

P O I N T E G R O U P T R A I N I N G M A N U A L

Revised 5 August 2012

SAFETY / SECURITY / PRIVACY

Welcome aboard. As a trained agent of the Pointe Group, you have chosen a very profitable but dangerous career. Be mindful that your life and those of our clients are at stake at all times, before, during, and after each deal. Discussion of any deal at any time, even with family members, is strictly forbidden.

You have qualified for this project because of your ability to look at human society with cold objectivity, and yet analyze and discuss your observations and conclusions with others of similar intellectual capacity without the loss of discretion or humility. Such virtues are exercised in your own best interest. Do not deviate from them.

LEGALITY

All transactions undertaken by the Group on your behalf are 100% legal. If you have doubts, request information directly from the Central Bank (BSP), National Bureau of Investigation (NBI), Malacañang, and/or the United States Embassy.

All items we represent are perfectly legal to own and possess. In fact, many of our items may be purchased from the Central Bank Gift Store.

The only “black market” in connection with these commodities involves fraudulent fakes, forgeries, and fictitious facsimiles (Category F). The Group does not deal in black market commodities.

FINANCIAL POLICY

The Pointe Group is composed of 9- and 12-figure buyers who wish to remain anonymous to broker networks. There is no corporate pooling of money until a Test Buy is presented, thus an *a priori* proof of funds is tantamount to immediate and actual funding. We simply warrant under penalty of estafa/swindle our forensic authority to authenticate and our financial capacity to pay.

For further questions and explanations, please consult *Appendix A: Pointe Group Financial Policies*, downloadable at ultrafree.org/docs/Pointe_Group_Financial_Policies.pdf.

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ANG BAGONG LIPUNAN (ABL) SERIES NOTES **NOT BUYING!**

The Pointe Group no longer buys ABL notes. At one time, there were a few high-volume collectors interested in buying them at about half of face value, however those days are gone as this article will explain. Contrary to the rumor started by scammers, *nobody* buys ABL for 250% of Face Value. Also, there is nothing especially valuable about triple-zero (000) serial numbers. Anyone may buy as many as desired directly from the Central Bank [Gift Store](#) at 100% of FV. If you truly believe that your ABL notes have any value, take a box of them to the Central Bank for sale. You will not be offered so much as one centavo for them.



In accordance with Presidential Decree 168, on 1 July 1973, new ABL notes were introduced and circulated as the replacement for old Central Bank currency. Both were considered legal tender for a six-month period.

On 1 January 1974, the old currency lost its legal tender status, but was still exchangeable for the new ABLs until 28 February 1974, in accordance with Presidential Decree 378. On this latter date, the old currency was demonetized and ceased to be a liability of the Central Bank.

Notes of the ABL series were to be surrendered for replacement or exchange at par with Central Bank New Design Series Notes starting 3 February 1992. ABLs were still considered legal tender for a period of one year ending 2 February 1993. They were then exchanged or replaced at par and without charge with the New Design legal tender currency during the following three years ending 2 February 1996.

After 2 February 1996, the ABL series ceased to be a liability of the Central Bank of the Philippines and was considered demonetized.

In summary: ABL notes were legal tender from 1 July 1973 until 2 February 1993. They could be exchanged for the New Design Series from 3 February 1992 until 2 February 1996. As of 3 February 1996, they were demonetized and declared *worthless*.

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Contrary to the story circulated by scammers, Marcos never issued any Letter of Instructions regarding the ABL notes. We have thoroughly researched all 1525 LOIs issued by Marcos from 22 Sept 1972 to 6 Feb 1986. Each is numbered. Curiously, these fake LOIs are not numbered. Even if there were private LOIs issued, since they were never declared publicly, they were never part of Philippine law, let alone an international edict.

ABLS were *never backed by gold*. There is no purpose to backing currency with gold only to keep such backing a secret. This popular belief was the subject of a letter issued by the National Central Bureau, Interpol Manila, Camp Crame, on 26 March 2003. The letter mentioned nine forged documents allegedly being offered by a certain Urbano Paul C. Ali, a Filipino Citizen, born on 1 February 1965. The nine items and similar items still being offered today are all Category F. The nine forgeries were all dated 1 July 1981 and are as follows:

1. Bank of England International GMR No. JP-022801 (2,500 metric tons of gold deposits)
2. Insurance Certificate No. JP-022801 issued by Lloyd's International Company (Lloyd's of London) covering 2,500 metric tons of gold deposit with the Central Bank of the Philippines to mature on 1 July 2000
3. Note Bond D.S. 7809870110702 Obligation Certificate - Bank of England
4. Gold London Delivery No. JP-022801 (P780,000,000,000)
5. Bank of England Certificate No. JP-02281 (US\$450,000,000)
6. Gold Bullion Certificate No. JP-02281 purportedly issued by Jaime C. Laya, Governor of the Central Bank of the Philippines certifying that 2,500 metric tons of gold have been deposited with the Bank of England to back up P780 Billion Ang Bagong Lipunan Pesos
7. Certificate of Deposit No. JP-0225801 purportedly signed by Ferdinand E. Marcos and Jaime C. Laya
8. Treasury Certificate No. JP-022801 signed by Jaime C. Laya certifying that P780 Billion Ang Bagong Lipunan have been deposited with the Treasury Department of the Republic of the Philippines
9. Gold Memorandum Receipt covering 2,500 metric tons of AU Gold purportedly signed by Ferdinand E. Marcos and Jaime C. Laya

Dates other than 1 July 1981 are now seen on similar documents. The P780 billion figure is continually seen on so-called "ABL Certificates", each of which designates a so-called "set". They are often attractively packaged with six bundles of genuine ABL notes along with a display case of genuine ABL coins purchased from the Central Bank. There were never any ABL Certificates. What purpose would they have served? Nor was there ever P780 billion in ABL circulated or deposited anywhere.

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See the [BSP Circular](#) dated 11 April 2003 detailing the scam.

But, is the BSP and Interpol telling us the truth? Could the certificates actually be real? Fortunately, the answer is very easy to discern because the scammers have overplayed their hand.

Very simple calculations show the maximum number of serial numbers which could have been produced would have allowed a total of less than P526 billion. Thus, a scammer claiming to represent even just one set of P780 billion has zero credibility. Oblivious to basic math, scammers often claim to represent hundreds of such sets.

Each ABL note had a serial number consisting of zero, one or two letters, and six numbers. Hence, we have $(27 \times 26) + 1 = 703$ letter combinations, multiplied by one million number combinations, to give a maximum of 703 million serial numbers per denomination. The six denominations (2, 5, 10, 20, 50, and 100) total P187. Thus, we have a maximum of $P187 \times 703,000,000$, or P131,461,000,000 in printed ABL currency per series.

There were four series of ABLs, each signed by a different Central Bank Director (Gregorio S. Licaros; Jaime C. Laya; Jose B. Fernandez, Jr.; and Jose L. Cuisia, Jr.). So, multiplying by 4, we get a maximum P525,844,000,000 or less than P526 billion.

The fictitious P780 billion figure exceeds the maximum number of ABL pesos which could have been printed. Notwithstanding, over P780 billion could easily have been issued in electronic form. Such electronic "ABL" currency was simply retained as "pesos". All pesos, whether notes or electronic are designated by the ISO 4217 three-letter currency code PHP, as established by the International Organization for Standardization, headquartered in Geneva, Switzerland. Thus, the PHP was never demonetized, but only the obsolete notes. There is no current ISO 4217 class of PHP known as ABL. Thus, even if ABLs were somehow secretly backed by gold, they were demonetized and declared worthless as of 3 February 1996 and so ceased to be any sort obligation of the BSP.

If a country backs their currency with precious metals, it has the right to "go off" the precious metal backing, either by renouncing the backing (e.g. the US ceased to redeem Silver Certificates with silver on 24 June 1968, although they remain legal tender to the present day) or by demonetizing them (e.g. the ABL notes as of 3 February 1996 which are no longer legal tender, thus not backed by anything, let alone precious metal).

So, in conclusion, if anyone is actually able to present over P526 billion in ABL notes for sale, we can definitely conclude that a portion of them will be fraudulent duplicates. P525,844,000,000 is the maximum number of legitimate ABL notes which ever could have been printed (and the vast majority of these were exchanged by the millions of Filipinos who had them in their wallets and by banks from their vaults). It is quite possible, as ABL notes were presented to the BSP in exchange for the new currency, that corrupt BSP employees may have

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hidden many of them rather than destroying them. It is also possible that Marcos or some other politician ordered extra ABL notes to be printed and shipped in containers, perhaps in order to buy off provincial voters. If so, this would have been tantamount to counterfeiting. Or, someone could have obtained the paper and old ABL plates and printed duplicate serial numbers at any time after 3 February 1992.

We have identified ABL serial numbers which were supposedly destroyed by the BSP. They cannot be forensically distinguished from genuine legitimate collectible notes because they are printed on genuine paper with genuine ink and genuine plates. Because of these spurious notes, most collectors have ceased to collect ABL notes. There is simply no way determine the extent of the fraud. Thus, stories of hundreds of sets (trillions of pesos) may be true, but ultimately they are worthless.

The bottom line is that if you are looking at a "set" of P780 billion in ABL notes, you are looking at notes with duplicate serial numbers. Such a set will ultimately be rejected by the global community and world courts as fraudulent. Even an incompetent attorney could easily demonstrate the math above. Likewise, any dealer or trader representing them as genuine may also be liable for fraud. This is the intent of the Interpol letter. Be forewarned.

"WELLS FARGO" UNITED STATES DOLLARS

This is old US money, usually series 1934. You may see some Series 1933 \$10 and 1935 \$1. We buy anything from \$1 to \$1000 notes. We do *not* buy anything over \$1000 denomination.



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The following designations (and seal/serial color) are valid: FEDERAL RESERVE NOTE (light green), UNITED STATES NOTE (red), SILVER CERTIFICATE (blue).

Genuine US currency, no matter how old, is perfectly legal to own, possess, and sell. Examples are commonly seen in antique shops and coin dealerships all over the Philippines. Anyone can walk into such a store and purchase samples without even being asked for identification. No license or permit is required to buy or sell them.

The basic rule of thumb in identifying obvious fakers and swindlers is to reject any offer of any notes and/or bonds denominated \$5000 or more. Here's why:

1. \$100,000 was the highest denomination US currency ever printed.
2. Only six (6) of the \$100,000 notes remain today and are owned by the US Government.
3. Only 334 of the \$10,000 notes remain today, mostly in documented collections.
4. Only 340 of the \$5,000 notes remain today, mostly in documented collections.

Historically, Wells Fargo notes were shipped over to the Philippines in the mid 1930s as it was evident by this time that Japan intended to eventually invade. The money was necessary to purchase certain goods and services from Filipino merchants; for example, horses and feed for cavalry. The money would also be used to pay soldiers. *Wells Fargo Bank & Union Trust Company* (who shortened their name to Wells Fargo Bank in 1954) donated several safes to the US Government for the funding project. The bank itself had no business in the Philippines. The safes were sealed for long-term storage. Nitrogen in rubber bladders were used to prevent moisture, mold, mildew, and fire. These were safes of \$25 million, \$50 million, and \$75 million each.

A genuine Wells Fargo note will measure exactly 2.61 by 6.14 inches (66.294 by 155.956 millimeters) and weigh exactly 1.00 grams. A bundle of 100 notes will measure exactly 0.43 inches (10.922 millimeters) high and weigh exactly 100 grams. The printing will be extremely detailed and clear, even under a microscope. They are not printed on paper, but a composite of 75% cotton and 25% linen. Small red and blue linen fibers can be seen woven into the "paper" of all genuine US currency issued since 1868.

We pay Holders same day for all Wells Fargo here in the Philippines. The US Treasury eventually pays us 100% of Face Value for these, but it is a long, complex, slow process. By US Law, the US must accept any old US money (assuming it is genuine) and pay the Authorized Owner (our man who is of nobility in Europe) full Face Value for them. The US *never* pays more than Face Value, as some scammers suggest. The notes are destroyed and replaced with new money. The US Treasury will *not* redeem or receive them in the Philippines. There is no official authentication, counting, or demolition equipment in the Philippines. In fact, there is not even a full-time US Treasury agent in the Philippines. Much is required to redeem

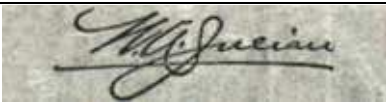
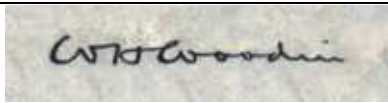
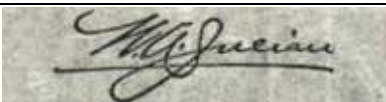

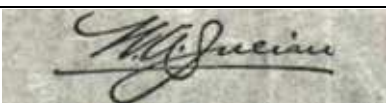
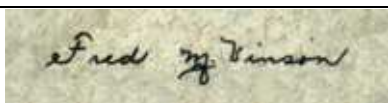
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them (licensing, insurance, shipping, banking fees, taxes), so the Buyer requires a discount. After these expenses, the Buyer may only profit about 5%, but a positive profit is certain (as long as there is a United States Government).

Therefore, the Pointe Group will purchase *all* WF that a seller may have or represent. Even *trillions* of dollars are no problem. There is *absolutely no limit*. Want “proof of funds”? Ask the United States Government.

This table shows the signature combinations you may encounter:

Series	Begin Date	End Date	Treasurer of the United States	Secretary of the Treasury
1933	June 1933	Dec 1933		
33A,34,34A 35,35A	Jan 1934	July 1945		
1934B,35B	July 1945	July 1946		

Here are the Wells Fargo payouts (NO NEGOTIATING):

1:1 split 60-10-10-20

Owner	60% of Face Value
Brokers	10% of Face Value

The normal minimum Test Buy for Wells Fargo is \$1 million Face Value or more in Makati ONLY. We prefer a Test Buy of about \$25 million FV. Initially, we can buy about 250,000 notes (2,500 bundles) per day. This is \$25,000,000 per day in \$100 notes. Within a few days, if supply is evident, we can buy up to about 1.5 million notes per day. This is 1500 kilograms (1.694 cubic meters) daily, or \$150,000,000 per day of the \$100 notes. The only limitation is in the physical acts of authenticating and counting.

AFTER a successful Test Buy in Makati, our team will travel anywhere in the Philippines to buy any remaining product. Everyone is paid at the same time per transaction.

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To our knowledge, we are the only group currently in the Philippines who can transact large volumes of WF successfully. There is NO LIMIT to the total amount you may wish to sell. The ultimate buyer is the US Treasury and, by law, they make no profit in the process.

\$5,000 FEDERAL RESERVE NOTE / \$5,000 GOLD CERTIFICATE FAKE !



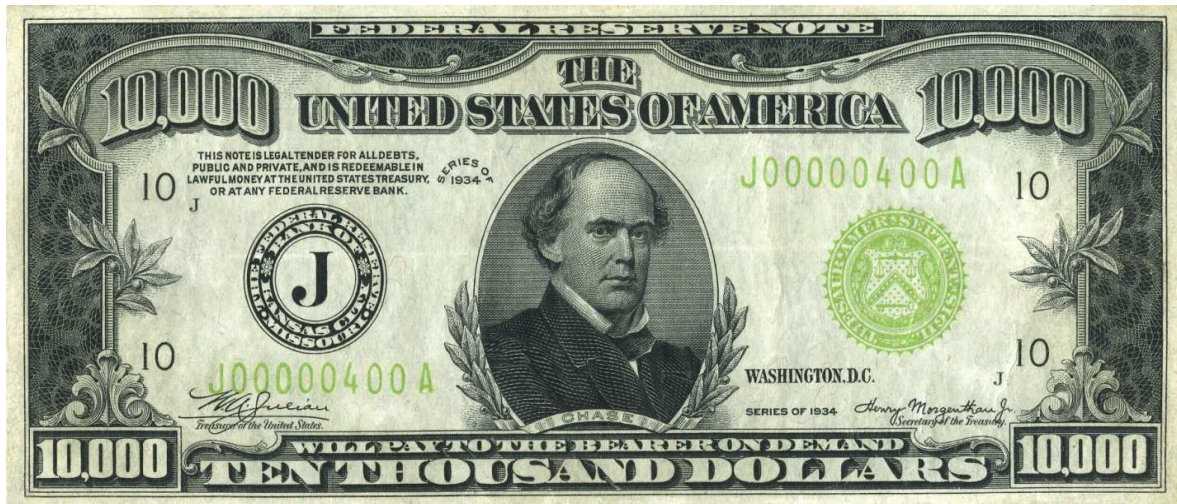
If it says \$5,000 on it, it's fake. These are often called "Wells Fargo" by scammers.

\$5,000 Federal Reserve Notes were circulated as 18,244 Series 1928, 51,480 Series 1934, and 1,440 Series 1934A. But, of the total 71,164 FRNs circulated, US Bureau of Engraving and Printing (BEP) records show that only 340 are outstanding and only about 200 are currently catalogued by private collectors. \$5,000 Gold Certificates were circulated as 24,000 Series 1928, but were recalled under the Gold Reserve Act of 1933. All appear to have been redeemed as there are currently *none* in the hands of collectors.

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\$10,000 FEDERAL RESERVE NOTE / \$10,000 GOLD CERTIFICATE **FAKE !**



If it says \$10,000 on it, it's fake. These are often called "Wells Fargo" by scammers.

\$10,000 Federal Reserve Notes were circulated as 16,848 Series 1928, 44,200 Series 1934, and 1,560 Series 1934A. Of this total of 62,608 FRNs circulated, BEP records indicate only 334 are outstanding. Only about 300 are catalogued as rare notes in various collections. 100 of these were until recently on display at Binion's Horseshoe Casino in Las Vegas as \$1 million in cash. The display collection has now been dismantled and at least partially sold.

\$10,000 Gold Certificates were circulated as 48,000 Series 1928, but were recalled under the Gold Reserve Act of 1933. Collectors report *none* remaining in collections. There were also 36,000 Series 1934 Gold Certificates printed which were never circulated to the public.

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SERIES 1934 “JP MORGAN” \$100,000 GOLD CERTIFICATE FAKE !



For some unknown reason, these are called “JP Morgan” notes. Neither JP Morgan nor the bank by that name had anything to do with them. Boxes marked “JP Morgan” are likewise fake.

42,000 of these certificates (\$4.2 billion worth) were indeed printed, but were never circulated and none were ever lost or stolen. They were known as “Bank Transfer Notes” because they were used to settle accounts between banks until the 1960s when computers made electronic funds transfer more efficient.

41,994 of the 42,000 notes have been recalled and destroyed by the US Treasury. Only six (6) of these certificates remain today. They are extremely rare and all are property of and in the possession of the US Government. Even the Smithsonian Institution did not acquire its sample until the US Treasury donated it in 1978. Other samples are occasionally displayed by the BEP at larger coin and currency shows.

Various stories are circulated by the scammers who sell JP Morgan. The bottom line, however, is that the US Bureau of Engraving and Printing declares, “The \$100,000 Gold Certificate was used only for official transactions between Federal Reserve Banks and was not circulated among the general public. This note cannot be legally held by currency note collectors.”

If the BEP, who originally printed them, declares them to be illegal, they are just that: *Illegal*. They are fake, but even if you are sure you have a genuine source, stay away from them. Real or fake, they can only earn you prison time.

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UNCUT SHEETS OF US DOLLARS

The history of Uncut Dollars in the Philippines is a closely guarded secret. The most likely story is that the United States, while under President Ronald Reagan in the 1980s, purchased a large amount of gold from Philippine President Ferdinand Marcos. This would have been a private purchase as the source of the Marcos gold would have been through his personal, private activity as a treasure-hunter.



It is quite likely that Reagan intended to circulate a new gold-backed US Dollar. Although never officially announced, US banks began receiving a new currency in the late 1980s from the US Treasury that was printed in many colors. It was called “rainbow money” by bank employees who were instructed not to mention them to the public. The new money was never circulated.

Any plan to back the US Dollar with gold may have been abandoned in 1989 under the administration of President George H. W. Bush. We have been unable to find any photograph

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of the rainbow money, but we have interviewed former bank employees in the US who have attested to its existence.

Regardless of their purpose or origin, US Dollars were shipped to the Philippines (or, as some say, printed in the Philippines with US-loaned printing equipment) as uncut sheets. One rumored idea is that Reagan had promised to ship cutting equipment to Marcos sometime after the money was shipped. Reagan may have been certain that Marcos would soon be deposed, and therefore not very concerned about ever having to fulfill such a promise. The promise would have been made to Marcos as a private citizen, and not as an obligation to the Philippine Government. This scheme, if true, coupled with the idea of replacing the old money with the new rainbow notes, may have meant that Reagan had intended to deceive Marcos no matter what ensued.

Nonetheless, the US Treasury still recognizes Marcos-era Uncut Sheets as genuine and honors them as redeemable currency. Unfortunately, as with any older US currency, the US Treasury will *not* receive them in the Philippines and very limited clearances are granted to export them legally. Our Group has such clearance.

The Marcos-era Uncut Sheets (also known as Treasury Uncut Currency) were printed as 32-subject (4 wide, 8 down). The Serial Number progression for a typical 5000-skip sheet and each note's Plate Position are shown here:

00000000 A1	00020000 E1	00080000 A3	00100000 E3
00005000 B1	00025000 F1	00085000 B3	00105000 F3
00010000 C1	00030000 G1	00090000 C3	00110000 G3
00015000 D1	00035000 H1	00095000 D3	00120000 H3
00040000 A2	00060000 E2	00120000 A4	00140000 E4
00045000 B2	00065000 F2	00125000 B4	00145000 F4
00050000 C2	00070000 G2	00130000 C4	00150000 G4
00055000 D2	00075000 H2	00135000 D4	00155000 H4

The lower right serial number here is 155,000 greater than the upper left. Thus, this sheet has a "skip" of 5000, calculated as 155,000 / 31 or simply the A1 number subtracted from the B1.

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Contrary to the story circulated by scammers, Marcos never issued any Letter of Instructions regarding Uncut Sheets. We have thoroughly researched all 1525 LOIs issued by Marcos from 22 Sept 1972 to 6 Feb 1986. Each is numbered. Curiously, these fake LOIs are not numbered.

Eventually, the US Treasury pays us 1 to 1 (100% of Face Value) for Uncut Sheets, but it is a long, complex, slow process. Fortunately, Pointe Group will pay Holders immediately for Uncuts here in the Philippines. We require a discount to cover expenses such as licensing, insurance, shipping, banking fees, taxes, etc., leaving us with a very small but sure profit.

Here are the Uncut payouts (NO NEGOTIATING):

1:1 split 60-10-10-20

Owner	60% of Face Value
Brokers	10% of Face Value

The normal minimum Test Buy for Uncuts is \$1.6 million Face Value or more in Makati ONLY. This would be one ream of 500 of the \$100 sheets. One ream measures 53.72 by 63.00 by 5.46 cm and weighs 16.367 kg. Initially, we can buy about 16 reams (8,000 sheets) per day. This is \$25,600,000 per day in \$100 notes. Within a few days, if supply is evident, we can authenticate and buy up to about 100 reams (50,000 sheets) per day. This would be about 1636.7 kilograms (1.848 cubic meters) daily.

Uncuts may not be transacted inside a Philippine bank as PCGG errantly claims ownership (although BSP disagrees). There is no need to risk confiscation. Any 5-star hotel in Salcedo Village, Makati, is suggested.

Previously unlimited and unrestricted, due to the *Budget Control Act of 2011* as signed by US President Barack Obama on August 2, 2011, Marcos-era Uncut US Dollar exchange is now limited to \$300 million Face Value per fiscal year (July 1 – June 30).

As with all Pointe Group transactions, initial Test Buy is in Makati *only*. *After* a successful Test Buy in Makati, our team will travel anywhere in the Philippines to buy any remaining product.

No product is transferred before payment. No payment is transferred before product. Standard, safe banking procedures apply.

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IRAQI DINARS



The Pointe Group is only interested in the new current Dinars. Those depicting Saddam Hussein are of no value.

Following the deposition of Saddam Hussein in the 2003 invasion of Iraq, the Iraqi Governing Council and the Office for Reconstruction and Humanitarian Assistance began printing more Saddam dinar notes as a stopgap measure to maintain the money supply until new currency could be introduced.

Between October 15, 2003 and January 15, 2004, the Coalition Provisional Authority issued new Iraqi dinar coins and notes, with the notes printed by De La Rue using modern anti-forgery techniques, to "create a single unified currency that is used throughout all of Iraq and will also make money more convenient to use in people's everyday lives." Old banknotes were exchanged for new at a one-to-one rate, except for the Swiss dinars, which were exchanged at a rate of 150 new dinars for one Swiss dinar.

Although the value of the dinar appreciated following the introduction of the new banknotes from 4,000 dinars per U.S. dollar, at the time of their introduction, to a high of 980 dinars per dollar, it is now held at a "program" exchange rate, as specified by the International Monetary Fund, of 1170 dinars per US dollar at the Central Bank of Iraq. However, there is not yet a set international exchange rate and so international banks do not yet exchange Iraqi dinar. The exchange rate available on the streets of Iraq was around 1500 dinars per US dollar in April 2006.

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Anyone may check the current exchange rate of Iraqi Dinars to Philippine Pesos by accessing:

<http://sg.finance.yahoo.com/q/bc?s=IQDPHP=X&t=5y&l=on&z=m&q=l>



This chart shows a five-year history of IQD vs. PHP (Dinars to Pesos) from 7 Sept 2006 to 7 Sept 2011. Currently, one Dinar goes for about 0.036 Philippine Pesos (3.6 Philippine Centavos). This is the price that is currently paid in Pesos by the Central Bank of Iraq *in Iraq*. The all-time high for them has been only about 4.2 centavos each (apart from a scam where some were sold for about 50 centavos each). The price in the Philippines is *much less* because Filipinos are forbidden to travel to Iraq to redeem them. The Pointe Group has contracted with non-Filipino couriers to legally transport them to Iraq to get the maximum rates. After deducting expenses (travel, couriers, bankers, taxes, insurance, etc.), we pass as much of possible of these rates to the Philippines.

Test Buy Minimum is 10 million dinars, any denomination. No maximum limit.

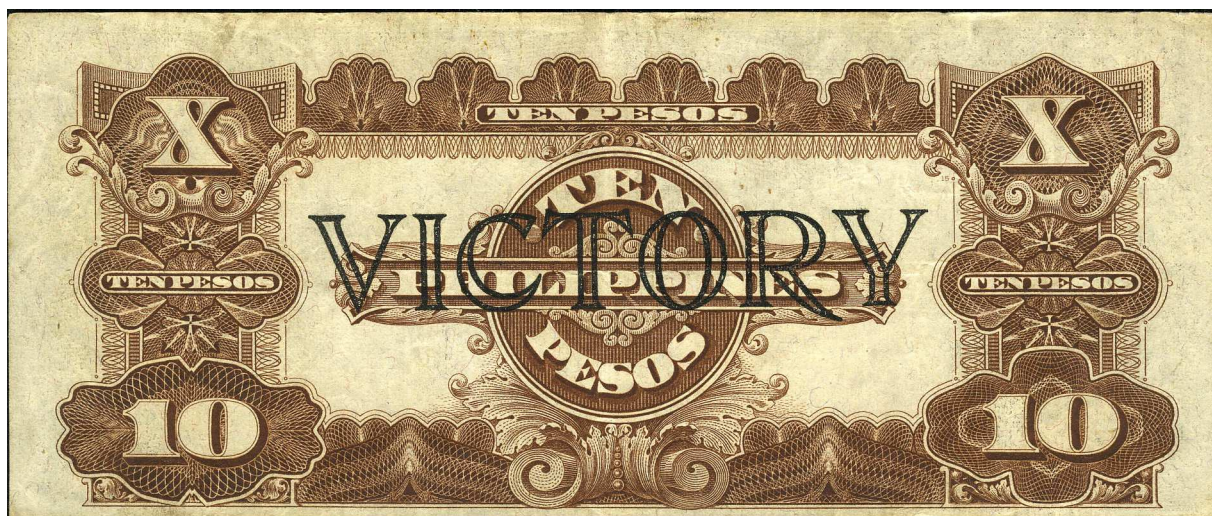
Here are the Iraqi Dinar payouts (NO NEGOTIATING):

Owner	50% of IQD rate (about 1.8 centavos per dinar)
Brokers	5% of IQD rate (about 0.2 centavos per dinar)

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SERIES 66 PHILIPPINE VICTORY NOTES (PVN) AND SERIES 1936/1941 PESOS







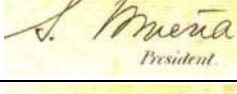
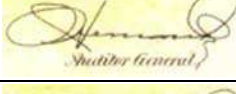
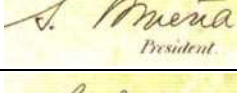
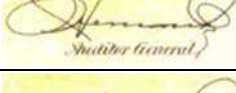

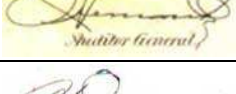
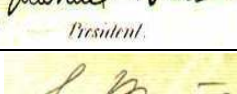
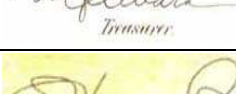
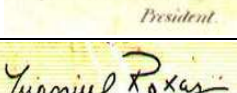
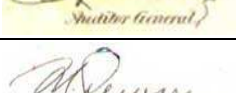
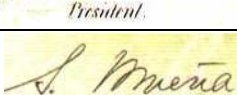
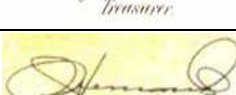
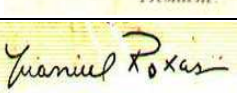
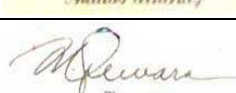
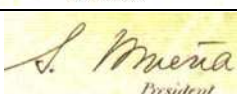
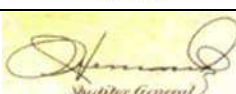






The Philippine Government issued Philippine Treasury Certificates (Victory Series 66) commonly known as Philippine Victory Notes, in 1944. These currency notes were for use only in the Philippines, which at the time was a dependency of the United States, and were obligations of the Philippine Treasury. The extremely rare 500-Peso Philippine Victory Notes were demonetized by the Philippine government on 31 December 1957, and were withdrawn from circulation. At that point, other denominations of the Philippine Victory Notes (Victory Series 66) were no longer regarded as legal tender but could be exchanged or replaced at par, without charge, for legal currency until 30 July 1967. After that date, Series 66 was considered demonetized.

When U.S. Forces commanded by General Douglas MacArthur landed on Leyte Island on October 20, 1944 they carried with them Philippine Treasury Certificates (Series Number 66) with VICTORY boldly overprinted in black on the back. We say “boldly” because the islands were not secured until February, 1945. When the Central Bank of the Philippines assumed financial control of the Republic in 1949, a new issue was created by overprinting the VICTORY notes with CENTRAL BANK OF THE PHILIPPINES in red thus creating an interesting double overprint. These double overprint notes are not considered military issues and pay less.

A total of 1,014,848,544 Pesos (~P1.01 billion) in PVN were printed and the vast majority of them were exchanged for new pesos before the 30 July 1967 deadline. The following table reveals the original mintage figures for Series No. 66. Please be aware that the majority of these were overprinted in red with “Central Bank”. The Victory-only PVNs are much rarer. Keep these figures in mind toward identifying scammers who claim to hold in excess of totals known to be printed.

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Cat	Pesos	President	Treasurer	Mintage
1	P1	 President.	 Auditor General.	61,192,000
2	P2	 President.	 Auditor General.	16,231,272
3	P5	 President.	 Auditor General.	17,355,000
4	P10	 President.	 Auditor General.	16,825,600
5	P20	 President.	 Auditor General.	12,439,635
5A	P20	 President.	 Treasurer.	1,063,765
6	P50	 President.	 Auditor General.	1,884,686
6A	P50	 President.	 Treasurer.	456,414
7	P100	 President.	 Auditor General.	487,335
7B	P100	 President.	 Treasurer.	404,799
8	P500	 President.	 Auditor General.	12,991
8A	P500	 President.	 Treasurer.	130,725
8B	P500	 President.	 Treasurer.	163,284

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The following table shows the total amount of Series No. 66 PVN printed per denomination:

Denomination	Total Pesos	Bundles
P1	61,192,000	611,920
P2	32,462,544	162,313
P5	86,775,000	173,550
P10	168,256,000	168,256
P20	270,068,000	135,034
P50	117,055,000	23,411
P100	125,540,000	12,554
P500	153,500,000	3,070

The obvious fakes show “VICTORYSERIES” as one word, often with oval seals (circular is correct) and improper serial number formatting (one letter followed by 8 digits is correct). Also, the fakes seem to bear the S. Osmeña signature, without the “.” After the “S”.

We are interested in purchasing *only* the following four types of WWII-era Pesos. Here are the payouts (NO NEGOTIATING):

Series	Overprint	Seal Color	Serial Number	Holder	Brokers
1936	none	Reddish Brown	D#####	900% of FV	150% of FV
1941	none	Reddish Brown	E#####	900% of FV	150% of FV
No. 66	VICTORY	Blue	F#####	900% of FV	150% of FV
No. 66	VICTORY + CENTRAL BANK OF THE PHILIPPINES	Blue	F#####	60% of FV	10% of FV

For the Test Buy, the Seller must present in Makati ten (10) consecutive notes of each denomination (P500 not required), a total of seventy (70) notes. This is a Face Value of only P1880. A forensic test of up to 48 hours is required.

In contrast to the rumor started by scammers, *nobody* pays P5 million for a 49-note set. This is a scam designed to lure sellers into a trap whereby their notes are simply stolen (and eventually sold to us at our published rates).

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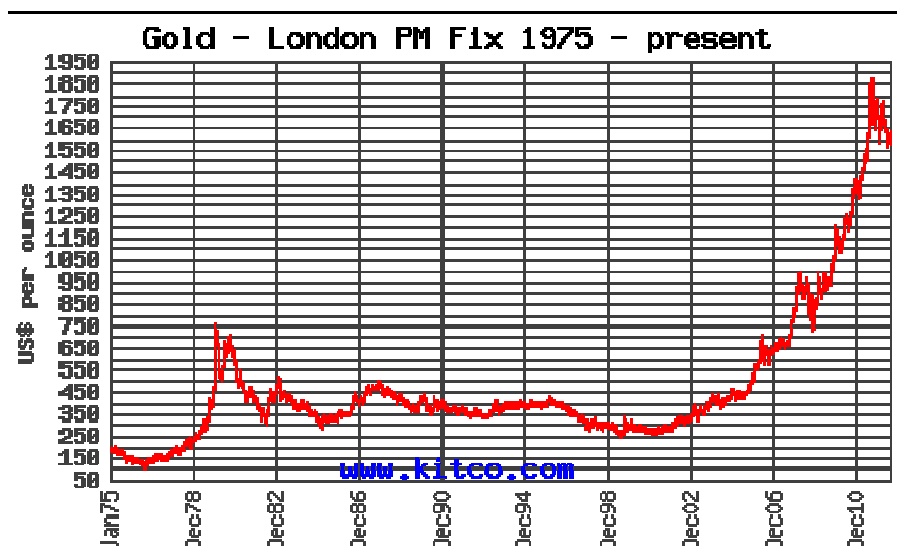
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GOLD (Au)

Pays 80% of LBMA (London price) total payout, which includes 5% to 10% (suggested) of LBMA for Brokers. This means that, if there are no brokers, Owner will be paid the full 80% of LBMA. NO NEGOTIATING. Pointe Group pays Owner and all Brokers simultaneously.

Seller may deliver any amount in Makati only as a Test Buy. Upon delivery and sale of 1 kg or more, we can travel anywhere in the Philippines to process all remaining product. Product is fully insured by Lloyd's of London. Same-day payment for each daily delivery.

This chart shows Au prices in US Dollars per troy ounce from January 1975 to August 2012:

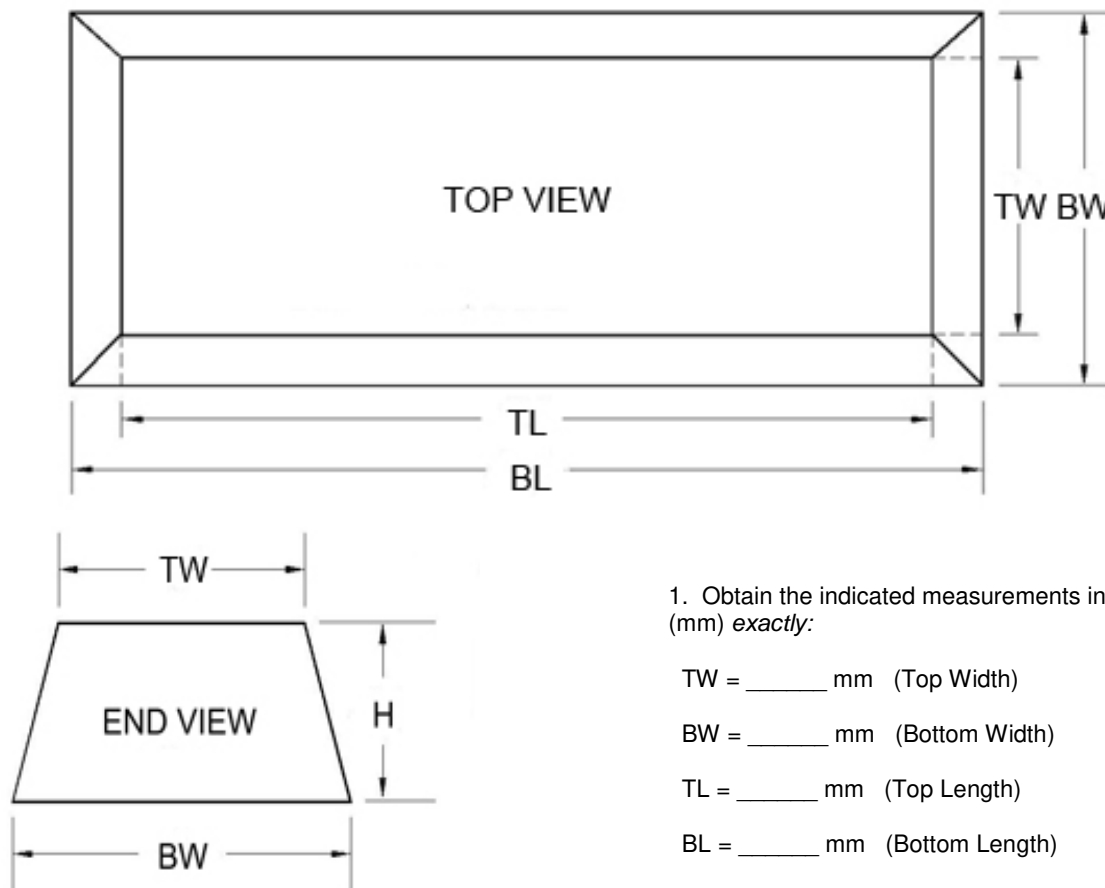


To determine if gold is genuine, use the Specific Gravity (SG) Worksheet on the next page. The specific gravity of water is defined as one (1), meaning the density of water is 1 gram per cubic centimeter (1 g/cc) or 1 gram per milliliter (1 g/ml). The specific gravity of WWII-era gold will be about 18. Pure Au is 19.30 SG. The SG of lead (Pb) is only about 11.34, so beware of gold-covered Pb. Brass bars are obvious fakes at only 8.40 to 8.73 SG. The best fakes are gold-covered tungsten (W) at 19.25 SG. Such bars are extremely hard and brittle, however. It is quite easy to drive a nail into or saw through real Au without breaking.

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SPECIFIC GRAVITY (SG) WORKSHEET



1. Obtain the indicated measurements in millimeters (mm) *exactly*:

TW = _____ mm (Top Width)

BW = _____ mm (Bottom Width)

TL = _____ mm (Top Length)

BL = _____ mm (Bottom Length)

H = _____ mm (Height)

2. Divide each millimeter measurement by 10 to get measurements in centimeters:

TW = _____ cm BW = _____ cm TL = _____ cm BL = _____ cm H = _____ cm

3. Use the centimeter measurements to find the volume (V) in cubic centimeters (cc):

$$[H / 3] \times [(TW \times TL) + (BW \times BL) + (BL \times TW + TL \times BW) / 2] = V$$

$$\left[\frac{\text{H}}{3} \right] \times \left[\left(\frac{\text{TW}}{\text{TL}} \times \frac{\text{TL}}{\text{TW}} \right) + \left(\frac{\text{BW}}{\text{BL}} \times \frac{\text{BL}}{\text{BW}} \right) + \left(\frac{\text{BL}}{\text{BL}} \times \frac{\text{TW}}{\text{TW}} + \frac{\text{TL}}{\text{TL}} \times \frac{\text{BW}}{\text{BW}} \right) / 2 \right]$$

= _____ cc

V

4. Multiply kilograms _____ kg by 1000 to get grams _____ g. Then divide by V.

$$SG = \frac{\text{g}}{\text{V}} = \text{SG}$$

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CATEGORY F

The Pointe Group does *not* buy any of the following:

Federal Reserve Bonds (FRB), Blue Book, JP Morgan, \$5000 US money, \$10000 US money, \$100000 US Money, Treaty of Versailles (TOV) boxes, TOV miniboxes, Cruzeo, American Dream, European Dream, 1000000 Euros, Bank Certificates, ABL Certificates, PVN Certificates, Truman PVN, Unopened Wells Fargo Safes, Turkish Lira, Peruvian Intis, Yugoslav Dinars, Thomas Cook Traveller's Cheques, BSP Certificates of Gold Bullion Depository Stocks and Safekeeping Receipts, "Ang Bagong Lipunan" Gold Memorandum Receipts, "Good" London Delivery, Certificates of Deposit, Treasury Certificates, Bank of England Certificates, Gold Bullion Certificates, Certificates of Gold Ownership, Warehouse Certificates, Gold Deposit Certificates, Trust Account Deposits, Land Bank Capital Bonds with Interim Certificates.

Most of these items are completely fake, having never been issued by any government or bank. Here are two of the more humorous ones:

TREATY OF VERSAILLES (TOV) BOXES **FAKE!**

Any casual understanding of history will instantly reveal that these boxes are completely fake. Each box is supposed to contain \$3 trillion in US bonds often denoted as Series 1934. The Treaty of Versailles, however, was a peace treaty signed on 28 June 1919 whereby the nation of Germany (which *lost* World War I) accepted partial responsibility for starting the War and agreed to disarm and to pay reparations to the Entente powers who had *won* the war (the US being among them). The total of these payments to be paid *by Germany* was assessed as 132 billion German Marks. This amount equated to only \$31.4 billion US Dollars, a mere 1.05% of the typical \$3-trillion box seen today. The mute point is that the US did not owe *anyone anything* according to the Treaty of Versailles, let alone hundreds of \$3-trillion boxes locked with mere padlocks. Apparently we are asked to believe that the bonds were not worthy of even a nice safe or similar vault. Germany finally paid the debt off on 4 October 2010.

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AMERICAN DREAM **FAKE!**

All \$1-million US “fantasy” notes are not legal tender nor are they negotiable, as plainly stated on them. The US Government also confirms never having printed any money over \$100,000.



Puh-leeze. Anyone may order them wholesale at www.millbill.com for less than \$2 each.

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APPENDIX A: PONTE GROUP FINANCIAL POLICIES

This appendix is designed to hopefully clarify general Pointe Group financial policies. Please study it carefully before asking further questions. In the end, a deal will only be done the Buyer's way, especially because everyone knows that the Seller's items are worthless without the proper Buyer. This appendix may be downloaded separately at ultrafree.org/docs/Pointe_Group_Financial_Policies.pdf.

PROOF OF FUNDS – NO WAY!

Have you ever noticed that requests for Proof of Funds are an instant turn-off for even legitimate buyers? Here are the reasons why the Pointe Group essentially ignores all such requests:

1. Brokers apparently believe that to provide Proof of Funds is to provide a bank statement for a cash account or to foolishly show up somewhere with a large amount of cash. There is no single Pointe Group bank account of pre-pooled money.
2. In today's economy, participating Pointe Group financiers are not so foolish as to have large amounts of their wealth in the form of cash. Most wealthy individuals are heavily invested in real estate, stock options, bonds, precious metals and other commodities. They simply do not keep much cash readily available. Even for medical emergencies, credit cards are commonly used.
3. Real deals in the Philippines with the targeted commodities are about 1 in 800, and in recent years perhaps only about 1 in 2000. It is well-known by all that the syndicates and individual scammers are out there in epidemic proportions! Neither Pointe Group financiers nor any other wealthy buyers are going to liquidate their investments just to pool cash into an account on such a low-probability *maybe*. However, because of impeccable banking connections, when genuine product is actually presented in the minimal test-buy amounts, full payment funds are easily sent with one or two phone calls.
4. Cash accounts are totally unnecessary because, in the real world of finance, to provide a Proof of Funds requires that a bank issue a credit line for a purchase. The first questions the bank asks is: What bonded and insured facility is the product stored at and who is the insurer?

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5. This means that no bank will entertain any credit line request before Proof of Product and its accompanying proof of insurance policy interest. A seller must have his currency authenticated, stored, and insured before any kind of credit line is issued. For gold and platinum, this means that the product must be melted, refabricated, and assayed by an SEC-regulated lab, hallmarked and stored there, insured.
6. There are no official currency authenticators in the Philippines. There are only private authenticators such as those employed by the Pointe Group. Banks cannot authenticate pre-1990 US currency because it contains no security thread.
7. Therefore, no Philippine bank or money changer will accept pre-1990 US currency and thus all so-called SKRs of such are fraudulent. This can easily be confirmed by reporting such scammers to the BSP.
8. Since Sellers and Holders are unable to insure their currency, the only possible transaction is a point-of-sale “test buy”.
9. Proof of Funds (credit line details) can never be issued to broker networks because brokers have been known to shop such information around the world, resulting in numerous fraudulent and time-consuming and generally unsolicited offers.
10. In most countries, it is actually illegal to offer a product for sale which does not exist or is fake. In transactions worldwide, Proof of Product always comes first. Sellers should consult the Philippine Chamber of Commerce for advice on successful deals.
11. Go back and read Items 1 through 10. Proof of Funds is a no-no. Period. Sadly, your Seller will have to probably wait several years wondering why he is still poor looking for a buyer to provide Proof of Funds.

THE FOLLY OF PENALTY CLAUSES

One offshoot from Geckomania has been the proposal of Buyer and Seller putting up performance bonds of about \$1 million each to be forfeited to the other party upon failure to either show product or payment within a certain agreed time. Apparently, brokers are becoming frustrated with fake buyers and sellers and have introduced a foolish “solution” to solve their woes. Hopefully, this section will point out the silliness of such a penalty system with our targeted commodities. In short: A fake Buyer will *a/ways* claim product is fake; a fake Seller will *a/ways* claim Buyer cannot pay.

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1. A penalty clause may work for geckos because it will be plain and obvious to both parties (and any officiating bankers) whether a certain gecko is alive and of a certain species and minimum weight. Nobody would dare try to offer a rubber replica!
2. However, US currency offers are quite often counterfeit. With no official authenticators in the Philippines (even the US Treasury has no full-time agent in the country), who has the final word on whether the Seller has shown genuine currency?
3. Buyers are often told they have the final word. If the Buyer declares the currency to be fake, the Seller will simply accuse the Buyer of failure to purchase. In fact, the Buyer could be completely broke and premeditatively declare even genuine product fake in order to claim the penalty funds. Such a dishonest Buyer cannot lose.
4. Whether real or fake, the Seller is not going to leave his product without being paid. Hence, if a court case is filed, where is the evidence? No court case will ever ensue. Thus the \$2 million will be held by the bank(s), perhaps for years, until both parties can agree to a split.
5. We have mentioned the idea of such proposed Penalty Clauses to bankers and they have always scoffed at the idea for the above reasons. We could find no bank which would officiate.
6. Since the Penalty Clause is always proposed as the Seller's requirement, the Seller must put up his \$1 million first. Since no Seller has ever complied, we assume they could find no bank which would entertain their unenforceable folly.

ANTI-MONEY-LAUNDERING ACT (AMLA) IMMUNITY

Currency sellers are worried about AMLA from time to time. This section serves to clear up AMLA misunderstandings.

1. Sellers are not depositing large amounts of cash into any bank account. They are simply selling privately-owned items which some consider to be collectibles. AMLA does not apply to private sales.
2. Payment money that is deposited into the Seller's account is simply wired from another bank (usually from Singapore), hence it is clean money. Banks by definition do not wire unclean money of criminal origin.
3. The only way that AMLA would apply to a Pointe Group purchase would be if a Seller asks for large sums of cash as payment. This alone would not trigger an AMLA inquiry. However, if at any time in the future, he wishes to use large cash amounts for

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purchases, send cash overseas without smuggling, or open a bank account, he may face an AMLA inquiry.

4. Those who would like complete anonymity will be advised by the Pointe Group after a successful Test Buy. Basically, this would involve opening an overseas corporate account.
5. Regarding immunity from criminal charges, everything the Pointe Group or its agents and sellers shall do is perfectly legal. We also have a letter dated 24 February 2001 in our possession addressed to our Peerage from the United States Treasury which affirms complete worldwide immunity to all participants in any of our transactions. It states, "You are authorized as redemption and repatriation agent for historical notes and bonds, currencies issued by the Federal Reserve of the United States of America as granted by agreement of 6 June 1997. You and your representatives and persons involved in the handling or transportation of these instruments issued by the Federal Reserve of the United States of America are fully protected by Global Immunity."

NO BUYER LICENSES OR PERMITS REQUIRED

The Pointe Group is often asked by foolish brokers for our license to buy commodities.

1. Our commodities, including US currency and precious metals, can be found in retail outlets all over the Philippines. Even street vendors have them for sale. None of these Sellers ever asks for a Buyer's license because *no such thing exists!* What Government Department would issue such a license? All that is required for a domestic transaction is for a buyer and seller to agree on price and logistics.
2. If a seller sells *from a retail outlet* or is selling a *titled item* such as a vehicle or real estate, then yes there is Government paperwork to be filed on the part of the *Seller*. However, such is not the case here, thus the Point Group in no way is required to verify such unrequired paperwork, nor do we request such proof.
3. Moreover, Point Group representative Zach Anderson has in his possession a letter (File/Ref # IOGIII-2010-FB255LT) addressed to him from Patria B. Angeles, Director of the BSP International Operations Department, attesting that Uncut Dollars, "Wells Fargo" US currency, and precious metals "may be freely traded (exported, imported, and sold/acquired domestically)" by Anderson. No further license, permit, or paperwork of any kind is required by the BSP or by any Philippine Law.

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MOBILIZATION FUNDING

Pointe Group has a *hindi-un-centavo* policy for all untested clients. This includes the standard ancient pleas for vehicle repair, confiscation recovery, women in labor, and sick babies. As soon as genuine test-buy product is presented in Makati, Seller will receive first-class treatment. A portion can be purchased 24 hours daily, even if banks are closed, to purchase luxury accommodations in Makati. Our strict zero-advance policy enables top pay for all genuine Sellers.

REAL PROVEN TEST-BUY PROCEDURES

The Pointe Group uses simple logical procedures that are normal and easy for everyone to follow.

1. PAYOUT. The payouts are as follows and cannot easily be negotiated:
 - a. 70% of Face Value (FV) on all US Currency. This would typically mean that the Owner will receive 60% to 65%, while Brokers receive 5% to 10%. The 30% "Buyer's discount" is spent chiefly on banking fees, shipping, insurance, and salaries for the Southeast Asia staff, leaving the Pointe Group financiers with 5% to 7% of FV as a comfortable profit.
 - b. 80% of the most recent LBMA (London) fixed quote on all precious metals. This would typically mean that the Owner will receive 70% to 75% of LBMA, while Brokers receive 5% to 10%. The 20% "Buyer's discount" is spent chiefly on banking fees, refining and assay costs, shipping, insurance, and salaries for the Southeast Asia staff, leaving the Pointe Group financiers with 3% to 5% of LBMA as a profit. If LBMA drops even 5%, we lose money.
2. TEST BUY. Minimal Test Buy quantities must be presented to the Buyer in Makati
 - a. Uncut Dollars. 32 notes per sheet of \$100 notes; each sheet measures 53.72 by 63.00 cm; pre-1990 Series only; \$1,001,600 FV minimum; 313 sheets minimum; 10.24 kg minimum; two black alignment bars must appear at the top obverse of each sheet.
 - b. Wells Fargo. Series 1934, 1934A, and 1935 US Currency; each note measures 6.14 by 2.61 inches; \$30,000 FV minimum; 300 g minimum; denominations must be less than \$5000.
 - c. Precious Metal. Gold, platinum, silver only; any purity; 1 kg minimum.

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3. **ROLLOVER.** Must be delivered to Buyer in Makati.
 - a. **Uncut Dollars.** Any amount up to \$300 million FV per Fiscal Year (July 1 – June 30). We can authenticate about 8000 sheets per day. Uncuts may not be transacted inside a Philippine bank as PCGG errantly claims ownership (although BSP disagrees). There is no need to risk confiscation. Any 5-star hotel in Salcedo Village, Makati, is suggested.
 - b. **Wells Fargo.** No limits. Any mutually-safe venue in Makati. We can authenticate about 2500 bundles of 100 notes each (250,000 notes) daily.
 - c. **Precious Metal.** No limit. Will be escorted to an SEC-regulated assay lab in Parañaque. Only the Buyer's name will appear on lab paperwork, however ID is required of anyone entering the lab.
4. **ACCEPTABLE BANKS.** All Payees (including Brokers) should have at least one of the following bank accounts:
 - a. Any offshore bank, preferably a corporate account.
 - b. Any Main Headquarters Philippine Bank account. Branch banks are NOT approved.
5. **IMMEDIATE PAYMENT.** All payments to all Payees are wired immediately upon authentication. Although banking policies dictate clearance of funds, if any Payee is unable to confirm from his own bank officer that irrevocable payment has been wired in full, product is not released.
6. **PRODUCT RELEASE.** When all Payees are satisfied payment has been made, product is released to Buyer. From this point on, the product has exchanged ownership and is of no concern to the Seller.
7. **THIRD-PARTY SOLUTIONS.** In very rare extreme cases where banking hours or policies may delay a transaction, a third-party bonded and insured logistics provider may be hired. For example, an armored car may be rented overnight if necessary.

Updates to this Manual may be downloaded at
ultrafree.org/docs/Pointe_Group_Training_Manual.pdf