



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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Yaum: Greetings to you, my friends.

Anthony conveyed a message that you were requesting my presence, and since I didn't have anything too pressing at the moment, I decided I would pay you a little visit.

Questioner: Thank you, we appreciate your coming. We have missed you.

Yaum: It has been sometime since I have had the privilege of visiting with you. I wish to extend my most sincere greetings to you, and I see you have some new friends since I visited you last, so I would like to extend my special greetings to you, also.

Questioner: We are few in numbers, but are very happy to have you with us.

Yaum: A few sincere people can accomplish a lot more than a lot of insincere people.

Now, would you like me to give you some of my thoughts on your economy today?

Questioner: Yes.

Yaum: As you know, you are seeing some improvement in the economy of your country due to the fact that inflation and interest rates have been brought down. You hear a great deal coming from your politicians that the economy is on the upward trend, and that it will continue to do so. That you are coming out of the dilemma that you are in, and that everything is going to be rosy. Well, this sounds very encouraging, but your economists are very much divided on this.

As I see it, you are going to have some improvement this year. Your industries will increase their output and so forth because money is being made available at a cheaper rate. And of course, your people are beginning to have a little more confidence and are beginning to make a few more purchases and this is fine. Your housing industry has improved. Money is now available for homes and other buildings, so you are going to notice some improvement, but it is not going to be very far reaching in that you are not going to experience a boom as you have known in the past.

The great obstacle in the path of recovery is debt. Now it sounds very nice to hear that people are able to acquire the money to buy homes and so on, but, on the other hand these people are being drawn into huge debts, debts that they cannot afford and cannot repay unless you do have a long range improvement in your economy.

With your government spending the way it has been in the past month and several months before that, anywhere from twenty to thirty billion dollars more than they took in, it is increasing your national debt at a terrific rate. Adding that to the debt you already have, you are accumulating a tremendous debt, one that can never be repaid. The servicing of that debt alone is a tremendous load on your taxpayers, and will be for years to come. This puts your government in competition with private industry and private borrowing.

This being the case, how are you going to keep interest rates down for very long? You can make these things look good on paper but in reality it is something different. Your financial institutions today are carrying billions and billions of dollars in worthless debts, and this is showing up in failures of some of your financial institutions. On top of that, they are carrying more billions of dollars in foreign debts to developing countries and none of these countries are able to pay. They have long since found themselves in such a financial condition that they cannot even pay the interest on the money they have borrowed. Therefore, your banks find themselves in a tight situation, either they must loan these countries more money to pay the interest on the money that they have borrowed or they will default. Your banks cannot stand to have them default, for you see, these debts are being carried on their books as assets.

Once they default, they are no longer assets, they are liabilities, and your banking system would crumble because they could not cover these losses. So, how long will they be able to continue to be able to pay for the servicing of their own loans? This could only last for a short time, so it is difficult to see how your economy can continue on an upward trend, except for a short time.

As long as your Federal Reserve can issue new money to supply the money lenders, they can continue. But

this, too, can only come to a disastrous end, for the more money they issue, the less value your currency has. Eventually, if this continues, it becomes worthless.

There are only two paths that they can take, one is the path of depression. The other is to issue more money and the money becomes worth less and less and you find yourself in a spiral of inflation. This has already happened in some countries where they have had to devalue their currency until it has become worthless, and this is what inflation eventually brings about.

So you see what has happened: the world has overspent itself and now finds itself in a corner, and there seems to be no way out. But the only way out is a crumbling, eventually, of the whole system and all debts are canceled and you start over. This has happened in some of your countries in the past. The currency of Germany, after what you call the "First World War," became worthless. You could not carry enough money to buy a loaf of bread and they had to start again from scratch, as you call it. But now this has become a worldwide situation because of the greed of your financial leaders looking for a way to make quick and easy profits, disregarding the risks, so they find themselves in trouble.

I think you will see this year what people consider a great improvement. However, I do not see a great deal of improvement in your employment, but there will be some improvement. I think you will see the precious metals dropping even lower than they are, but that will only be temporary. So if you are contemplating buying any precious metals, this will be the year to purchase them, and perhaps in the next few months they will reach their bottom prices. As the interest rates rise again so will the precious metals, and I believe that by the end of this year or the beginning of the next, you will begin to see an upward spiral in the precious metals, and this spiral will continue for a long time. However, there will be ups and downs as the spiral goes up. But the less your currency is worth the more worth your precious metals will have. Now, I have painted a rather drab picture for you but I can only paint it as I, and practically all of my groups see it, because we are looking at facts. We are looking at cause and effect, and if you have a cause you are bound to have an effect. Debt is a cause. Over-extended, it has a negative effect, and your country and all of the countries of your world are far over-extended. Your population is over-extended, your industries are over-extended. The large industries of your country just a few years ago were debt free, and now they are in debt billions and billions of dollars. So you see the accumulated debt is what is going to have the great effect now.

Questioner: What would you suggest that could be done by people like us to help us through these times?

Yaum: The only thing you can do is to try to prepare yourself by freeing yourself of debt, by not having

obligations. Prepare yourself as much as you can in the way of producing and storing foods, and having something on hand that you can barter eventually, as this is not going to come in the next few months. The time will come when you will find yourself needing something to barter, because you cannot store or have everything, so there will be some things you will want to purchase or obtain. If you have no exchange system, then it difficult to purchase, but if you have something to exchange, you see.

Questioner: Would you say two to three years?

Yaum: This is going to come on gradually and it depends on what happens in the financial world. It is rather indefinite as to how long your banking system can hold itself together, and this will depend on how long they can keep the developing countries from defaulting. Perhaps some of the smaller countries could survive, but the problem is that once one of them defaults, it will set off a chain reaction. All of you are aware of the situation those countries are in, so far as meeting the obligations that they have.

Mexico is a large country and they have borrowed a substantial amount of money from your banks in the neighborhood of eighty-five to ninety billion dollars. They have not been able to meet the interest payments and the banks have had to loan them more money in order that they could pay the interest on what they have already borrowed. This brings great fright to your banking system. There was a lot of scurrying around a few years ago when Mexico said that they could not pay. So the bankers called their meetings and they said, "we cannot let them default. We will have to loan them some more billions of dollars to keep them from defaulting." But anyone who has any mental powers knows that this cannot continue forever. Somewhere these things must come to an end.

But as far as individuals are concerned, they have to prepare as best as they can. If you have money to invest, silver or silver coins would be a good investment up to a certain point. At least they would have value for bartering, for your paper money can become valueless.

Questioner: Do you see our paper money disappearing very soon?

Yaum: I do not think it will be in the next two or three years. The time will depend on other factors. I think you will see the whole situation change. Beginning next year, the interest rates will begin to rise again, also inflation will rise. What will probably happen is that a more liberal government will be elected. Your population, at least a part of it, will demand help. A liberal government, perhaps, to prevent riots, etc., will give the people more and more support by issuing more and more money. It might even go to a totalitarian government. This is very likely, depending on how the people act and what their demands are. If they demand

more than the liberal government gives, then it has no choice other than becoming a totalitarian government, declaring martial law, in other words. But this will be avoided as long as possible, I'm sure. The time is a little hard to pinpoint, but it could happen anytime after next year.

When the government starts to issue more money for welfare and what have you, the dollar value will go down, inflation will go up, and your dollar will become eventually worthless.

Questioner: Are you saying that if you have property of your own, you should stay in it, rather than depend on an income that will allow you to rent?

Yaum: You have a point there, because with investments, you can never be sure of their value. If the value of the currency goes to the bottom, it means that other things go with it, such as bonds and other investments. The interest that you would receive would be insignificant compared to the cost of living and renting property. People with a lot of rental property will have to rent in different ways than they are accustomed to. It may come to a sort of bartering situation also.

But your precious metals will always have value.

Questioner: If we could afford to have them, where could we conceal or hide them?

Yaum: That is something that you would have to work on a little bit, but it could be done; many are doing it. For average bartering, your silver coins would be the most negotiable. It would be rather difficult to go out and do much bartering with a bar of gold. Perhaps some gold coins would be alright. I understand that they also come in half and quarter sizes. Perhaps the one-fourth size would be more negotiable for certain things at least. But this is what eventually is going to happen and it can't be too many years away.

Questioner: Would it be wise to visualize money to purchase silver, or to visualize silver, to help us in preparing for the future?

Yaum: It would be helpful, of course. If you make your matrix strong enough you can bring it to you, as there is nothing wrong with doing this for a survival purpose. You are not collecting to be wealthy, to be selfish nor to hoard it. And perhaps you would be able to help others.

Also, I think that you will find that other methods of exchange will be tried, such as a moneyless system with a transfer of funds or imaginary funds, a plastic card system. But this can be very detrimental to the individual because it will take away all his privacy, all of his self-reliance.

He will not be able to make a move without the "powers that be," knowing about it. It will be difficult, and will take a lot of courage not to accept this system that is referred to as the "Mark of the Beast." "They," will not make it easy to avoid accepting this system. So, it will

take a great deal of courage and stamina in refusing to be a part of it.

Questioner: Some of the truth seekers feel that it would be wise to take the number in order to exist, so that they could continue secretly to oppose the negative forces. Would it be wise to do this rather than to accept the number?

Yaum: I would not think so. This is where it will take a lot of courage to refuse the system.

Questioner: Then, according to Universal Law, that is what we should do?

Yaum: Yes, that is what many will and should do. But many more will accept it. They will not have the courage to refuse. But all of this will pass and better days will come.

Now, I have stayed my time. I hope that I have not upset you.

Questioner: No, you have told us these things before. Thank you for updating, emphasizing and bringing them to our attention again. Thank you.

Yaum: To be forewarned is to be forearmed. It is better than becoming a helpless victim of a system.

As I leave I extend to each of you my most sincere love and blessings.

Go in peace, my beloved ones, go in peace. Peace, ✨