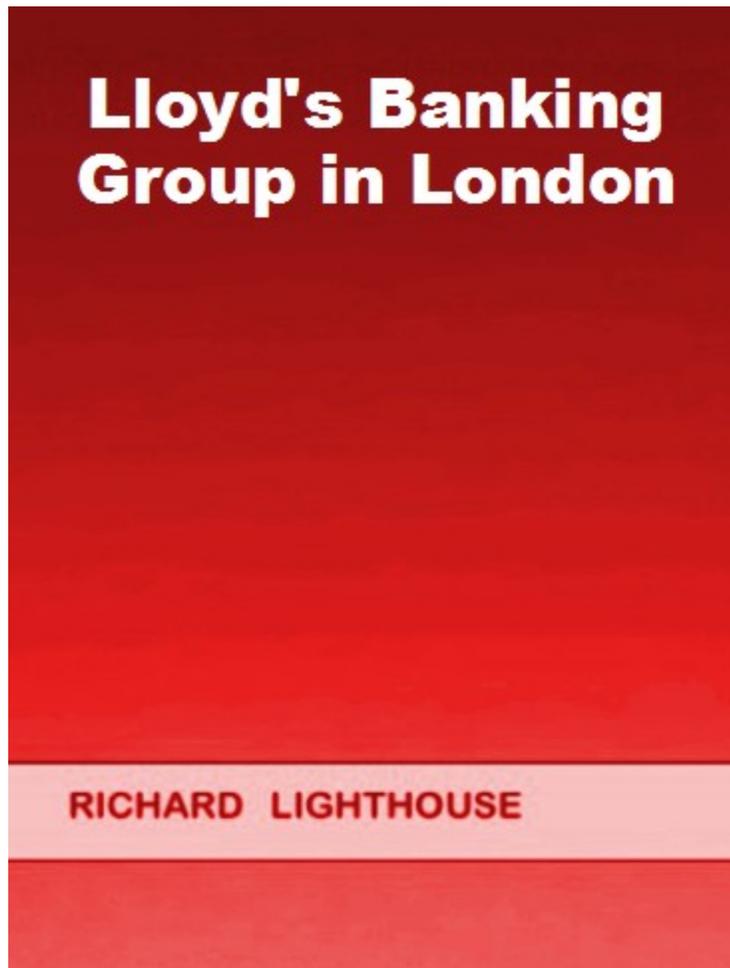


## Lloyd's Banking Group in London



Richard Lighthouse

Lloyd's Banking Group in London  
Published by Richard Lighthouse at [smashwords.com](http://smashwords.com)  
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ISBN: 9781370299157

<https://www.smashwords.com/books/view/676963>

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Many of my books can be found for FREE at: Apple iBooks, Amazon.com, Lulu.com, Smashwords.com, BarnesandNoble, Google Play, kobo, and other websites.

Original 1A – 30 October 2016  
Houston, Texas, U.S.A.  
Revision 1E – 4 November 2016

Lloyd's Banking Group in London

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## Abstract

Lloyd's Banking Group is probably the largest corporation in the world, with a global market capitalization exceeding \$2.4 Quadrillion USD, according to Yahoo Finance. This company was formed in 1995, but based on its financials, it appears to be hiding trillions of dollars in assets. The total market capitalization of the stocks listed on the London Stock Exchange as LLD2, LLD5, LLD6, and LLD7 are quite large. In fact, it is larger than all other banks in the world combined. Think about that because it bears repeating – One bank in London has more assets and value than all other banks in the world combined. It is at least 100 times larger than the next largest bank – JPMorganChase. \$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good housing for everyone on the planet. And this is all held in one bank in London. So why is the London Stock Exchange trying to hide the value of these bank stocks? If you research this, you will find the value and number of shares of these LLD stocks are being altered on the internet. To complicate matters, the UK government recently bailed out one of the company's stock funds over its bad mortgage loans, acquiring a percentage interest in this one stock fund. The financial information about this company does not add up. David Rockefeller, Jay Rockefeller, Jacob Rothschild, Evelyn Rothschild, David Rothschild, Nathaniel Rothschild. Read "The Money Mafia" by Paul Hellyer, former Acting Prime Minister of Canada. One of the things that Mr Hellyer could not explain in his book – where did the Rockefellers and Rothschilds hide their ill-gotten money.

## **Introduction**

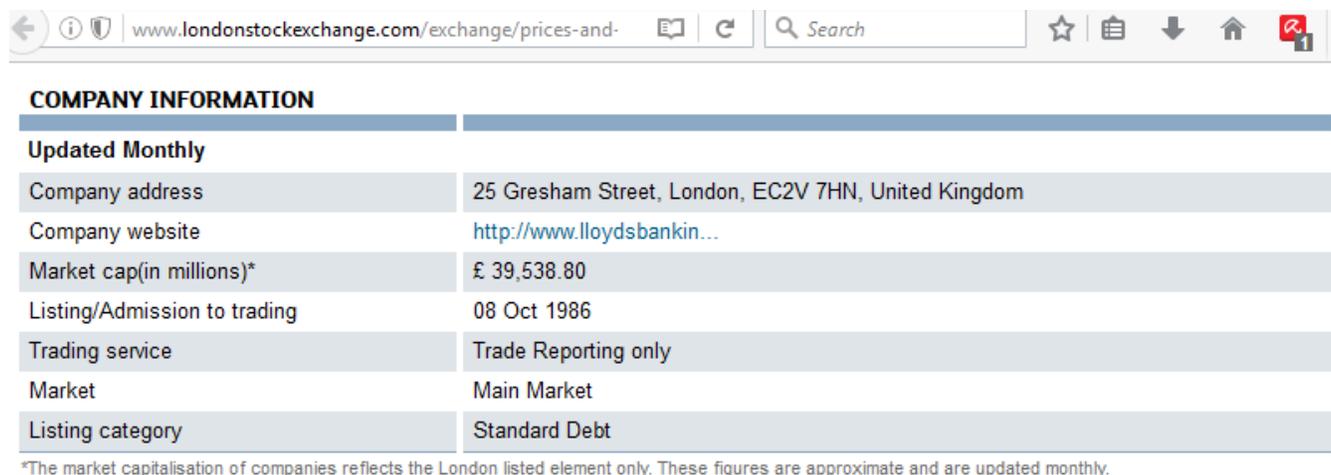
If we add up the market capitalization of the stocks listed as LLD2, LLD5, LLD6, and LLD7 – it exceeds \$2.4 Quadrillion USD. Lloyd's Banking Group is the largest corporation in the world, according to Yahoo Industry Financials. In fact, it is larger than all other banks in the world combined. It is at least 100 times larger than the next largest bank – JPMorganChase. \$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good housing for everyone on the planet. And this is all held in one bank in London. So why is the London Stock Exchange trying to hide the value of these stocks? And where is LLD3 and LLD4? Are these shares privately issued and held to hide the value? The market capitalization is a simple equation, market price times the number of shares. How can major publications like Barron's, Yahoo Finance, Wall Street Journal mess up something so simple? Or maybe they are each being given different false information?



<a href="#">Laurentian Bank of Canada (LB.TO)</a>	0.12	1.5B	14.37	6.65
<a href="#">Lloyds Banking Group PLC (LLD.DE)</a>	0.15	45.6B	72.11	2.90
<a href="#">Lloyds Banking Group PLC (LLD5.L)</a>	0.00	767397.0B	1213890.00	2.90
<a href="#">Lloyds Banking Group PLC (LLD6.L)</a>	0.00	192288.0B	304167.00	2.90
<a href="#">Lloyds Banking Group PLC (LLD7.L)</a>	NA	NA	NA	2.90
<a href="#">Lloyds Banking Group PLC (LLOY.L)</a>	0.42	4055.8B	72.17	2.90
<a href="#">Lloyds Banking Group PLC (LYGN.MX)</a>	0.00	1344.6B	2126.94	2.90
<a href="#">Lollands Bank A/S (LOLB.CO)</a>	2.20	275.5M	5.45	13.75
<a href="#">Manx Financial Group PLC (MFX.L)</a>	0.00	NA	NA	NA
<a href="#">Mediobanca SpA (MB.MI)</a>	1.01	5.8B	9.63	6.83
<a href="#">Meetinghouse Bancorp. Inc. (MTGB)</a>	0.00	10.8M	87.50	1.13
<a href="#">Mega Financial Holding Co Ltd (2886.TW)</a>	-0.68	297.2B	12.31	8.62
<a href="#">Melhus Sparebank (MELG.OL)</a>	0.00	276.7M	4.28	9.28
<a href="#">Merc Invest (BMIN3.SA)</a>	0.00	140.5M	25.67	3.47
<a href="#">Merc Invest (BMIN4.SA)</a>	0.00	49.3M	9.00	3.47
<a href="#">Merkur Bank Kgaa (MBK.DE)</a>	1.48	32.0M	12.12	NA

Figure 2. The total for Lloyd's adds up to \$965 Trillion USD. And that's without all of the listed shares. <https://biz.yahoo.com/p/410mkt.html>

But something else does not add up. The London Stock Exchange (LSE) says that the market capitalization of Lloyds Banking Group (LLD5) is 39.5 Billion pounds or about \$48B USD. However, when we compare this to Yahoo, Barron's, and the Wall Street Journal information – we see a significant disagreement.



COMPANY INFORMATION	
<b>Updated Monthly</b>	
Company address	25 Gresham Street, London, EC2V 7HN, United Kingdom
Company website	<a href="http://www.lloydsbankin...">http://www.lloydsbankin...</a>
Market cap(in millions)*	£ 39,538.80
Listing/Admission to trading	08 Oct 1986
Trading service	Trade Reporting only
Market	Main Market
Listing category	Standard Debt

\*The market capitalisation of companies reflects the London listed element only. These figures are approximate and are updated monthly.

Figure 3. London Stock Exchange quote for LLD5 on 30 October 2016. LLD5 and LLD6 are both listed on the London Exchange. This screen shot is direct from the London Stock Exchange web site.

# Lloyds Banking Group PLC 6.657% Pfd. LLD5 U.K.: London

Add to Watchlist

QUOTE COMPANY & PEOPLE FINANCIALS RESEARCH & RATINGS ADVANCED CHART

**MARKET CLOSED**

\$109.25

▼ -3.00 (-2.673%)

Aug 2, 2016 GMT  
Comprehensive quote

10.7K  
65 Day Avg
698K  
Current Vol

Previous Close	\$112.25
Open	\$0.00
Day Range	\$0.00 - \$0.00
52 Wk Range	\$109.25 - \$109.25
Ytd net Change	-2.7%
1 Yr net Change	-2.7%
Div & Yield	\$0.07 (0.06%)



## MAJOR HOLDERS

MUTUAL FUNDS INSTITUTIONAL DIRECT HOLDERS

Name	Shares Held	% Outstanding	Change in Shares	% of Assets	As Of Date
Government Pension Fund - Global (The)	1.83B	2.56%	428.17M	0.15%	12/31/15
Oakmark International Fund	1.1B	1.55%	362M	3.33%	09/30/16
Dodge & Cox International Stock Fund	951.25M	1.33%	120M	1.19%	06/30/16
Harbor International Fund	931.61M	1.31%	32.27M	1.64%	07/31/16
Vanguard Total International Stock Index Fund	713.54M	1%	3.78M	0.22%	09/30/16
Alecta Pension	659.68M	0.92%	98M	0.53%	12/31/15
Fidelity Diversified International Fund	330.67M	0.46%	13.96M	1.17%	08/31/16

Figure 4. Barron's information for LLD5. Note the 1% of the shares held by Vanguard is 713.54 million shares at \$109.25 per share. That's a large difference. This means that the Barron's and Yahoo numbers disagree with the market cap quoted on the London Stock Exchange. And it means that 100% of the shares are worth far more than the 39.5 billion pounds (\$48 Billion USD) mentioned on the London Stock Exchange. Note that the largest shareholders only have a few percent interest in the corporation. Under "Direct Holders" - HM Treasury holds about 6 billion shares. If we asked the fund managers at Vanguard - "What is the percent of outstanding shares held by your stock fund?", they would probably know the correct number. And it may be different than what we see here.

## Ratios & Margins Lloyds Banking Group PLC 6.657% Pfd.

All values updated annually at fiscal year end

### Valuation

* P/E Ratio (TTM)	-
** P/E Ratio (including extraordinary items)	36.29
Price to Sales Ratio	1.72
Price to Book Ratio	1.27
Price to Cash Flow Ratio	-
** Enterprise Value to EBITDA	26.94
** Enterprise Value to Sales	6.39
Total Debt to Enterprise Value	1.05
Total Debt to EBITDA	-
EPS (recurring)	0.01
EPS (basic)	0.01
EPS (diluted)	0.01

### Efficiency

Revenue/Employee	357,817
Income Per Employee	6,371

### Profitability

Gross Margin	-
Operating Margin	+6.53
Pretax Margin	+5.37
Net Margin	+1.78
Return on Assets	0.07
Return on Equity	1.29
Return on Total Capital	0.33
Return on Invested Capital	0.43

### Capital Structure

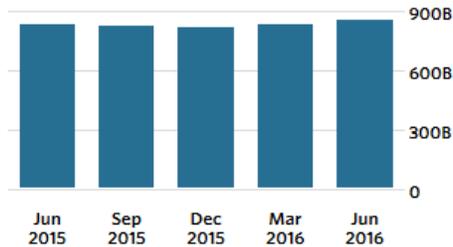
Total Debt to Total Equity	312.27
Total Debt to Total Capital	75.74
Total Debt to Total Assets	15.96
Interest Coverage	-
Long-Term Debt to Equity	206.94
Long-Term Debt to Total Capital	50.20

Figure 5. Wall Street Journal summary for LLD5.

## Balance Sheet Lloyds Banking Group PLC 6.657% Pfd. →

QUARTERLY ANNUAL

### Total Assets



	Jun 2016	5-quarter trend
Investments	254.86 B	[Bar chart showing 5 quarters of data]
Net Loans	478.99 B	[Bar chart showing 5 quarters of data]
Total Deposits	423.28 B	[Bar chart showing 5 quarters of data]
Tier 1 Capital	36.45 B	-
Book Value Per Share	0.60	-

Figure 6. Wall Street Journal information for LLD5. These numbers are vastly different than the 39.5 Billion pounds given on the London Stock Exchange. The market capitalization number is what matters when comparing the size of companies.

Industry Browser - Financial - Money Center Banks - Company List

Enter symbol:  View Industry

Sectors > Financial > Money Center Banks (More Info)

Industry Center | Industry Index | Leaders & Laggards

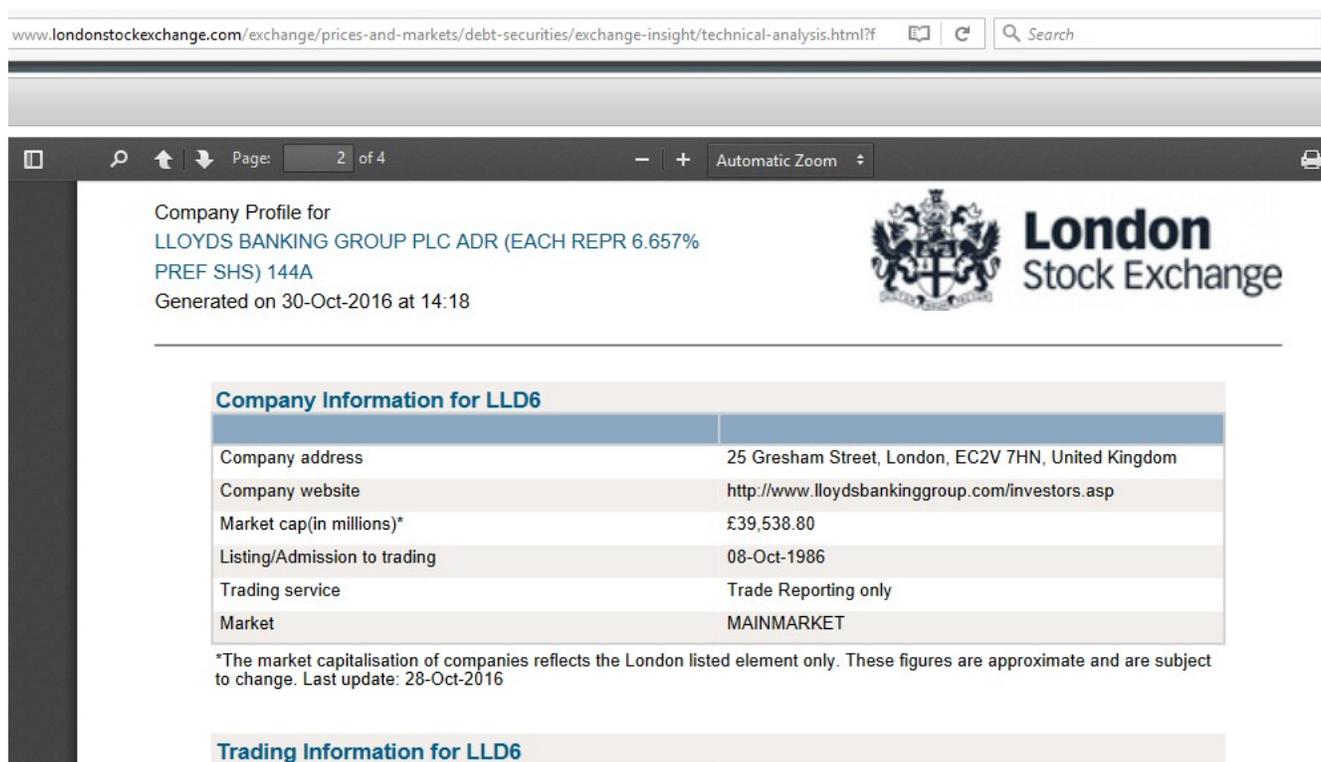
Click on column heading to sort.

Description	1 Day Price Change %	Market Cap	P/E	ROE %	Div. Yield %	Long-Term Debt to Equity	Price to Book Value	Net Profit Margin % (mrc)	Price to Free Cash Flow (mrc)
Sector: Financial	-0.06	1850997.3B	16.17	8.37	2.98	147.42	1.61	17.51	16.58
Industry: Money Center Banks (More Info)	-0.06	1763991.2B	16.00	8.20	3.00	139.32	1.57	17.60	16.30
Companies									
Lloyds Banking Group PLC (LLD6.L)	0.00	794980.0B	468611.00	3.56	NA	NA	10660.40	14.71	NA
Lloyds Banking Group PLC (LLD2.L)	0.00	792565.0B	467188.00	3.56	NA	NA	10628.00	14.71	NA
JPMorgan Chase & Co (JPM.L)	0.00	23574.0B	1085.76	10.04	NA	NA	107.32	30.79	NA
Bank of America Corporation (BAC.L)	0.00	14598.2B	1033.21	6.56	NA	NA	62.48	22.68	NA
HSBC Holdings PLC (HSBA.L)	-0.49	9369.4B	7.65	7.55	NA	NA	52.51	26.99	NA
Lloyds Banking Group PLC (LLOY.L)	0.30	5246.3B	46.39	3.56	NA	NA	107.72	14.71	NA
Banco Santander SA (BNC.L)	-3.64	5163.3B	6.07	9.32	NA	NA	51.15	27.44	NA
BBVA (BVA.L)	-1.46	5089.5B	1215.41	9.19	NA	NA	103.30	22.35	NA
Wells Fargo & Co (WFC.MX)	-0.01	4679.1B	221.24	12.44	NA	NA	27.17	27.38	NA
JPMorgan Chase & Co (JPM.MX)	-2.08	4001.0B	184.28	10.04	NA	NA	18.21	30.79	NA
Royal Bank of Scotland (RBS.L)	-1.75	3691.6B	NA	-1.47	NA	NA	65.85	9.76	NA
Barclays PLC (BARC.L)	-6.28	3440.5B	102.72	2.06	NA	NA	58.03	17.97	NA
Bank of America Corporation (BAC.MX)	-0.21	2974.9B	210.55	6.56	NA	NA	12.73	22.68	NA
HDFC Bank Ltd. (HDFCBANK.BO)	0.14	2787.8B	25.51	19.89	NA	NA	4.41	38.08	NA
HDFC Bank Ltd. (HDFCBANK.NS)	-0.72	2766.0B	25.31	19.89	NA	NA	4.38	38.08	NA
Citigroup Inc (C.MX)	4.41	2700.9B	204.57	6.59	NA	NA	13.13	25.08	NA
HSBC Holdings PLC (HBCN.MX)	0.65	2389.0B	195.15	7.55	NA	NA	13.39	26.99	NA
Standard Chartered PLC (STAN.L)	-2.70	1840.4B	10.86	3.74	NA	NA	37.51	21.43	NA
Axis Bank Ltd (AXBA.L)	0.00	1820.5B	1599.98	17.87	NA	NA	263.55	44.60	NA
State Bank of India (SBIN.NS)	-2.11	1792.8B	10.29	10.87	NA	NA	1.05	20.80	NA
Industrial And Commercial (1398.HK)	-0.60	1771.3B	5.11	18.66	NA	NA	7.17	50.03	NA
Grupo Financiero Banorte (GFNORTEO.MX)	-0.49	1670.2B	104.42	12.72	NA	NA	12.62	33.01	NA
ICICI Bank Ltd (ICICIBANK.BO)	-4.30	1575.8B	12.57	15.54	NA	NA	1.79	24.71	NA
ICICI Bank Ltd (ICICIBANK.NS)	0.09	1575.5B	12.57	15.54	NA	NA	1.79	24.71	NA
Mitsubishi UFJ Financial (MTUN.MX)	0.00	1524.0B	119.50	10.33	NA	NA	12.14	20.39	NA
China Construction Bank Corp (6839.HK)	-0.70	1420.1B	5.00	18.66	NA	NA	6.94	46.40	NA
Royal Bank Of Canada (RYN.MX)	0.90	1390.6B	195.03	16.93	NA	NA	33.47	28.62	NA

Figure 7. The same Yahoo site in October 2015 quotes LLD6 and LLD7 as each having nearly \$800 Trillion USD each. It appears that in hiding these assets – they split them between LLD5, LLD6, and LLD7 about equally. The total for for Lloyd's Banking Group then exceeds \$2.4 Quadrillion dollars, making it the world's largest corporation. Maybe that's something the owners wanted to hide...

According to wikipedia – there are 7.4 billion people on our planet as of August 2016. ([https://en.wikipedia.org/wiki/World\\_population](https://en.wikipedia.org/wiki/World_population))

\$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good housing for everyone on the planet. And this is all held in one bank in London.



The screenshot shows a web browser window displaying the London Stock Exchange website. The address bar shows the URL: [www.londonstockexchange.com/exchange/prices-and-markets/debt-securities/exchange-insight/technical-analysis.html?f](http://www.londonstockexchange.com/exchange/prices-and-markets/debt-securities/exchange-insight/technical-analysis.html?f). The page title is "Company Profile for LLOYDS BANKING GROUP PLC ADR (EACH REPR 6.657% PREF SHS) 144A". The page was generated on 30-Oct-2016 at 14:18. The London Stock Exchange logo is visible in the top right corner. Below the header, there is a section titled "Company Information for LLD6" which contains a table with the following data:

Company Information for LLD6	
Company address	25 Gresham Street, London, EC2V 7HN, United Kingdom
Company website	<a href="http://www.lloydsbankinggroup.com/investors.asp">http://www.lloydsbankinggroup.com/investors.asp</a>
Market cap(in millions)*	£39,538.80
Listing/Admission to trading	08-Oct-1986
Trading service	Trade Reporting only
Market	MAINMARKET

\*The market capitalisation of companies reflects the London listed element only. These figures are approximate and are subject to change. Last update: 28-Oct-2016

Below the table, there is a section titled "Trading Information for LLD6".

Figure 8. London Stock Exchange claims LLD6 has a market capitalization of 39.5 billion pounds. At a minimum, this is very misleading, and it is probably fraudulent.

## UK to restart \$4.5 bln Brexit-stalled sale of Lloyds stake

 Reuters October 7, 2016

- \* Sale of 9 pct UK stake to resume after Brexit halt
- \* UKFI recommends scrapping sale to general public
- \* Analysts question timing of sale
- \* Hammond says no plan to sell RBS shares now (Adds Hammond comment on RBS)

By Andrew MacAskill and Sinead Cruise

LONDON Oct 7 (Reuters) - Britain will resume selling its residual 3.6 billion pound (\$4.5 billion) stake in Lloyds Banking Group after a break following the country's vote in June to quit the European Union.

UK Financial Investments Limited (UKFI), which manages the government's stake in the bailed-out bank, said it would relaunch a trading plan led by Morgan Stanley to try to return Lloyds to full private ownership over the next 12 months.

Figure 9. To complicate matters, this recent article claims that the UK government is selling its stake in the Lloyd's Banking Group, and that it is about 6.5 billion pounds. However, this is only one of the company's listed stock funds – a smaller stock fund with a market capitalization of about \$40 billion USD. Is it possible the “bailout” by the UK government is really an attempt to obfuscate the origin of the market shares and the true market capitalization of the other large stock funds owned by the company? Many things about this company's stock simply do not add up.

<a href="#">Tan Chong International Ltd. (0693.HK)</a>	-0.41	4.8B	NA	3.13
<a href="#">Tata Motors Limited (TTM)</a>	1.36	26.9B	22.42	NA
<a href="#">Tata Motors Ltd (500570.BO)</a>	NA	NA	NA	NA
<a href="#">Tata Motors Ltd (570001.BO)</a>	NA	NA	NA	NA
<a href="#">Tata Motors Ltd (TATAMOTORS.NS)</a>	2.87	1823.5B	22.71	NA
<a href="#">Tata Motors Ltd (TATAMTRDVR.NS)</a>	2.92	1184.1B	14.75	NA
<a href="#">Tata Motors Ltd (TATB.DE)</a>	0.00	24.6B	20.48	NA
<a href="#">Tata Motors Ltd (TTMN.MX)</a>	NA	NA	NA	NA
<a href="#">Tesla Motors Inc (TSLA.MX)</a>	-0.61	566.2B	NA	-43.75
<a href="#">Tesla Motors Inc (TSLA34.SA)</a>	NA	NA	NA	-43.75
<a href="#">Tesla Motors, Inc. (TSLA)</a>	-1.98	29.8B	NA	-43.75
<a href="#">Toyota Motor Corp (TMN.MX)</a>	0.00	3361.4B	163.62	13.33
<a href="#">Toyota Motor Corp (TOM.DE)</a>	-0.51	157.5B	7.67	13.33
<a href="#">Toyota Motor Corp (TYT.L)</a>	0.33	1820330.0B	852.49	13.33
<a href="#">Toyota Motor Corporation (TM)</a>	-0.03	172.9B	8.41	13.33
<a href="#">TVS Motor Co Ltd (532343.BO)</a>	NA	NA	NA	25.41
<a href="#">TVS Motor Co Ltd (TVSMOTOR.NS)</a>	3.02	193.7B	52.44	25.41
<a href="#">VCCL Ltd (522015.BO)</a>	NA	NA	NA	NA
<a href="#">Volkswagen AG (0P6N.L)</a>	NA	NA	NA	-3.72
<a href="#">Volkswagen AG (0P6O.L)</a>	NA	NA	NA	-3.72
<a href="#">Volkswagen AG (VOW.DE)</a>	0.82	68.0B	NA	-3.72
<a href="#">Volkswagen AG (VOW3.DE)</a>	-0.28	63.0B	NA	-3.72
<a href="#">Volkswagen AG (VOW3N.MX)</a>	NA	NA	NA	-3.72
<a href="#">Volkswagen AG (VOW4.DE)</a>	0.00	66.6B	NA	-3.72
<a href="#">Volkswagen AG (VOW5.DE)</a>	-0.91	62.5B	NA	-3.72
<a href="#">Wuling Motors Holdings Ltd (0305.HK)</a>	-1.61	1.1B	NA	12.85
<a href="#">Yulon Motor Co Ltd (2201.TW)</a>	-0.54	42.8B	12.80	3.99
<a href="#">Yulon Nissan Motor Co Ltd (2227.TW)</a>	-0.25	60.0B	14.42	20.93
<a href="#">ZAP (ZAAP)</a>	0.00	18.3M	NA	NA

Figure 10. Toyota Motor Corporation (TYT.L) listed on the London Stock Exchange has a market capitalization exceeding 1.8 Quadrillion dollars. This is enough money to give every man, woman, and child on the planet \$260,000 each and still have money left over. This corporation is much larger than Apple Computer.

## Conclusions

So we have described what appears to be deliberately misleading information on the London Stock Exchange, regarding the stock of Lloyd's Banking Group. The major media frequently quote Apple Computer as being the largest corporation in the world, when it is not even close. Lloyd's Banking Group has a market capitalization that is clearly larger than Apple's \$600 Billion USD. Why are we being lied to about the market capitalization of this bank? Even JPMorganChase is larger than Apple's \$600 Billion. So why is the media lying to us about the size of these banks? Even if the Yahoo Finance numbers are off, the large differences between the London Stock Exchange, Barron's and the Wall Street Journal cannot be dismissed. Someone is deliberately misleading or hiding the true value. Both Barrons and the Wall Street Journal disagree with the market cap stated by the London exchange.

This short document has provided evidence that statements about the market capitalization of Lloyd's Banking Group are misleading and fraudulent. It is probably the largest corporation in

the world, and this one corporation has enough wealth to solve many of the world's major problems. This corporation probably has ties to the Rockefeller's and the Rothschild's. It is possible that the recent "bailout" by the UK government is really an attempt to hide the true market capitalization of this company. There are too many things about this company and its financial information that do not add up.

This document is a living document. The author reserves the right to make corrections and changes.

## References

1. Richard Lighthouse, "The Ends Never Justify the Means", 2016. smashwords.com and lulu.com

## Acknowledgments

Acknowledgments: The author gratefully acknowledges Seth, Jane Roberts, and Rob Butts for their significant contributions.

Conflicts: The author experienced no conflicts of interest in writing this paper.

About: The author holds a Master of Science (M.Sc.) degree in Mechanical Engineering from Stanford University and has previously worked for NASA.

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## Funding:

This research was generously supported with a grant from the Foundation Opposed to Academic Puffery (FOAP).

## APPENDIX

I am a government whistleblower – see my ebooks about the criminal acts of the CIA and FBI. Readers are advised that the NSA may be blocking or restricting access to some of my ebooks, especially outside the United States. Readers are further advised that digital tracking tags may have been placed in my ebooks. It may be best to download from Apple iBooks, if possible. Note how slowly the jpg's load into the ebook when viewing. The content of some

ebooks may have been altered – still trying to monitor this. If you have tried to contact me, it is possible that emails and phone calls are being blocked (Owenc787 at gmail) 713.three.zero.six.8287; 16930 County Road 831, Pearland, Texas, 77584.

Readers are advised to review the website drjudywood.com which provides compelling evidence about 9-11. Dr Judy Wood and Dr Morgan Reynolds, university professors, filed lawsuits against the US Government for fraud and conspiracy about 9-11. Dr Woods scientific presentation is available at youtube. Readers are also advised to see the movie "Sirius" by Dr Steven Greer, M.D. It is available for free on Netflix, where it is the #1 documentary, and to watch the youtube videos by the Honorable Paul Hellyer, former Canadian Minister of Defense. He has a book titled, "The Money Mafia."

Also, find my brief educational videos on youtube (Some have been blocked from the search engines).

For more than 4 years, this author has been stalked, harassed, and threatened by US Government agents from the CIA, FBI, and NSA - because of the content of these ebooks. My home has been broken into, repeatedly. In May 2014, my girlfriend was drugged and kidnapped from LaGuardia airport. This is not a joke. My computer, phone, and alarm system have been hacked, including those of my friends and family. It is truly sad and pathetic, these agencies have become criminal organizations. If something happens to me (disappearance, false criminal charges, sudden accident, etc. - my readers can be certain that the FBI and CIA were involved. In my opinion, the Council on Foreign Relations (CFR) is behind these criminal acts; David Rockefeller has been the CEO and Chairman for many years.

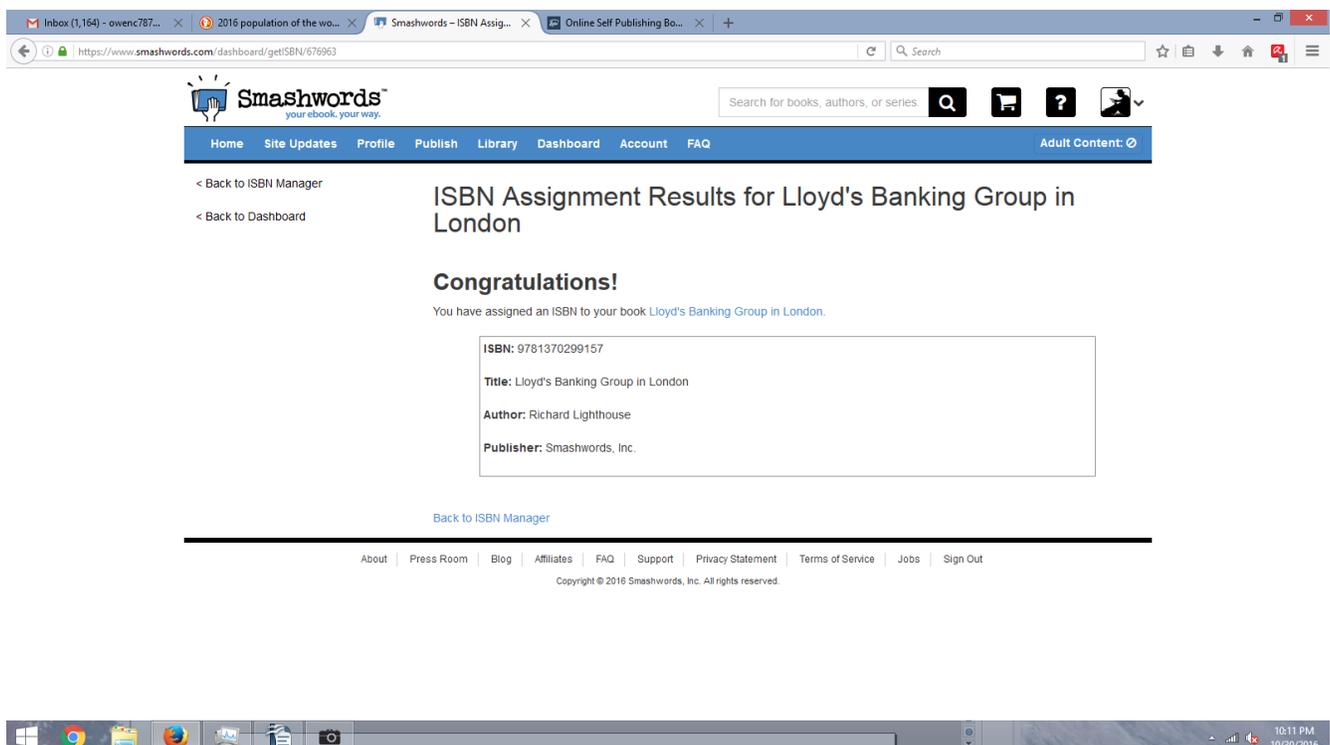


Figure 11. ISBN for the ebook.