floored!

Once the community realized we share the same struggles, same hopes and dreams, they started asking questions.

At first I was like...I can't answer these questions...who am I? I'm just a regular person.

Then I realized I have the largest collection of GURU predictions and information at my fingertips!

The Dinar Guru Member's Archive...

I began to hear the same questions over and over from the members.

I saw a pattern...

Turns out sooner or later similar thoughts and fears creep up inside all of us

We all become DESPERATE for answers.

This whole dinar investment thing is new to all of us after

all...

I related so much.

No one wants to feel they're going to miss something and be left behind.

No one wants to do something wrong (or not do something) that will get them in trouble.

No one wants to do something that will cost them a TON of money or missed opportunity.

So I answered (and continue to answer) as many questions as I can.

Dinar Guru members are the most savvy and sharpest around...we strive to be an INFORMED community.

All this brings us to...

Guru intel is FANTASTIC...we get to hear what high up contacts are saying about the dinar and other related information.

I really don't know any "abc" agency VIPs...

I don't have "boot on the ground" in Iraq...

My friends of friends are just regular people.

So hearing this insider stuff from the Intel Gurus is great for me...a privilege really. I love to hear it and I love to

share it with you...

I view Intel as possible information "they" don't want you to know or hear...the stuff you can't see in a newspaper or on TV.

BUT.

And this is a big BUT.

I learned one can't live PEACEFULLY on intel alone. ☺

For that you need FACTS (or as close to facts as you can get)...

"Facts are stubborn things; and whatever may be our wishes, our inclinations, or the dictates of our passion, they cannot alter the state of facts and evidence."—John Adams

Something to hang your hat on, you know?

Something tangible.

Paying attention to ONLY the Date and Rate Intel is fine and dandy for the causal investor.

But...

Our Dinar Guru community wants more...we want to know the reason behind the projections and excitement.

This whole investment is nearly all speculation after all...so we need as much SUBSTANCE as we can get.

This is what keeps us sane...keeps us grounded.

So, without further a due...

Below are the most common questions community members ask... (and a few they should ask!)

Your next step is to read over the questions below.

You'll notice some have
multiple possible answers—
I've learned this is the nature of
speculative investments...lots of educated guesses

based on incomplete information.

Once you learn the basics outlined within the questions your family and friends will automatically see you in a more positive light...they will see you've become a more balanced investor. They will respect you more (YOU will respect YOU

more).

Once you can see the RISKS and possible REWARDS and you are still able to ACT and DECIDE you begin to gain control over your life!

Wisdom is an attractive thing.

Don't be surprised if

Speculation:

- **1.** a message expressing an opinion based on incomplete evidence
- **2.** a hypothesis that has been formed by speculating or conjecturing (usually with little hard evidence)
- **3.** an investment that is very risky but could yield great profits
- **4.** continuous and profound contemplation or musing on a subject or series of subjects of a deep or abstruse nature

There's RISK & REWARD...DANGER & OPPORTUNITY in nearly everything we do...

WISDOM is the ability to see, assess and weigh all contradicting sides and still be able to ACT...

people begin coming to YOU with their questions.

If you have a question that is not listed...send me an email. I try to answer as many as I can...the best I can.

(WARNING: sometimes my answers will NOT match what you want to hear...but I'm very understanding too!)

blanchebonet@gmail.com

Questions are listed in no particular order...

Blanche Bonet...Are you a person or a Computer/Machine? Are you a pumper?

I'm a person. ☺

No, I'm not a pumper...in fact some call me the ANTI-PUMPER...Dinar Guru is the largest Archive In The World of past guru predictions and updates—

We track who said what and when going back YEARS.

Some positive...some not so positive.

Most have not played out like the gurus would have liked.

Some gurus don't have a rosy outlook on the dinar situation...they share VERY sobering perspectives.

Some not so savvy investors would rather not see these posts...but it's important to see everything...even the not so positive.

I encourage everyone to browse the history of the dinar in the Dinar Guru Member Archives (if you are not a member join on www.DinarGuru.com its free) and see how complex and elusive this whole thing REALLY has been.

I sent access in the first email I send to you.

Dinar Guru Member Question: Hi Blanche,

Thanks for this but I'm not sure I understand the significance of the Forex number. How does it translate into dollars? For example; if I own 1 Million Dinar and the rate is \$3.22 does that convert to \$3,220,000 U.S. or \$310,000 U.S.?

Thanks, C

Hi C

Remember things change. There also is a debate about the terms Remove the Zeros and delete the zeros...both of which could mean LOP (take the zeros off the notes making a 25,000 note 25)...

But if everything remains the same, the gurus say IF the rate is \$3.22 your million will equal 3.22 million dollars. If the rate is 10 cents your million will be worth \$100,000.

This is why everyone is so excited about the investment...it has so much upside. But remember where there is upside there is risk and when there is THIS much upside there is A LOT of Speculation. This investment has a ton of Speculation...lots of things we just don't know about the country and their government.

But if things work out the way we want, you can turn a small amount of investment into big gains.

talk soon Blanche

Is this Dinar thing a scam? I'm frustrated!

I feel your pain! I really do.

I was there once (and still am from time to time)...this is part of the reason why I created the Dinar Guru system in the first place...to ease my frustration and disappointment...

My solution is to track what the gurus say over time. And READ ALL the gurus not just a select few.

You forget after a while who said what, when and why.

Dinar Guru is an ARCHIVE of predictions and ground reports.

It helps us put the pieces of this puzzle together.

I've been in this a while and can see NO one single guru knows the whole story.

I suggest you take some time and skim through the Dinar Guru archives...go back months, years—look up your favorite guru (and not so favorite) and see what he or she was saying back then to see how it played out.

Knowing what was said 6 months ago will keep you from getting SO emotional today...No MATTER how confident the gurus sound things are not official until they are official.

As for is the dinar a scam or not? I guess that comes down to the individual asking the question...For me it is NOT—I know the risks, I know this whole dinar thing is HIGHLY speculative.

I know it might not go exactly how I want it to go.

It's a war torn country, a infant democracy. They may never stop fighting long enough to be productive, Iran may invade, they could simply start a new currency, a key person may be killed, inflation could rage out of control and a million other things may go wrong...

But for someone who is TOTALLY ignorant to the history Iraq and to what is going on right now...who may have came into this investment with very high, maybe even unrealistic expectations...who blindly jumped into this thing thinking they are GUARANTEED a HUGE return and has no interest in investigating and learning may consider it a scam.

Here's an analogy...

Here's a person who knows very little about cars...but they know they WANT a new one bad!

They want the freedom...the attention...the speed!

They go to a car lot...find a beautiful sporty little car and lay their money down!

Yeah! They speed off the lot in glee!

...a few days later the car putters to a STOP, totally shuts down in the middle of a busy street...

WHAT??? What's going on??

It will NOT restart...

They're stuck, frustrated and embarrassed as other motorists pass honking their horns...MOVE IT!

They get a tow back to the dealership...

Turns out, NOTHING is "wrong" with the car.

The car simply ran out of gas...the new car owner is FURIOUS, "YOU didn't tell me you had to put gas in it EVERY week—that's hundreds of dollars more—this is a TOTAL scam to sell gas!!"

"I would have NEVER bought the car if I knew it NEEDED gas all the time!"

This person had certain expectations that were not met.

"I spend my money on a car to drive me around and now it will not do that...

...what a TOTAL scam!"

But was it really?

They had NO business buying the car in the first place without doing their due diligence.

They would have learned that ALL cars need fuel of some sort. Maybe a hybrid would have been better. Or a Motorcycle or even a bicycle that needs no gas.

They also would have learned cars need repairs and maintenance to continue functioning.

And a slew of other responsibilities.

If this example doesn't sound realistic—everyone knows about cars....you haven't had teenagers!! ©

Okay, Okay that was a far out example...my point is...know what you are getting into. If you know this...it can't be a scam, right?

You're already above and beyond most simply by reading this far into the report!!

Is this investment real?

I don't know for sure. I don't know if anyone knows for sure.

We do know there are real documents outlining the official plan for Iraq (I email this document to all Dinar Guru members—if you have not gotten it...become a member...What are you waiting for?)

We do know there are articles in REAL newspapers in Iraq talking about the CBI and the currency and a change the CBI is planning.

We do know Shabibi (former CBI governor) and the CBI raised the value of the dinar once already (about a 40% increase) a few years ago.

We do know the Iraqi Dinar is listed in at least some of the big bank currency books (even though it is NOT international right now???).

We do know major banks in the US sold this money at one time not long ago.

We know US policy 13303 gives us the right to own Iraqi Dinars.

So it comes down to...is the Dinar going to increase in value like we'd like it to...? And are they going to issue a new currency to replace this one?

We'll have to wait and see...Its all speculation and we are trying to pull the pieces together.

My banker says it is NOT happening? My bank says it's a scam?

Yeah, I hear this bank story a lot.

In fact, most of the bank stories the community shares with me are of the negative variety. \odot

From time to time I hear from someone who says a bank insider is whispering something positive but this is much more rare.

We won't know for sure until something happens....

We do know US banks sold dinar a few years ago...they sold a ton of it. (so if it is a "scam" they perpetuated it too)

We do know the CBI and GOI want a change because they are sending out a ton of articles saying so.

The CBI has formally requested approval for lower denominations be printed from parliament.

If that change is what we want to have happen or not we don't know yet.

That's why this investment is speculative!

I have asked people who share bank stories to ask for them to put it in writing that the dinar is a scam...no one has been able to get this in writing.

Which banks are cashing in? Where should I go to cash in?

As of right now the Iraqi Dinar is NOT an internationally recognized currency...

The gurus say that once (and if) the dinar is international we will not have a problem finding a bank to exchange.

There is more and more talk about the dinar being international. The BIS will soon accept deposits from Iraq and the WTO is working closely with Iraq to make them a member.

The gurus feel these are major indications that the dinar will be International soon.

Until then the online brokers and airport exchange houses will have to do.

(The same holds for Canada, Australia and other countries)

I want to Give Dinar To Someone else...How do I handle this?

The gurus say to speak with a tax attorney and it would probably be best to write a letter saying something along the lines...you gave your "aunt" the dinar on this date at x rate and have it notarized...again talk to a tax attorney to make sure..

GURUS Keep saying "now, tomorrow or this weekend"...what gives?

This thought creeps into everyone's mind at some point in this ADVENTURE....

This whole dinar thing has been going on a lot longer than a couple weeks...check out the Dinar Guru archive...SHOCKING when you think about it!

In fact its been going on way longer...YEARS...

Some members report purchasing dinar as early as 2007...I've heard others say as way back as 2005!

Gurus make their best guesses and predictions based on the info at the time.

Its imperfect.

Here's the bright side...

In 2010 and early 2011 it was RARE to see an article about the dinar, maybe one a month...now its common to see a dozen or more in a single day.

If you look past the "Its happening right now" stuff and focus on the actual information in the update, you learn a lot and keep your emotions balanced.

What is the banking NDA I hear some of the gurus talking about?

NDA stands for Non-Disclosure agreement. In short it an agreement that you will not disclose or talk about the deal you've made with the bank.

SOME gurus feel you will be required to sign one of these to exchange.

MOST gurus feel this is silly and is nothing to worry about.

I for one am grateful to have heard it is a possibility of strange documents. If it turns out to be required have your legal person read over the docs...no biggie!;)

As of right now NO SUCH documents are required when exchanging a currency.

Also each bank has it's own policies so each bank my have different procedures upon exchange.

As of right now banks are NOT exchanging dinar. The gurus say once the dinar is international you will not have a problem finding a bank.

What is the "GROUP RATE" I've been hearing about?

Groups on the internet have claimed that if you're part of their "group" you'll get a special higher rate when exchanging...that they have a special relationship with the bank and or a banker.

I do not know if any of this is true or accurate or if these are handshake arrangements or official signed agreements with the banks.

Before you do or reveal anything to anyone you probably should know that...and see it for yourself.

This is a "User Beware" situation. Do your homework. Some groups require you to disclose personal information and the amount of dinar you own.

Know what you are getting yourself into before not after.

Dinar Guru is NOT one of these "groups"...but you are part of a savvy community with over 70,000 Dinar Guru members scattered throughout the word.

Through the Dinar Guru Grapevine, we'll know where to get the best rates and what to avoid so you don't lose out on anything or be taken advantage of...this will be coming from real world experiences from real people like you and me.

I'll share all this with you so make sure you're a member...it's totally free.

Do you have the special 800# to call? When are you going to release the 800#?

Like the NDA and Group rate some gurus believe in the 800# while others think it's silly talk.

Some gurus feel once the RV happens the banks will release special 800#s that you need to call to set up an appointment to exchange.

An added twist to this is some gurus feel there is a special rate tied to calling these numbers.

As of right now NOTHING has been released from the banks officially supporting this.

On top of this, we don't know if this is 100% beneficial for you to call it.

If there are 800#s you'll be one of the first to know...we'll share members experiences as well.

So rest assured you'll be informed.

What about Taxes? How much do I pay?

The gurus say, YES...this is a "taxable event".

This is probably the ONE thing they MOST agree on! ©

I'm no tax expert so before you do anything consult a tax attorney or accountant or IRS rep.

What you are supposed to pay in taxes is up for debate...at this point no one seems to agree what % you'll be expected to pay.

There's also debate on whether the IRS considers this an "investment" or "ordinary income".

Some guru's think it will be 35% plus your state tax....others think a flat 15% plus your state.

Several Gurus reported their treasury contacts said there will be some sort of tiered time line and tax rate...15% for the first couple of weeks, then 25% (or so) for a couple weeks and ultimately 35% (or more) there after...and of course plus your state.

Ultimately, the IRS is where you will get the real rate...listen to them.

The gurus also mention that congress may pass special tax laws just for this occasion.

Lucky us. 😊

I'll keep you posted.

What does the CBI do? Is the CBI in control over the RV?

CBI = Central Bank of Iraq...this is the institution responsible for maintaining financial stability of the Iraqi Dinar...

The goal of the CBI is to (this comes via Newshound Guru Med)...

1) Delete the zero's from the nominal value to increase

the rate of exchange against other foreign currencies... (see below for Drop the zero's question)

- 2) To have other countries accept the dinar and use it in their foreign currency reserves.
- 3) To have the dinar as an internationally acceptable currency.
- 4) To reduce the hyperinflation from the huge amounts of liquidity the dinar has caused to be...because of the low rate of exchange.
- 5) To give purchasing power to the people of Iraq and to reduce the core inflation index that the value of the dinars is causing against rising prices in goods.
- 6) To eliminate the USD as the currency of choice internally in Iraq.

What is HCL?

HCL is Hydro Carbon Law...It's very complicated but in general it is the who, what and when as it pertain to Iraqi oil.

Who has rights to the oil. What % does each group get. When are they paid.

The big oil companies are reluctant to drill without this law because Iraq has not defined who actually has rights to the oil...also the people of Iraq will each get a piece of the pie too--so that needs to be defined. Several gurus have reported this is part of the UN stipulations to be released from CH7...(Ch7 was officially release in June 2013...but was it a total release was not clear)

One of the BIG political hurdles is how the oil revenue will be divided by region. Kurdistan wants a big percentage since they are really the only region producing right now.

This has been a BIG debate that has been going on for MONTHS and MONTHS and YEARS within the GOI and parliament.

HCL comes up for a vote again and again and gets delayed again and again.

Some gurus say the RV will not happen until this is settled.

Recent reports say that Maliki has approved 3 versions of the HCL and its now up to the parliament to decide which works best for everyone. (this is a HUGE step forward!)

What does REMOVE/LIFT the ZERO's mean?

This is the MILLION dinar question...and probably the most common and controversial questions too.

Most gurus say "lift the zeros" and "remove the zeros" means raise the value of the dinar in some fashion.

Some gurus give more details and say the CBI is actually lifting the zeros from the nominal rate....again this means

raise the rate. Turning .00086 (the current rate) into .86. Do you see the 3 zeros were lifted.

Some other gurus (much fewer) interpret these phrases to mean literally take the zeros off the large denom notes...for example a 25000 note with 3 zeros removed...leaves 25. [This is what the community calls a lop]

Another major interpretation of these terms means, remove the large note from the streets of Iraq...to pull the large note in so that when the rate changes there will not be instant millionaires in Iraq.

To add to the confusion, articles translated into English are vague and use inconsistent terminology making them HARD to decipher confidently.

No one knows for sure what's going to happen...we're hoping for a simple raise in value.

But we won't know ABSOLUTELY for sure until it happens.

Why do all the gurus say different things? Why don't they agree? Is Someone Lying?

I feel your frustration...EVERYTHING about this thing is SPECULATION...it appears there is a plan in place for Iraq but at the same time things move and change all the time.

It's like as if Iraqi politicians say they're making a cake and at the last second they argue and say no...let's

make a pie.

We are all trying to piece together this puzzle...its a clumsy process for sure.

Iraq is a highly speculative situation by itself...when you add in the Iraqi Dinar—it goes off the SPECULATION charts....

The gurus make best guesses and predictions based on the limited information they have individually.

DinarGuru.com pulls all the different gurus information from around the internet into one easy to read spot so we can see what ALL the gurus are saying at one time...and track that the updates over time.

Some have intel, some rumors, others watch articles and a few monitor Iraq politics....

I think of it like the old Elephant and blindfolded man story...

If you ask a blindfolded man who has never seen an elephant to describe what the entire animal looked like by simply touching it's tail....the image he paints for you is VERY different from what a woman would describe touching the elephant's truck or ear....

What if that blind folded man was you....would you describe a long trunk on a HUMONGOUS nearly hairless animal with floppy ears, bushy tail, flirty eyelashes, and long ivory tusks?

Probably not...

But if you were touching the face of the elephant you may get that part pretty close...

Putting this to our dinar situation...a guru who mainly deals with a UST source is going to have a totally different view of this investment when compared to a guru who ignores intel and just reads articles about the Iraqi Government...

Or maybe an even more dramatically different view than an Intel Guru who talks directly to an Iraqi government official.

This is how we get one guru saying its RVing today and another predicting we are a ways away.

They're reporting on what THEY feel is a complete picture.

So the idea behind Dinar Guru is to bring ALL the guru's information together so it is easier for us to see the WHOLE picture (or at least a bigger picture).

This way we get to see the whole elephant...not just a piece.

Are Gurus Pumpers?

Good question...this is another one of those questions that pop into nearly everyone's mind at some point.

I don't know any of the gurus personally, so I don't know if they have an agenda other than simply informing the community about what's going on and sharing what they know. With that said...this is part of the reasons why I created www.DinarGuru.comto track predictions and info over time

Now members can see exactly what their favorite (or not so favorite) guru was saying months ago...and draw their own conclusions.

You now have the tool to do that...

[This next question comes directly from a member...]

I read your statements last night about how you began your dinar adventure... and I like the part where you mention the "Emotional Part". If I may ask you a question, plain and simple, bluntly ... How do you stay detached from all this... I guess what I'm saying is I believe...We all want this So so so bad...to help...everyone's number one financial problem, if just to ease it some what... We read daily all the latest...and we're emotional beings as well, so we can't help but get caught up in all this... so again what do you do to stay sane as well as to detach and not get so involved???

Thank you for your honest email.

Actually do I sound that detached??:)

I know exactly what you are talking about my friend...I guess what helps me the most is listening to <u>ALL</u> the gurus...NOT just individual ones.

The NEWSHOUND gurus who pull up real documents, follow real articles.

An Intel guru saying a high up source said this and this and this is one thing....seeing a real article talk about Maliki arguing with Shabibi about his currency plans is something totally different.

(Its awesome when The exact stuff an Intel Guru mentioned or predicted earlier show up in an Newshound guru article later!)

What helps too is the Dinar Guru archive...you can go back months and see exactly what your favorite guru predicted back then and compare to today.

Also, I've been in this a long time so I've seen several HUGE RV alerts now...I don't get overly hooked on the DATE info the gurus share....NOW I'm more focused on the info--what needs to be done in parliament, CBI, International relations with WTO, IMF, bank info etc.

<u>Jalways recommend you look for consensus from the gurus</u>...confirmation from multiple camps. If ONE guru reports something...if it's accurate it won't take long for the other gurus and 70000 members scattered over the globe to

confirm it and or add to the details.

If it's not accurate the others will not be able to confirm.

Don't get me wrong here...I still get VERY excited when ALL the intel gurus align and say its happening later today...but I don't have the dreaded downers when it doesn't pan out like I used to.

I've learned that no one guru knows this whole puzzle....they all hold pieces...it's our job to pull all the info together to make sense of it all.

I guess I stayed sane by learning to LEARN the dinar instead of just listening to others talk about the dinar...make sense?

This whole thing is one big speculation....many forget this and see everything about Iraq and the RV as a foregone conclusion...<u>unfortunately that is NOT the case</u>...but at the same time that is why there is SO much opportunity here too...**if it wasn't so speculative then there would not be any upside...**

You know the saying...the greater the risk the greater the reward....don't you?

I finally got it through my thick head this dinar thingy is one of those situations.

What is the difference between a Newshound Guru and an Intel Guru?

A newshound guru talks about articles, documents, government policy, parliament etc....they track the news.

Intel gurus talk about intel source, secrets, behind closed door meetings, You'll hear things like "I heard this...", "my source is saying...", "My contact at the bank sees..." etc stuff like this.

For the most part, Newshound Gurus track documents and reports you can "put your hands on" (news articles, tv reports, official documents, UN meetings, parliament laws etc)...

For the most part, Intel Gurus go by what they hear from their reliable sources stationed in the right places (banks, abc agencies, parliament, GOI, Wall Street etc)...

Both newshound and intel gurus are VERY helpful...

Pay attention to BOTH and you'll be alright!

I like to think Intel gurus report on the possible stuff "the powers that be" don't want you to know about-You know secret hush, hush stuff...and Newshound Gurus report on the things "the Powers that Be" want you to know about.

Both combined give a clearer, albeit, not totally clear, picture.

What makes a guru a guru...What is the criteria to become one?

I get this question a lot...

I don't know any of the gurus personally.

I'm like you....just a regular person—no contacts, no boots on the ground, no son-in-law working for the FBI or anything cool like that!

The gurus come from around the world wide web.

I don't choose the gurus...the community chooses the gurus!

Once an individual reaches the point where they have their own website or posts that have a strong following...they are nearing guru status.

When the community sits on their hands in chats for them...that is a sign.

Once this status is reached I decide whether this person brings insight into the discussion and whether it's important to track their predictions in the Dinar Guru Member Archives.

I have a couple other secret criteria too that I can't discuss here. ©

It's a big deal to become listed as a guru on Dinar Guru.

Why do the Dinar Guru RV meters never change?

The RV meters are listed in the Dinar Guru Resource bar located on the left side of the www.dinarguru.com home page.

The gurus have settled into a pretty standard pattern these past months.

The majority of gurus feel things must happen before the RV can take place (HCL, Article VIII, power sharing, etc)...Most of these gurus feel we're close to seeing something happen.

The Minority feel it's happening today, tomorrow, this week...all is done.

We put the meters up so you could keep an eye on the BIG picture. Some days the vocal minority dominate the Guru updates, which you'd expect since they're excitedly thinking we're there. The RV meter helps keep things in perspective.

Dinar Guru Member Mail Box QESTION:

1st, I own dinar, and my husband gives me grief about it saying it is a scam. With that being said... I have a question.... what does Iraq have that is tangible? What do they have to back the dinar? Like the USA has gold. What do they have to make this RV happen. Oil is not tangible.

EB Houston Texas

Hi E...I like that you're thinking!

I have not seen anything that says what you hold is a scam...unless you purchased fake dinars of course.

I'm looking for the truth and if that means scam then that what it means...but I have yet to find anything other than <u>it's</u> a very risky speculative investment.

As for your questions about backing up the dinar. I'm no expert but I do know a little bit.

I know the US dollar is a fiat currency and is <u>NOT</u> backed by gold like most people think. We have reserves that include currency from other countries, gold and other assets. This is a complete subject on it's own. If you stick around and become a member you'll learn this as you go.

As for Iraq's dinar, their CBI has accumulated as of last count, over 80 Billion dollars worth of reserves.

These include US dollars, Euros and lots and lot of gold. Here's an interesting thing. The IMF requires countries to have 10 to 20% reserves for their currency. That means if they have 100 dollar out in the market they must have \$10 in reserve backing it up.

Iraq officials have reported Iraq has 120% reserve of their currency!!! This means that for every 100 dollars in the market they have 120 in reserve...so technically your note is worth more by that simple fact.

Now all this is very complex...a country's currency is only as valuable as people view it as. So the fact that Iraq is not stable. There is political fighting. Bombs going off and whatnot. Old laws that don't protect investments and other

variables make the dinar risky to the market since it is only as valuable as the country it represents.

Makes sense right? Dinar is a piece of paper...lraq hold the REAL value of it. You can't rip open the dinar and gold comes out after all.

With that said Iraq has Millions and Millions of barrels of oil... tons of gold ore in the ground, super fertile soil, natural gas, platinum and a slew of other resources—This is VERY tangible things. This is what makes the currency so interesting to us.

These things are what we want to bring value to the dinar...but it is all built on a foundation of trust and confidence in the country.

You're husband is right to be cautious. This is NOT one of those bet the farm type investments and is FAR from a guarantee...but at the same time the gurus feel there is a ton of potential too!

talk soon Blanche

Dinar Guru Member mail box question:
...let me know if you know the agreed
contract rv rate for the dinar currency in the
us & also who would you recommend as the
best ones to purchase dinar currency from.

P.S. Will we still be able to purchase dinars

after the release is announced here in the us & cash in at the same rate?

Sincerely with Love, J

Hi J

No seems to know what the rate will be...there is no consensus from he gurus on that. The rate predictions have been from 0 to a slow float up to .10 to 3.22 and most recently to a \$32??

As for who to purchase from. Right now the banks are not selling dinar anymore (they sold quite a bit in the past) so the online brokers and airport exchange houses are the places I hear most about. Do google search for "buy dinar" or "purchase dinar"...review the ones that come up thoroughly...determine which provides the terms that best match you and your family's needs and go from there.

As for your questions, "Will you be able to purchase after the rate is released and cash in at the same rate?" Remember, what you hold is a REAL currency...NOT a LOTTO ticket! You cash out a lotto ticket. You cash out chips at a casino. You don't cash out dinar...dinar IS cash! You exchange dinar for another currency. Some will exchange for euros, others dollars....some will even exchange for gold...still others will keep it in some form of dinar.

Unless something dramatic happens, the brokers and exchange houses will exchange no matter what the rate is...that is their business. They make money off the spread and fee to exchange no matter what the rate.

Of course all this depends on the circumstances at the time...things change, rules change so stay tuned and I'll keep you posted.

talk soon Blanche

Ok there you have it...the most burning questions answered.

You can find other useful and important information about the dinar under the Start Here tab listed at the top of the www.dinarguru.com homepage.

The Iraqi Dinar Exposed page has the top dinar myths listed as well. You'll find this insightful and helpful too. http://www.dinarguru.com/dinar-guru-exposed.html

You now have a SOLID foundation to work with.

The most important thing to take from this report is...

The dinar investment is one big speculation...all the gurus are making best guesses based on incomplete information.

It's YOUR job to pull the pieces together and make the best decisions for you and your family.

Once you are able to understand this, things become much easier and you'll be able to avoid the thing that will get you in trouble.

We have a great community of sharers...I'll pass along information that will benefit you and maybe even MORE importantly, information that will help you avoid trouble and being taken advantage of.

Your next step is to stay informed...

- If you have not done so already...Become a Dinar Guru Silver member by signing up at www.DinarGuru.com home page...FREE!
- 2. **Become a Dinar Guru Platinum member.** I put my entire Dinar Guru system to work for you. If you are serious about keeping up with the latest about the Dinar, guru drama, chat room scuttlebutt etc...check this out...HERE....

http://www.dinarguru.com/iraqi-dinar-updated.html

I really enjoyed putting this all together for you! You'd do the same for me I know it!

Talk soon Blanche