

Caveat: These communications are informative teaching instructions for those who seek to increase their understanding of themselves and the magnitude of the future lying before us all. These lectures are not of a religious nature but rather deal with the science of human potential and evolution. This document is a direct transcription from the original recording. Although it has been checked for obvious errors, it has not been finally edited.

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Oxal: Greetings in the Light, my friends, I am Oxal.

Since we were not able to speak with you at the beginning of your year, we thought we would take this opportunity to do so. As has been our custom we will try to give you a few of the highlights as we see them for your coming year.

It appears that you are going to have more severe storms at periods through this year. Part of this is due to the tampering by certain nations with the weather through their newly discovered instrumentation, but the storms are not all caused by that. Part of them are due to the rebelling of Nature against the iniquities of man.

Also, you are going to see more severe activity in some of your fault lines, but I do not believe that this will be as severe this year as you will perhaps experience within the next year and perhaps the year after that.

We see some improvement in your economy in 1983 and some drop in your unemployment, but neither of these are going to be of any great significance. The improvement will be short-lived as will your lower interest rates. Your interest rates, according to the plan of your officials, is to drop perhaps two to three percent. They may not accomplish this, but it is to be short-lived.

The reason they cannot hold these lower rates down is because of the tremendous debt of all of your governments and the tremendous debts that are being carried by your world banks and your nation's banks. The debts that they are carried are almost inconceivable to most of you and most of these debts are uncollectible. A great effort is going on today in your world banking system, to prevent the developing nations as you call them, from defaulting upon these debts. For if this happens your banking systems will find themselves unable to survive under the pressure.

Your American banking system faces another problem also today. What you call OPEC, your oil producing nations and especially Arabia, have made huge deposits of money in your American banks, and with their cartel crumbling, they are apt to start withdrawing these funds. And this, if it happens, is going to place a great strain upon your banks. There has already been

one threat of this, but was averted in 1982. This is of great concern to your bankers today, with the oil prices tumbling as they have been and with the disputes going on between those countries. I wish that I might paint you a much rosier picture but we have to call it as we see it.

The cause of all these things is debt. Debt can only bring about destruction when it is allowed to run rampant and this is what has happened in your world today. The greedy have tried to make fortunes in allowing others to become indebted to them and now the effect is beginning to emerge.

We do not like bringing this type of information but we feel to be forewarned is to be forearmed, and in your world today there are many who are becoming forearmed through this knowledge. We are not telling you anything that many of your people do not already know. It does not take a great deal of wisdom or knowledge to come to the conclusions of what is happening. It only takes a little investigation, a little searching into the truth to become knowledgeable in as many things that we possibly can.

Economics is a part of life, it always has been and always will be in this dimension and therefore it is something that has to be lived with. Anything that we have to live with we should become knowledgeable about so that we can cope with it ourselves and do not have to depend upon others to advise us concerning these things, because many of the so called authorities in the top echelons of the economic field are not so wise or they would not find themselves in the situation that they are in today.

So it behooves all who care to become knowledgeable in the things that affect their lives and then learn what you can do to help correct the situations. This has not been the case among your peoples. They have left all of these things to others and the others have, by and large, functioned for the benefit of themselves rather than for the benefit of all.

Each individual has the opportunity and has always had the opportunity and always will have the opportunity to gain the knowledge he or she desires and to put that knowledge to use for the good of mankind.

So it is up to each individual as to what he or she will do to control their own environment and to help improve the environment for the whole.

Events are moving very rapidly today and in a few short years of your time this civilization as it is now known, will come to its culmination and great changes will take place. A new civilization will emerge, one of greater mental strength, one that will think and act much differently than the average of your present civilization. There will be greater justice, and man will have the opportunity to learn how to live by the great universal laws rather than man-made laws. His accomplishments shall be greater.

This Age will start with its root race at a much higher level of evolution than is common in the present one. Great accomplishments shall be made. So those egos who are desirous of climbing the ladder and are willing to put forth the effort to do so, have a great future, one that perhaps is somewhat beyond the comprehension of many at this time.

So you have great things to look forward to and this should encourage all of you who are on the forward march. So march on with courage, with hope, with faith and your reward will be great.

I leave you, my friends, by extending to you the love, light and the understanding of my people. I am Oxal. \$