

# FE MAGAZINE

Today's Ultimate Guide in Finance and Commodities

December 2018

*A Merry Christmas  
And Happy Holidays  
Along with a Happy New Year*

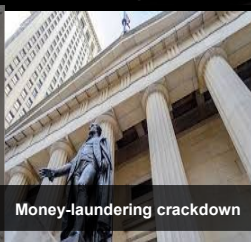


*From all the Team at First Edge and FE Magazine Would like to Thank all our Readers and Associates*



**NCA**  
National Crime Agency

Money Laundering Crackdown



Money-laundering crackdown



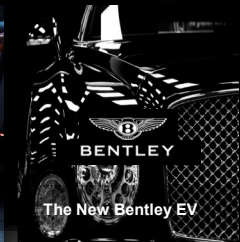
LLOYDS BANK  
Platinum Credit

4123 4567 8910 1234

Lloyds Bank to add 2,000 UK jobs



China Car Industry Tax Cut



BENTLEY

The New Bentley EV



Give your Financial Services the edge with First Edge

Best Men Buy for Christmas



2018 Christmas Gifts For Family and Friends  
We've Chosen 10 of the Best Gifts



Smart Watch Every Guy in UK is Talking About



Increased Profitability



Advance Market Knowledge



Proven Compliance



Greater Traceability



Advance Market Knowledge



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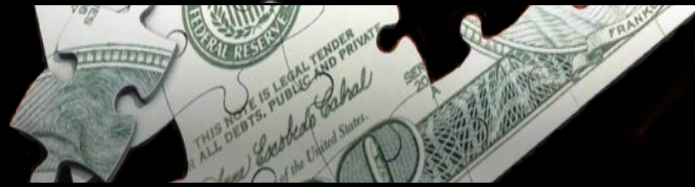
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**SECURITIES INFO**

The information on these pages is in no way relying upon or relating to Financial Conduct Authority (FCA) or European Banking Authority (EBA) and the United States Securities Act of 1933, as amended or related regulations and does not involve the sale of securities. We are not acting in the capacity of a Securities & Exchange Commission broker/dealer or investment adviser. The information herein is not intended for the purpose of buying, selling, trading, recommending securities or offering counsel or advice with respect to any such activities. We hereby declare that we are not licensed brokers or government employees and that this information is of a private nature and is deemed exempt from the Securities Act it is not intended for the general public and all materials are for your "PRIVATE USE ONLY". Consultants are NOT Advisers of any kind. We are Business Consultants providing business information to private individuals and private companies.

Please note, that in providing project finance related services, we are not in any way acting as legal, tax and or other professional advisers, or giving legal, tax or other professional advice. We strongly recommend, that project finance applicants obtain independent legal or tax advice, as appropriate from a Certified Public Accountant (CPA), Chartered Accountant (CA), Attorney-at-Law, a Certified Financial Planner (CFP) or other licensed professional as regulated by your State or Country.



## Introduction

Sustained support from our readers and associates enables us to continue finding difficult stories in challenging times of finance and politics. FE Magazine is editorially independent and is free from commercial bias and not influenced by billionaire owners, politicians or shareholders. This is important because it enables our Readers' to support means we're we can continue bringing The latest Financial and Commodity information around world.

### Objectives

Our objective is to show current information on who's who in today's commodity industry which includes buyers and sellers, banks, trade desks, also major institutions along with countries that's involved globally with most commodity products.

Our New FE Magazine's objective is to keep all our readers updated on a every two months review on most financial commodity products.

### Our Main Goal

Our main goal is introducing and connecting companies who's looking to build a reliable business network globally.

### Support

Our Support Team will always be available to help against any inquiries or issues seen in the reading of FE Magazine.

If you wish to know more about our services, Please E-Mail: [info@femagazine.co.uk](mailto:info@femagazine.co.uk)

### Leading News

Quick News points out what's happening in today's commodity market place and other area's.

### FE Magazine Disclosures

Please note all the services described herein list possible service features and/or sample institutions for information purposes only, are not guaranteed and subject to change at any time. Contracted terms may or may not contain any, all, or none of the elements of any of the features on any particular service.

By accessing all these pages, you have agreed that none of the information anywhere in our magazine or our website is designed as any form of marketing offer or advice of any type. It's just informational for illustrative purposes and you agree to consult with your legal, accounting or financial advisor if you require any advice or any kind.

Sustained support from our readers and associates enables us to continue pursuing difficult stories in challenging times of political. FE Magazine is editorially independent and is free from commercial bias and not influenced by billionaire owners, politicians or shareholders. This is important because it enables our Readers' to support means we're we can continue bringing The latest Financial and Commodity information around world.

**Please be advised that FE Magazine will report all fraud activities and attempt to commit crimes to::**

INTERPOL, FBI, CIA, IC3, US Treasury Dept., Fin CEN, SEC, Federal Reserve, CC Commercial Crime Services, RCMP, New Scotland Yard, City of London Fraud Squad, Crime Stoppers International as well as any Law Enforcement Agency in your area.



## **Changes with First Edge Ltd and FE Magazine!**

Everyone at First Edge and FE Magazine is excited to announce the major changes with both First Edge and FE Magazine,

Sadly our CEO/ Managing Director Mr. McGhie will be taking a back seat of the daily transactions due to other business commitments, but he will still direct and oversee most of the major decisions that's will need his rubber stamp of agreement,

After this months Issue, We at FE Magazine will now generate our Issues on a quarterly basis, this is for our reader to get a more indebt read on what going on in the commodity industry, as well as all the different groups were able to offer and deliver to all our clients globally.

FE Magazine would also like to thanks our readers in sending us their mails of bad traders and brokers in our Complaints and Suggestion Box.

Due to the new changes we have tried responding to most emails; to give a better understanding on how our production process works, along with most traders and brokers who's dedicated their lives in making this industry safe and clear for good regulated business, we also found most of our readers was having some difficulty in trying to read our whole edition ,so in 2019 we'll be cutting short all our editorial pages to a minimal amount of wording, with the replacement of many showcases of wonderful digital color photos for more visual presentation to broaden our advertising spaces,

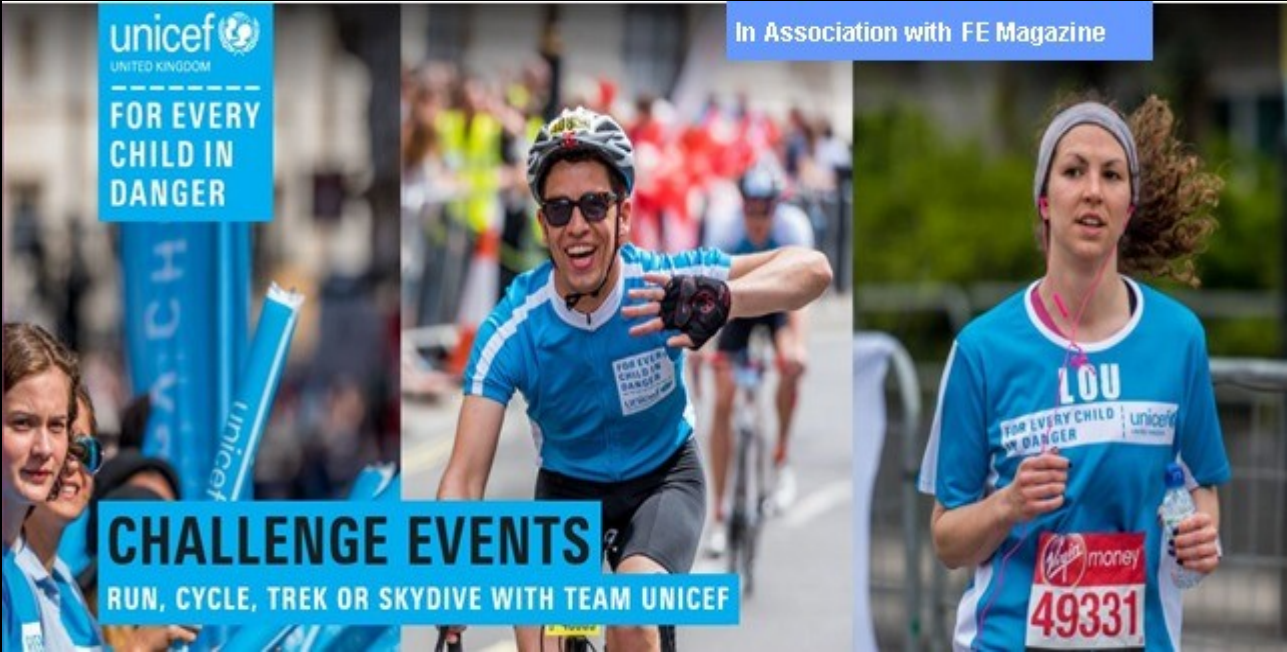
We are still using our beautiful free matte-finish PDF Magazine's download from our Magazines website to generate a larger spectrum of commodity readers.

### **“UNICEF” and “Oxfam” along with “Save The Children”**

Last year has been one of unprecedented dangers for children globally. we tell the stories of some of the millions of children whose lives have been affected by war, disease, hunger and violence. Thanks to all our readers amazing support, we've been able to help more children than ever before; Like always everyone at First Edge and FE Magazine is committed in helping Unicef / Oxfam / Save the Children

These world leading organisations for children in more than over 190 countries. Make a donation and help us save children's lives across the world. (Please Donate)

Once again we would like to thank all the companies and Institutions as well as all our readers for all the years they have helped in making curtain donations.



Take on a sporty challenge, and help build a safer world for children

Run a marathon, cycle 100 miles, take on a trek, conquer a sky dive; the options are endless, and your efforts really will make a difference.

Taking part in a challenge event gives you a great opportunity to achieve your own personal goals and raise funds for some of the most disadvantaged children in the world.

Right now, 50 million children have been uprooted from their homes. They face fear and uncertainty, and freezing temperatures now winter has hit. With your support, we can help keep these children safe and warm, and give them hope for a happy future.

£15

COULD HELP TO PROVIDE WARM, THERMAL BLANKETS FOR 5 BABIES IN SYRIA



**RUNNING EVENT**

[From 5K to an Ultra > Marathon](#)



**CYCLING EVENT**

[Get on your Bike and help keep children safe](#)



**TREKKING EVENT**

[Get your Hiking Boots on and help keep children safe](#)



**ADRENALINE CHALLENGES**

[Adrenaline Challenge for UNICEF](#)

# Make the Right Move. Seal the Deal.

First Edge and Clariden Global Executive Education



## Identifying Strategic Acquisitions and Structuring Successful M&A Deals

Independently Accredited and Certified by CPD - An Internationally Recognized Certification Board



Dear Readers,

Based on research by Harvard Business School, 70% to 90% of mergers and acquisitions fall short of meeting their financial expectations. To give you a critical step forward in pulling off successful M&A deals, I would like to invite you to Clariden's **Identifying Strategic Acquisitions and Structuring Successful M&A Deals** executive programs that will help you formulate the right M&A strategies and accomplish successful M&A transactions. **Held successfully in major cities including Sydney, London, Toronto, San Francisco, Frankfurt and Hong Kong, over 300 financial leaders have participated in this program.**

### What You Can Expect From This M&A Program

Led by Thomas Kessler who has been successful in leading over US\$20 billion of M&A transactions globally, this 2-day program will show you how to develop a successful **end-to-end acquisition strategy** for your company – from **identifying the right acquisition target and transaction synergies** to **structuring the deal** and implementing a **successful post-merger integration strategy**. You will learn how to **shortlist a potential list of acquisition targets** which complement your existing business and **conduct effective valuation and due diligence techniques to arrive at the right value you should pay** for your acquisition. At the end of the program, you will walk away with a clear roadmap on how to successfully identify and plan for your next acquisition.

### Key Benefits & Takeaways

- **Acquisition vs. Alliances** – Understand when you should acquire and when you should partner
- **Acquisition Target Identification, Profiling and Engagement** – Understand how to select the right target and plan your acquisition strategy right from the beginning
- **Develop M&A Capabilities** – Build a successful M&A team for your organization. Create the right capability and deal structuring knowledge across your organization
- **Synergies** – Analyze and value deal synergies and risks
- **Transaction Structuring** – Arm your deal knowledge by understanding how to structure a transaction in the most effective manner from tax, legal and liability standpoint
- **Due Diligence** – Understand the key due diligence required when conducting an M&A process
- **Valuation** – Learn how to allocate the right acquisition price on your target and the premium you need to pay in a transaction to make the acquisition work
- **Tax and Legal Considerations** – Understand the tax vs legal considerations in an M&A process
- **Post Merger Tax and Legal Considerations** – Understand the tax vs legal considerations in an M&A process Post Merger Integration – Understand how to design and implement a successful post merger integration strategy to achieve your required synergies

## Latest Notification

Notice to Members I-18-20  
November 4, 2018

### **Information for CPOs and CTAs—Avoiding financial ratio errors on NFA Forms PQR and PR**

NFA Compliance Rule 2-46 and the related Interpretive Notice to NFA Compliance Rule 2-46 require commodity pool operators (CPO) and commodity trading advisors (CTA) to report quarterly two financial ratios regarding a CPO's or CTA's financial condition. As described in the Interpretive Notice, NFA Forms PQR and PR contain data fields for the Current Asset/Current Liability (CA/CL) ratio and Total Revenue/Total Expenses (TR/TE) ratio. A number of CPOs and CTAs are incorrectly reporting these financial ratios.

#### **Ratios must be calculated using the accrual method of accounting**

CPOs and CTAs have incorrectly calculated these ratios using a cash basis of accounting. Both ratios must be computed using the accrual method of accounting and in accordance with U.S. generally accepted accounting principles or another internationally recognized accounting standard, consistently applied.

The accrual method of accounting requires that revenues and expenses be recorded in the period in which they are earned or incurred rather than when they are received or paid. For example, a management fee earned in June and received in July should be recorded as revenue for June. Similarly, a bill for services received in June and paid in July should be recorded as an expense for June.

#### **CA balance must only include assets owned by the CPO or CTA**

CPOs and CTAs have incorrectly calculated the CA balance in the CA/CL ratio by including client assets invested in pools or managed accounts. However, the CA balance must be calculated using only the CPO's or CTA's own assets. These assets may include the CPO's or CTA's interest in a pool or managed account.

#### **CA balance must only include the CPO's or CTA's current assets**

CPOs and CTAs have incorrectly calculated the CA balance using total assets or non-current assets such as a receivable that is not due within the next twelve months or a long-term rent-related security deposit. The CA balance must include only current assets. A current asset is an asset that is expected to be converted to cash within the next year (e.g., cash, accounts receivable due within the next twelve months, marketable securities).

#### **TR/TE Ratio must be calculated based on the prior twelve months**

Although NFA Forms PQR and PR are filed quarterly, the TR/TE ratio should be calculated using revenue earned and expenses incurred during the prior twelve months. For example, a PQR or PR with an as of date of March 30, 2019 should include all revenue earned and expenses incurred from April 1, 2018 through March 30, 2019.

Additional guidance on calculating the ratios is available in the Interpretive Notice to NFA Compliance Rule 2-46 and the materials and recordings for NFA's May 2017 Member Workshop.

As a reminder, CPO and CTA Members must maintain all quarterly ratio calculations and any supporting documentation and make them available to NFA during an examination or upon request



The leading event for the Asian tank storage industry

REGISTER TODAY >>

Southeast Asia is considered to be the most dynamic region globally when it comes to oil demand growth. If you are interested in doing business in this promising economic region or currently work within the Asian market, **Tank Storage Asia** is the perfect place to find out more about current and future business opportunities as well as establish valuable business relationships.

**What's new for 2018/2019?**

In addition to more than **80 companies** showcasing their state of the art products, technology and services and over **20 senior-level** presenting the latest findings and tank storage industry outlooks, you can experience:

- Global Tank Storage Awards Showcase – presenting the winners of the 2018 Tank Storage Awards that took place at StocExpo Europe, Rotterdam
- Free-to-attend seminar sessions led by the American Petroleum Institute (API), covering the latest safety standards and regulations
- American Petroleum Institute (API) presentation ceremony, presenting key industry suppliers with their latest product certifications
- Official networking evening, taking place on Wednesday 26<sup>th</sup> September

Register for your free visitor pass

**Visit the exhibition**

Discover everything from pumps, valves, automation technology, safety equipment, pipelines and much more from exhibitors across the supply chain. Don't miss out on this opportunity to discuss any questions you may have one-to-one with other industry experts. [Click here to register](#) and be kept up to date with the latest exhibitor news.



**Attend the conference**

The **CPD-certified conference** is delivered by senior-level executives from across the region including major terminals, analysts and regulatory institutions. Market analysis on growth and developments in the Asian tank terminal market, safety and regulation implementation management are just some of the key topics that will be discussed. **Book your conference seat** to access the conference and the exhibition.



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**POWER-GEN ASIA**

THE 73<sup>RD</sup> INDONESIA  
NATIONAL ELECTRICITY DAY  
– **POWER-GEN ASIA**

IN ASSOCIATION WITH FIRST EDGE LTD

## POWER-GEN ASIA

**ARE YOU SURE YOU WANT TO MISS OUT  
ON ASIA'S PREMIER POWER GENERATION EVENTS?**

Have you not yet registered to attend **POWER-GEN Asia** Conference & Exhibition? Don't worry, there is still time, but the event is fast approaching.

Can you and your organization afford to miss out on the latest developments, technological advancements, product launches and high-level networking that this premier power generation event offers? **Do not let your competitors get there first, make sure you [REGISTER ONLINE NOW](#) fast track entry and access to:**

- **8,500+ attendees** over three days with numerous networking opportunities
- **50+ conference sessions** and **150+ speakers** across **7 themed tracks**
- **200+ industry leading Exhibitors**, both international and local
- **Free Business Connect Matchmaking** open to ALL attendees

### HIGHLIGHTS OF POWER-GEN ASIA 2018 INCLUDE:



#### OPENING KEYNOTE SESSION & PLENARY PANEL

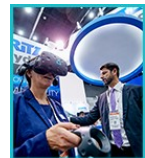
Join your fellow power industry professionals at the scene setting **Opening Keynote Session**, open to ALL attendees at 10:15 on 18 September. Then at 14:00 we cover the topic of **“Coal vs Renewables - Asia's Balancing Act”** in our lively **Plenary Panel Session**.

[CLICK HERE](#) for the Full Conference Programme

#### 200+ INDUSTRY LEADING EXHIBITORS

A world-class exhibit floor filled with many of the industry's largest players from both conventional and renewable energy including **ABB, Sumitomo SHI FW, Babcock Power, IHI Corporation, Shin Nippon, Toshiba** and **Mitsubishi Hitachi Power Systems**. The Exhibition delivers a platform for the power industry to discuss the challenges and solutions for Asia's energy future.

[CLICK HERE](#) for the Floor Plan and Exhibitor List.



#### BUSINESS CONNECT MATCHMAKING & EVENT APP

**The Official POWER-GEN Asia is NOW LIVE!** Search for exhibiting companies, view the floor-plan and latest conference programme, and search for Special Events such as the Opening Reception & Happy Hours.

#### REGISTRATION ENQUIRIES

If you would like to speak to us about registering to attend The 73rd Indonesia National Electricity Day - POWER-GEN Asia, please contact us for further information:

John Collins  
Delegate Sales Manager

T: +44 (0) 1992 656 642  
E: [johnc@pennwell.com](mailto:johnc@pennwell.com)



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PL2L MAKES SURE THAT EVERYTHING IS DONE IN A PURE AND SIMPLE PROFESSIONAL MANNER  
SO BUYERS AND SELLERS CAN UNDERSTAND



### Buying Property

If you are interested in buying a property in the UK, our experienced agents can help you find exactly what you're looking for.


With thousands of properties to choose from and a range of dedicated property services including property finance, valuation, insurance and interior solutions, we can tailor our services to meet your needs.



## Stop Wasting Precious Time!

Are you happy with the Company Who's Controlling  
your Wealth Management Account?

Why Not try First Edge



Dedicated Support 24 Hours a day

We have 24 hour access to support our clients around the clock whenever the markets are open from our team of dedicated relationship managers. First Edge is also been reputed for its 24x5 hour trade desk access and support

"Time" has been one of the most talked about topics since the ancient Egyptians established the 24-hour day a long time ago. Limited time continues to be a popular and increasingly diverse topic that we all have to live by in today ever growing diverse global financial market place.

It's also a true fact that most independent companies or principle investors have no real start time to start their precious wasted day in speaking or reviewing the head company who's dealing with their company wealth management account. To make matters worse, most Proposals or DOA they've been presented to be engaged in, the broker/institution will sooner or later be required to slow down his schedule with little or no regard for his principle funds that's been lodged for the transaction.

It's always been our desk's procedure in create a compelling compliant check on all the contracts that's been presented to us before it's released to any of our Clients.

We regularly across companies or individuals who think they know this business that approach us with what we refer as third party deals, can become a daunting task to close along with a recipe that's doomed for failure, so much time wasted and such little time to respond to their proposal's they would eventually have to sacrifice their nights, weekends, (in too many cases) even their health, in trying to close any competitive product out the door on time for their client.

Unfortunately there isn't enough time to describe all the ways a company can better manage each proposal, First Edge time management team has its own in house time schedule globally, In the interest of all its clients

One of the cornerstones of our managing time is efficiency and time. Most teams rush to kick off each proposal before they are fully reviewed. However, most banking experts agree that up to 15 percent of the total scheduled proposals should be allocated to a compliance planning team.

LOOKING FOR A SOLUTION THAT'S RIGHT FOR YOU?  
TALK TO THE TEAM AT FIRST EDGE

SEE OUR WEBSITE :  
[www.femagazine.co.uk](http://www.femagazine.co.uk)



First Edge Ltd has been  
Part of NFA Since 2009

**NFA**  
NATIONAL  
FUTURES  
ASSOCIATION®

National Futures Association (NFA) is the industry wide, self-regulatory organization for. NFA strives every day to safeguard market .

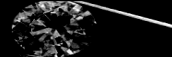


## CONFLICT FREE DIAMONDS

Buying Diamonds In a Better World



**CONFLICT FREE  
DIAMONDS**  
KIMBERLEY PROCESS



The Kimberley Process was established to halt human rights abuses resulting from rebel groups using the profits of diamonds to fund their wars or coup d'états. Its 54 members come from 90 countries and account for almost 100% of the global trade in rough diamonds. The scheme was set up to ensure the international supply of diamonds didn't come from warlords. It has helped stem millions of dollars to would-be rebels.



**STOP  
KILLING  
CHILDREN**



## PT. KHATULISTIWA RAYA ENERGY

- MINING & OIL TRADING COMPANY -



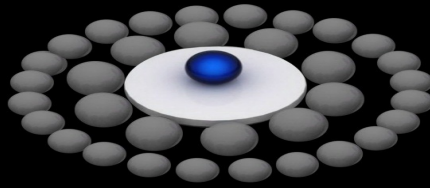
P.T. Khatulistiwa Raya Energy is holding company for PT. Khatulistiwa Mandala Energy (Specializing in Refinery Project) and PT. Khatulistiwa Mandala Energy (Specializing in LNG Project). We are one of Indonesia's independent Oil Trading companies which have the license to import the oil products issued by The Government of Indonesia (Department of Energy and Mineral Resources The Republic of Indonesia). Niaga Umum Licence



### Our Networks Coverage

Indonesia \_  
New Zealand \_  
Malaysia \_  
USA \_  
Europe \_  
United Kingdom \_  
United Arab Emirates \_





## The New revised **Jewell in the Crown** (Promissory Note)

This Information is for All Private and Institutions Investors who've been constantly frustrated by the time length it takes to purchase SBLC /BG's and MTN's but don't know any other alternative of purchasing real banking security paper.

### **Welcome to the 2018 Newly Revised Promissory Note.**

We have reviewed and examined the Introduction of this Newly designed Promissory Note and the role it plays in connection with other major Banking financial instruments across the EU, Asia and the USA, by looking at the constructed design and diversity on how this paper helps most embedded institutions and private investors adopt a more open field in gaining the instrument investment they require at faster and less expensive pace than the normal route were all use to, this note presents a more flexible rang of capacity that might be need to help to strengthen access to other financial instruments along with some private Placement Programs.

### **Insurance Wrapped**

We've also reviewed AON Insurance who'll be the principle Insurer who'll cover the Insurance of this note; there are also alternative choices of the top 5 Insurers, if AON may not be acceptable by curtain institution or private investors.

This Promissory Note comes with 3 main options to suit each investors needs:

**Option 1** [Asset Management Agreement]

**Option 2** [Lease Agreement]

**Option 3** [Buy Sell Agreement Situation]

### **Euro Clear and International Securities Identification Number (ISIN)**

This Note also comes with an extra added security measure, once the it's been purchased, it comes with an ISIN Number Code is used in nearly 100 countries to clearly identify and show the state of the Notes details which is checkable on the Euroclear based financial system that specialises in the settlement of securities transactions as well as helping with the safekeeping of the promissory note asset..

Overall our mother company First Edge Ltd shows a great deal of comfort in being associated with this Newly Presented Note, our above review also shows this paper must have been prepared on the blessing of curtain financial Institutions. Our mother company also carried out it's own desk research, and interviews with other financial institution including platforms and desks attaining to the banking Industry, they have all agreed that a note such as this can be a major change on how institutions and investors think.

For more information on the Promissory Note, please contact us by email on: [cm@first-edge.co.uk](mailto:cm@first-edge.co.uk)



## 2018 Christmas Gifts For Family and Friends We've Chosen 10 of the Best Gifts

### Wondering what to buy your bestie's for Christmas?

We tend to spend most of our time shopping for our family at Christmas and our friends can often end up being bit of an afterthought, but surely, they deserve something equally as great? After all, our friends are the family we get to choose! Well, we've got a wonderful array of Christmas gifts for friends, so you can spoil your BFF's to something special this festive season!

No. 1

### The Invincible Military Inspired Smart Watch Every Guy in UK is Talking About. (It's Super Tough!)



Worried about damaging that fragile smart watch you paid so much for? Hesitant to even buy a pricy smart watch because they can so easily get damaged? This breakthrough in smart watch tech may be what you're looking for..

Track your steps and heart rate, make a purchase, get social media notifications, call an uber, and even function as a hotel room key! There are just some of the amazing features of smart watches these days.

It's no surprise that smart watches are so popular nowadays—everyone seems to be getting one!

There's just one big problem: smart watches are unprotected and can easily get damaged. Since you're wearing it on your wrist there's no room to put a shatterproof protective case on your smartwatch like you would on your mobile phone.

In the course of living your life and wearing a smart watch it's only matter of time before it gets: bumped, cracked, or smashed.

That means paying a hefty fee to get your smart watch repaired or worse replaced!

Thanks to new breakthrough military technology, there's a new type of smart watch that's super robust (nearly shatterproof) and yet very stylish!

### What is it?

A Small group of elite former military engineers wanted a watch so tough that a soldier could wear it in the heat of war. A smart watch that can take a beating and keep on ticking!

They used recently declassified military tech to come up with the ultimate smart watch. Both stylish and super tough



**2018 Christmas Gifts For Family and Friends**  
**We've Chosen 10 of the Best Gifts**

**No. 1**

**The Invincible Military Inspired Smart Watch Every Guy in UK is Talking About. (It's Super Tough!)**





















**T1 Tact-Watch**

The T1 Tact Watch comes ready for the "combat" of daily life. Demanding physical job? Extreme workouts and outdoor sports? No problem, this smart watch can get through without so much as a nick or scratch.

What's more, this smart watch is also dust and waterproof. It can withstand the toughest situations with no problems at all...

Your T1 Tact Smart Watch will leave the expensive 'weaking' smart watches in the dust. Once you experience the strength and versatility of this robust military grade smart watch, you'll never look back!

**What is the T1 Tact-Watch Capable of?**

 IP67 Dust & Waterproof	 4th Gen Glass CORNING®	 Sunlight-Visible FSTN/Full View	 316L Stainless Steel	 Gravity sensor
 CR2450 (610mAh Button Cell) maxell®	 33 months stand-by time	 Bluetooth™ BT4.0	 Android&iOS Compatibility	 Storing Movement Data
 All-day activity record (Steps)	 Incoming Call Reminder	 Information Reminder (SMS, Facebook, Twitter)	 Better Calorie Burn Tracking (Kcal)	 Walking distance (km)
 Today's Date	 Alarm Setting	 Smart Stopwatch	 Remote Camera	 Social Sharing

### Button Operation



**S1 button**  
Luminous dial  
BT on/off

**S2 button**  
Mode/Confirm  
/Save

**S3 button**  
Numerical control  
Camera shutter  
Timer start/pause

**S4 button**  
Setting/Switch  
Resetting

Press: to press the button once  
 Long press: to press&hold the button for about 3 seconds  
 Simultaneous Long press: to press&hold 2 buttons(or above)for about 3 seconds

### Size



85mm (case diameter)  
 50mm (case thickness)  
 125mm (strap length)  
 102mm (strap width)  
 260mm (total length)



## 2018 Christmas Gifts For Family and Friends We've Chosen 10 of the Best Gifts

### No. 1

#### The Invincible Military Inspired Smart Watch Every Guy in UK is Talking About. (It's Super Tough!)

Whether it's an Apple, Sony, or Samsung, the days of wearing boring fragile smart watches that look like mini-computer screens are over.

T1 Tact Watch is the 'Alpha Male' of the smart watch world. It's designed to thrive in a world of danger, adventure, and action. All while sporting a stylish and slick design!

#### Wait...Can I Sync My Tact Watch with My Smartphone?

**Smart mobile connection**

Data transmission: Wireless / Sync  
Connectivity (between devices): Bluetooth Smart  
Smartphone compatibility: Android, IOS  
Compatible version: IOS 7.0 or above version ;Android 4.3 or above version

Phone notifications on the watch: With "Sports+" APP  
Phone as secondary display of watch: With "Sports+" APP  
Movement data can be saved on watch for 21 days  
It can be saved on cloud server permanently after uploading

APP Languages: SimplifiedChinese,English,French,Italian, German,Russian,Spanish, Portuguese, Japanese,Arabic

**Tact Watch instantly connects and pairs to mobile phones. Works with Apple and Android phones.**

#### How Much is It?

When we first researched this watch, we were sure it would go for at least \$300, or even \$400.

You'd be surprised to find that you can get it right now for just \$89 (versus \$179.99 in speciality stores!) It's an amazing deal, considering most people won't think twice forking over \$300-\$500 for a conventional ugly fragile smart watch.

#### Does T-1 Tact Watch Live Up to its Promises?

Here's some impressive feedback we got on the Tact Watch from our internal staff testing...

After putting this watch through a battery of testing and punishment, it passed with flying colours. Our entire staff were blown away by the T1. Even the ladies loved it. Here our internal assessment of the Pros and Cons:

#### Pros:

##### Extreme Durability

Intuitive and Very Easy to Use — Stylish and Professional Design

#### Cons:

No fragile touch screen. It's completely unnecessary!

Bottom line: Whether you sit at a computer all day, or work a heavy duty physical job, the T1 Tact Smart Watch is the 'smart' choice versus the conventional weak, ugly and hideously expensive smart watches on the market!





## 2018 Christmas Gifts For Family and Friends

### We've Chosen 10 of the Best Gifts

#### No. 2

#### Walk of Stars Light Box (Make Them a Star)

Getting your own star on the Hollywood Walk of Fame is the pinnacle of achievement for some. Now there's no need to wait for fame or international recognition of your fabulousness as you can just order up your very own personalised Walk of Stars design. Instead of being inset into the sidewalk of the Hollywood Boulevard (where - let's face it - you wouldn't get to see it very often), it's designed on acetate and mounted onto the front of a beautiful light box that you can keep in your home.

You supply the vital details for the star, including the name, birth date and a two line message and we then create it for you, mount it on an A4 sized light box, with USB cable, and send it out to you. Making the perfect gift for anyone whom you think would enjoy a bit of recognition, the light box is filled with internal LEDs which light up when you plug the included cord into a computer or a mains adaptor (if you have one).

#### About The Product

- Everyone deserves to see their name in lights
- Designed to look just like the Hollywood Walk of Stars
- Personalised by you
- Add a name (up to 14 characters) and birth date (up to 19 characters)
- Add a two line message (30 and then 60 characters) to complete the design
- Every one is unique for the individual
- Comes with a 2 metre USB cable
- On/off switch on the box
- Light box is A4 size and approx 7 cm deep
- Can be free standing or wall mounted
- Can be used with a mains adaptor (not included) or any other USB port



#### Personalised Star of Fame

<https://www.findmeagift.co.uk/gifts/personalised-star-of-fame.html>

Does your girlfriend, daughter or best friend shine brightly and brilliantly in all their endeavours? Make them feel like a true superstar with their very own Personalised Star of Fame! They'll soon be dreaming of Hollywood as this stunning framed poster hangs beautifully on their bedroom wall. If you know a special someone that loves to sing, act or dance, this replica print of the Hollywood Walk of Fame will be all the encouragement they need to follow their dreams. It's a unique and meaningful gift, especially for those that would love to be famous for their craft. Who knows, maybe one day you'll see their name immortalised on the famous Hollywood Walk of Fame sidewalk!



## 2018 Christmas Gifts For Family and Friends

### We've Chosen 10 of the Best Gifts

#### No. 3

##### Upside Down Wine Glass

<https://www.findmeagift.co.uk/gifts/upside-down-wine-glass.html>

Turn the whole thing on its head

Things have to be a certain way, Don't let anyone ever tell you, That the impossible is possible that down can be up, Try it and you'll soon find that it's not big and it's not clever, It simply wouldn't be true to say, A humorous product can make someone's day. Our message really couldn't be clearer

Now read that again from the bottom up and realise that 'bottoms up' really can be the best way sometimes!

##### About The Product

- One inverted wine glass - the top is the bottom and the bottom is the top
- Takes an entire bottle of wine (750 ml)
- Watch guests' puzzled faces as they wonder why the glass is upside down and the wine isn't spilling
- The traditional top of the glass is sealed, the bottom is open, and the (glass) section and stem are hollow, to fit all that lovely wine
- A hilarious novelty gift for a wine drinker
- Made from glass
- Hand wash only (maybe get a bottle brush for that stem)
- Height is approx. 24 cm



##### Wine Bottle Glass

<https://www.findmeagift.co.uk/gifts/wine-bottle-glass.html>

Ladies, we've all been there. It's Friday night, you've just got settled down on the sofa with your slippers on and a glass of vino when all of a sudden the glass needs refilling. Luckily for you, our wine bottle glass more than fits your needs and will ensure that you won't need to budge off the sofa when your favourite programme comes on, what could be better? For those days where a mere single glass of wine just won't do, our wine bottle with glass on top more than fits the bill.

This rather clever novelty wine glass bottle is designed to hold a full 750ml bottle of wine, yet looks infinitely classier than if you were to just start glugging straight from the bottle. If you're looking for a wine bottle gift to give to a friend, why not team this nifty little invention with a bottle of their favourite plonk? We're sure they'll really appreci-



## 2018 Christmas Gifts For Family and Friends

### We've Chosen 10 of the Best Gifts

#### No. 4

#### Roulette Drinking Game Only £9.99

<https://www.findmeagift.co.uk/gifts/roulette-drinking-game.html>

One Tequila, Two Tequila, Three Tequila, Floor!

Looking for fun new ways to get the drinks in? With the spin n shot roulette drinking game, your house parties will never lack for raucous entertainment again! This roulette shot wheel is an awesome way to get everyone relaxed and drinking. Fill the 16 shot glasses with whatever tickles your fancy, decide on your rules and get playing. With one of these drinking roulette sets you can be sure that there'll never be a dull moment at your next gathering.



There's essentially two ways to approach filling the shot glasses in your roulette drinking game. Either opt for a mix of water and something a bit stronger but equally colourless, or if you're bent on late night extravagance, fill glasses on the roulette drinking wheel with different spirits of varying strengths and pleasantness. If you're feeling particularly mean, you can even include a few that you know members of the group dislike! How about a mix of vodka and chilli vodka for example?

Watch the tension rise in the room as the wheel spins and the result downed. Study their face for delight or disgust, with the dread of those awaiting rising with every positive reaction! Then again, this sort of game is a matter of perspective and taste. Play this shot glass roulette drinking game as wildly or sensibly as you like for the perfect party fare. New Year's Eve, house parties, stag and hen do's - they could all benefit from the addition of a Roulette Drinking Game. Pick your poison and roll the ball. Please make sure to enjoy responsibly!

#### About The Product

A tense and thrilling twist on the original casino game. With many different ways to play, you are guaranteed a laugh and a few good drinks!

The Spin n Shot compartments are all easily washable.

Suitable for anyone legally allowed to drink! (That's 18 in the UK and 21 in the US!)

Please drink sensibly and responsibly.

Measures approx. 9 cm x 30 cm diameter.

What Do You Get?

1 x Roulette Wheel - 1 x Ball (and 1 spare) - 16 x Shot Glasses

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A generous 30 day money back guarantee.

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Unique gifts for all tastes, budgets and occasions.

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of  
Experience

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NAHS is a Registered business and has been in serving the public and companies since 1997

The UK Government estimates £90bn of cash is laundered in Britain every year.

Lawyers are failing in their duty to combat suspected money laundering and have ignored repeated warnings to increase their reporting of suspicious activity by clients, Britain's top law enforcement body has said.

Donald Toon, the director of economic and cybercrime at the National Crime Agency (NCA), said the number of reports it had received from lawyers had fallen by 10% this year, despite of a host of recent scandals that have led to London being described as the money-laundering capital of the world.

Toon questioned whether lawyers were taking their obligations seriously enough, given that failure to report suspected money laundering and terrorist financing is a criminal offence punishable by up to five years in prison.

"We believe that we do not get the level of reporting from legal firms of suspicious activity that we would expect," Toon said. "We have said it a number of times and there has been no significant change." He said the NCA was working closely with the Solicitors Regulation Authority to identify legal professionals who were not following the rules. Toon is the latest public figure to raise concerns about UK solicitors and their proximity to controversial clients.

MPs censured the City firm Linklaters this year for its decision to advise on the stock market listing of an energy company belonging to the oligarch and Kremlin insider Oleg Deripaska, months before he was placed on the sanctions list by the US government.

Linklaters said its 70-member team in Moscow, which includes 12 partners, followed the highest standards and abided with all regulations against bribery and corruption, anti-money laundering and sanctions.

The scale of the problem NCA investigators are required to tackle is vast. The government estimates £90bn of cash is laundered in Britain every year.

This year the agency launched its first prosecutions under the new unexplained wealth order legislation, which targets non-EU nationals. The legislation should make it easier for the government to seize UK property and other assets suspected of being acquired using the proceeds of crime and corruption.

"What you are trying to do is create a change in the climate," Toon said. "Successive governments, for reasons that seemed right at the time, have wanted the UK to be an open, inviting market. That carries real opportunity and that carries some risk. The important thing is to get the balance right."

The government's historically light-touch approach to the flow of money into London has been a boon for its banks and for lawyers. However, at least one senior solicitor, a senior partner at the firm Child & Child, has been referred to the solicitors disciplinary tribunal for allegedly failing to carry out proper checks on a client. The hearing has yet to take place and the allegations are as yet unproven.

Solicitors and other professionals working in particular sectors have a legal duty to file what is known as a suspicious activity report (SAR) when they have grounds to suspect they are being asked to handle the proceeds of crime or transactions connected to terrorist finance. Those obliged to file include banks, auction houses, money transfer outlets, estate agents, bookmakers, accountants and tax advisers.

The fall in alerts from lawyers comes as the overall number of reports is rising. The total increased by 9.6% to 464,000 in the year to March 2018, according to the NCA. A full breakdown by profession will be released this year, but a look at previous periods shows lawyers trail those working in finance. The increase is being fuelled by banks, which flagged up almost 350,000 transactions in the year to March 2017, while law firms, including those specialising in property conveyancing, filed just 3,020 alerts.

The UK Government estimates £90bn of cash is laundered in Britain every year.

“There is a significant challenge engaging the thousands of law firms to promote the required level of understanding about the SARs regime, compared, for example, to the relatively small number of licensed banks in the UK.”

The release two years ago of the Panama Papers, a crackdown on holders of secretive Swiss accounts by the US tax office, and a series of swinging fines imposed on HSBC and Standard Chartered, among others, have led to yearly increases in the overall number of SARs.

These scandals exposed wrongdoing by banks, but they have also highlighted the role of accountants, company formation agents and law firms, like the now defunct Panama practice Mossack Fonseca, in enabling the injection of the proceeds of crime into the legitimate banking system. Despite this increased scrutiny, reports from lawyers have fallen by about 10% each year since 2015.

“It’s certainly not in the forefront of legal firms’ minds in the way it is if you hold a banking licence,” Toon said. He spoke of cases where banks had reported dubious property deals for which there had been no corresponding alert from solicitors involved in the same transaction.

Concerns about the failure to control money laundering led to the creation in January of a new regulator, the Office for Professional Body Anti Money Laundering Supervision.

The watchdog is charged with overseeing 22 organisations, from the Law Society to the Association of Tax Technicians.

The NCA is carrying out seven investigations into professional enablers, one of which relates to the legal profession. It has intelligence on a further 19 cases, 11 of which involve lawyers.

NCA said a number of cases had been referred to him by the SRA. “We have a number of cases we are now investigating criminally in relation to legal professionals. We are doing this on a coordinated basis working with the police to tackle the professional enablers.”

Addressing solicitors at a recent conference in Birmingham, Toon said they often had a better understanding of high-value transactions than any of the other professionals involved.

The NCA director warned lawyers that close involvement in their client’s affairs meant they faced a stark choice. “It’s about taking on the responsibility of serving the public or, if you don’t want to take it on, benefiting the criminal,” he said. “We’re not asking people to go out and tackle gangsters, only to report something where they have a suspicion.”



Security minister Ben Wallace said the Multi-Agency National Economic Crime Centre will target illicit finance.

Estate agents, high street solicitors and accountants who facilitate about £100bn of money-laundering in the UK but are failing to report suspicious activity face a crackdown under a government drive against economic crime.

Security minister Ben Wallace has warned public schools, football clubs and luxury car garages they must report irregularities, pledging to “go after the status” of the worst culprits by focusing on where they spend their illegal cash.

UK lawyers failing to report suspected money laundering, says watchdog

In an interview with one of the UK’s biggest Newspaper, he set out plans for the new multi-agency national economic crime centre launching on Thursday, which will prioritise the most serious offenders, boosted by a £48m cash injection and a more intelligence-led approach.

It was also said, “The ones who pretend their hands aren’t really dirty and profit from moving dirty money and knowingly conspire ... they’re cowards to pretend they’re nothing really to do with it. They are the ultimate. It’s like the BBC Russian McMafia TV Program, they comfort themselves by being at wonderful events and not getting their hands dirty, but their hands are as dirty as the person trafficking the child that they’re making their money from.

“We’re going to make sure that people who are proactively being facilitators are at the front of our queue as much as the actual nominals of the organised crime groups and we’re going to do everything we can to prosecute them.”

The government is also expected to toughen up its approach to Scottish limited partnerships, a business loophole that it believes has been used by foreign criminals to launder dirty money in the UK.

But the principal focus of the serious and organised crime strategy, published on Thursday, is the crackdown on illicit finance and the professionals who facilitate it. If they fail to report suspicious activity they face sanctions including, ultimately, jail.

Wallace said he wanted to prevent serious offenders from using their illegal cash to boost their reputations. “Part of that is going after the status. If all you can go shopping with is a Tesco Clubcard, you’re not really much of a gangster are you?” he said.

“If you’re denied your ability to spend your ill-gotten gains, if you can’t go and buy a flash car or a box at a sporting event or a nice house in Belgravia, if you can’t do any of that then you strip away the ability for them to launder their reputation.”

He added: “We will be going after the people who have not played their part in hardening the environment and reporting. So the purveyors of luxury goods, the public schools, the sporting institutions, who don’t ask many questions if suspicious people come along with cash or other activities, we will come down on them.”

High-value car dealers are regulated and so are required to file suspicious activity reports if they suspect money-laundering. Schools, although not obliged to report, are still subject to money-laundering laws.



The regulatory bodies for property, accountancy and the law have already been hauled in by Wallace and Treasury minister John Glen, who warned them that unless they did more to root out illicit activity, their members would face closer scrutiny.

The beefed-up response will include new specially trained police to improve and coordinate fraud investigations, more officers at the National Crime Agency to identify and seize criminals' money, and extra investment in data and intelligence assessments.

The government had been accused of not doing enough to tackle money laundering in the wake of the Panama Papers revelations, unveiled by organisations including the Guardian in 2016.

Wallace admitted that the system had not been responsive enough, but added that since then UK authorities had begun 68 criminal investigations, as well as seized £1.6bn in assets since 2010 and frozen hundreds of millions more.

He added: "Too many people have felt that security and prosperity are mutually exclusive and it's just not ...

Post-Brexit if we're going to make Britain and the City of London successful then it has to have a reputation for cleanliness and security."

Wallace said that the banks, which are responsible for 83% of suspicious activity reports, had more to do but were willing to play their part in the crackdown. It was the estate agents, accountants and lawyers that must make additional efforts.

"My point about small and regional firms is that you can make big ripples in parts of the country by taking action if you find out people have not been [reporting]," he said.

He warned that the public also had a responsibility to face up to the role they played in supporting organised crime, singling out bootleg cigarettes, nail bars and car washes in particular.

"Actually what they don't realise is that the 'wink, wink, nudge, nudge' is a guy who might push 10 packs of fags in that bar but he is [also] pushing a container and actually next week he doesn't bring in a container of drugs he trafficks some children," he said.

"It goes to the heart of how passive do you want to be? Those middle class people taking themselves into the nail bar in the local high street who don't think they're really fuelling organised crime, well they are. The point of this is that we all have a role to play."



**Almost all firms offering financial services in the UK must be authorised by us.  
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If you are not sure of a Broker, Consultant, financial advisor please contact any of the institutions below or any of our first edge or FE Magazine emails provided below

**1. FX Merchants**

Warnings Published: 30/10/2018 Last modified: 30/10/2018

FX Merchants is not authorised or registered by the FCA. Find out why and how to protect yourself from scammers.

**2. Arvato Financial Solutions Limited (clone)**

Warnings Published: 29/10/2018 Last modified: 29/10/2018

Arvato Financial Solutions Limited (clone) is not authorised or registered by the FCA but has been targeting people in the UK, claiming to be an authorised firm. Find out why you should be wary of dealing with this unauthorised firm and how to protect yourself from scammers.

**3. Starwood Asset Management Fund (clone of authorised firm)**

Warnings Published: 26/10/2018 Last modified: 26/10/2018

Starwood Asset Management Fund (clone of authorised firm) is not authorised or registered by the FCA but has been targeting people in the UK, claiming to be an authorised firm. Find out why you should be wary of dealing with this unauthorised firm and how to protect yourself from scammers.

**4. Youcompareinsurance**

Warnings Published: 25/10/2018 Last modified: 26/10/2018

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**5. K & R Partners Limited (clone)**

Warnings Published: 25/10/2018 Last modified: 25/10/2018

K & R Partners Limited (clone) is not authorised or registered by the FCA but has been targeting people in the UK, claiming to be an authorised firm. Find out why you should be wary of dealing with this unauthorised firm and how to protect yourself from scammers.

**6. Seveninvest Management Limited (clone)**

Warnings Published: 25/10/2018 Last modified: 25/10/2018

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**Contact information**

Head Office: 12 Endeavour Square, London, E20 1JN.


Switchboard: Calls using next generation text relay +44 (0)20 7066 1000

Or **0800 111 6768** (freephone) or **0300 500 8082** from the UK, or +44 207 066 1000 from abroad.


# WARNING WE WILL REPORT

After years of building up our Online Network of scammers we at First Edge is honoured and privileged to be directly associated with the organisations shown below along with others.

ICC AT COP21 :  
CONFERENCE ON CLIMATE CHANGE  
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**URGENT FOR ALL BUYER AND SELLERS AND BROKERS WE ARE DIRECT**

## **First Edge Ltd is now Direct WARNING WE WILL REPORT**

This should be the most important information released in the commodity industry, where the severity of this warning should make everyone realize the most serious impact that pertains in the commodities transactions.

FEM is happy to release this very important message to anyone involved in the commodities industry concerning the new measures with respect to all Buyers and Sellers conducting business` transactions around the globe.

From now on, if an **ICPO, LOI, RWA, or BCL** is issued and the document is not real, true and/or actually verifiably factual, the Buyer will be able to inform the **FBI, ICC, and INTERPOL**. In addition, after an **FCO** is sent to the Buyer, there should be a formal answer to Seller from Buyer in a timely manner in accordance with the agre

If there is no response from in a timely manner, company will be reported to the **FBI, ICC** and Interpol. If this action is not resolved they will be reported for abuse of the **NCND, LOI, ICPO, AND RWA OR BCL, FOR THIS IS NOW A FEDERAL OFFENSE.**

It is important to transmit this to all clients that work with providers that are members of the **ICC, FBI,** and other international organizations. From this point forward, the international codes will be strictly enforced to exclude all intruders that send or transmit false information. Those who submit a false **NCND/IMFPA, LOI, ICPO, RWA or BCL, or FCO, as well as FALSE PROOF OF PRODUCT (POP), FALSE PROOF OF FUNDS (POF) WILL BE CHARGED WITH A CRIME.**

This offense went into effect on November 15, 2008 and re-effected in June 2013 after a meeting was held between the Federal Reserve, European Central Bank, Interpol, Federal Bureau of Investigation and Central Intelligence Agency.

The reason for this measurement is to protect the commodities industry which is a fundamental part of the world's economy.

The Non-Circumvention, Non-Disclosure & Working Agreement (**NCNDA&IMFPA**) we signed and it stated:

**WARNING:**

This should be the most important information released in the commodity industry for years where the severity of this warning should make everyone realize the serious impact that pertains in all oil and other commodities transactions.



Federal Bureau of Investigation  
J. Edgar Hoover Building  
935 Pennsylvania Avenue, NW  
Washington, D.C. 20535-0001  
Investigations@fbi.gov



INTERPOL IP Crime  
Unit INTERPOL General Secretariat  
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Website: www.INTERPOL.int



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**OFAC**

## Office Of Foreign Asset Control

### Update to OFAC's list of Specially Designated Nationals (SDN) and Blocked Persons

Consumer Policy  
Economic Policy

The SDN list has recently been updated. Please Check with FE Magazine to access the latest version of the SDN blocked persons list.

Financial Markets,  
Financial Institutions,  
and Fiscal Service

Each list is periodically and they may also be updated if a new list related format or product is offered.

Financial Sanctions  
Specially Designated

For more updated specific information on this action, follow our Magazine next release date

Nationals List (SDN List)

As part of its enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries.

Consolidated Sanctions  
List

Search OFAC's Sanctions  
Lists

It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific.

Additional Sanctions Lists

OFAC Recent Actions

Currently selected

Collectively, such individuals and companies are called "Specially Designated Nationals" or "SDNs." Their assets are blocked and U.S. persons are generally prohibited from dealing with them.

Complete List of Sanctions

Programs and Country  
Information

Frequently Asked Questions

Please contact FEM for more information on Treasury's Sanctions Programs.

OFAC Civil Penalties  
and Enforcement

Contact OFAC

International

Terrorism and Illicit Finance

Data and Charts Center

FAQs



Federal Bureau of Investigation  
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**INTERPOL**

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Fax: +33 (0) 4 72 44 72 21  
Website: www.INTERPOL.int



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## Lloyds Banking Group to add 2,000 jobs in digital shake-up

### Bank to cut 6,000 existing positions but create 8,000 new roles

Lloyds Banking Group is to refocus its operations on digital technology. Photograph: Justin Tallis/AFP/Getty Images  
Lloyds Banking Group is planning a major restructuring of its workforce, adding 2,000 jobs as it refocuses its operations on digital technology.

Britain's biggest high street lender will cut 6,000 jobs but create another 8,000 as part of a £3bn reorganisation over the course of the next two years.

The job losses will be spread across the group transformation division, corporate banking, retail and community banking, Sky News reported. New roles will be oriented towards digital technology.

It is understood that existing Lloyds employees whose jobs disappear will be offered the chance to apply for the new roles, fitting in with an existing re-training drive.

Lloyds' recognised unions, Unite and Accord, have been consulted on the plans, which are not thought to include branch closures at this point, although job losses may be concentrated in specific offices.

A Unite spokesperson said: "Unite will scrutinise the detail of the announcement when it is made. Our priority will be to press the company to ensure there are no compulsory redundancies."

Lloyds, which owns brands such as Halifax and Bank of Scotland, announced in February it would re-evaluate its strategy alongside a £3bn investment plan running from 2018 to 2020. At the same time, it is aiming to cut operating costs to less than £8bn in 2020, from £8.2bn in 2017.

The UK's major high street banks have been gradually reducing branch numbers as they adjust to the rapid rise of mobile and online banking and the consequent slump in the number of branch transactions.

Sign up to the daily Business Today email or follow Guardian Business on Twitter at @BusinessDesk Lloyds announced 15 branch closures in September, although job losses were not significant. However, it has cut thousands of jobs under the leadership of the chief executive, António Horta Osório, who joined the bank in 2011.

The bank previously said its "transformation" program would affect more than two-thirds of the business. The restructuring plan came after the government sold off its final shares in the bank. Lloyds was bailed out by the government during the financial crisis, following the acquisition of HBOS which made it into the UK's largest high street bank.



Ex - Servicemen Required for UK  
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FEM Official Advisor

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### Positions Required:

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Sensors in fabric  
measuring vitals

## SOLAR PANELS

Captures solar energy

## BODY

Nanoparticles protect  
against impact

## ARMOR

Complete ballistic  
protection

## LEG BRACE

Captures kinetic energy

## EXOSKELETON

Improves performance  
and endurance



## Traders and Brokers Alert

### Complaints & Suggestion Box



We would like to thank all our readers in Sharing their Comments and concerns by revealing their past issues with bad brokers and traders by using our Complaints and Suggestion box with the strictest confidentiality.

Each bad broker and broker failure is regularly updated on why explanation on why the company or person has been entered into the Bad Trader or Broker list in the Password driven Members Area located in the First Edge Website Main Area or all the Members and institution to review, We will not place any Company/ Institution or Person in this area unless were a 100% sure of the facts.

#### **Suggestions in Helping our Readers?**

All Comments to FE are read and replied back promptly, If you wish to make any viable comment or suggestions, or personal thoughts on any particular products that could be helpful to our readers, please send it to us, if presentable, we can make it appear in the next issue of our Magazine.

#### **How does these bad Brokers and Companies become accountable?**

You can report companies or people you think should be blacklisted in the comments box, if it's at a extreme level, once checked by our own team we'll put you direct to the necessary Regulated Bodies who'll help to bring the said Company/Institution to Justice, especially with the bodies who's based in the UK.

Each mail is checked via substring matching on other websites and checked by our team with BT.

It would be grateful if you could also state your full details with country and region when sending in you complaint and comment.

We always read each Complaint, and respond to every single complaint individually.

Please email us: [info@femagazine.co.uk](mailto:info@femagazine.co.uk)



Private and Confidential



FIRST EDGE Consultants in  
**Investment  
Banking**  
Direct to Principles

**PPP or MTN Transactions**

- BG SBLC Monetization
- CIS KYC Needed on most of our casework
- personal guarantee
- credit checks
- asset verification
- loss of equity in your business
- Quick turn around time – often 90 days
- Low underwriting fee
- Flexible repayment terms

**Bond Funding Eligible Projects:**

- Stabilized real estate
- Construction
- Rehab
- Agriculture
- Mines
- Oil & gas
- Energy
- Non-RE such as technology, pharmaceutical, major business acquisition/expansion

**Our Consultants and Associate Consultants are able to direct and close most instruments, Especially SS MTN's**

**We know a good deal when we see it.  
Being Direct to Buyers and Sellers, we know where Instruments comes from and How they need to be Placed**

**DISCLAIMER:**

EACH DOCUMENT IS INTENDED TO SERVE AS A STARTING POINT ONLY, AND SHOULD BE TAILORED TO MEET YOUR SPECIFIC REQUIREMENTS. ALL THE INFORMATION SHOWN IN THIS MAGAZINE SHOULD NOT BE CONSTRUED AS FINANCIAL OR LEGAL ADVICE FOR ANY PARTICULAR FACTS OR CIRCUMSTANCES, F.E.M. SUGGEST THAT YOU CONSULT AN AUTHORISED FINANCIAL OR LEGAL ADVISOR.



**First Edge is now able to supply and Purchase  
MTN/SBLC/BG to cover most commodity transactions.**

**RWA**

**90 DAY TRADE PROGRAM FOR DEPOSITS ONLY IN HSBC OR BARCLAYS, LONDON, U.K.:**

1. 90 Day Trade Program for deposits only located in HSBC Bank or Barclay's Bank, London, United Kingdom.
2. The minimum investment is USD \$100M and maximum investment is USD \$599 or equivalent.
3. The Loan to Value (LTV) will be 100% of the face value of the deposit.
4. The Gross profit payout is 10 times the face value of the deposit for every 30 banking days minus fees.
5. Gross profits will be paid out weekly minus fees.
6. Client will be required to pay fees of 2%, fee to be divided 50/50 between Client and trade platform side.
7. The 2% in fees will be auto-deducted by the trade platform from the weekly Gross profit payouts received by the Client.
8. Client has NO Project Funding requirements.
9. Submission documents required:
  - a. Know Your Client (KYC), see attached applicable sample.
  - b. Ready Willing and Able (RWA) letter from the client's bank, on bank letterhead, addressed to the client.
  - c. The RWA letter must state that the bank is ready to place an Internal Hold on the funds on deposit. Each bank has their own RWA letter format.
  - e. Copy of the bankers business cards that manage the clients account.
10. Once the KYC and submission documents are submitted to the trade platform, compliance will done and the Client will be called by a trade platform within 72 banking hours. N.B.: Please confirm the reception of the present document sent by email

Contact Us, for the deadline Date at : [dm@first-edge.co.uk](mailto:dm@first-edge.co.uk)

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Please note, that in providing project finance related services, we are not in any way acting as legal, tax and or other profes-



sional advisers, or giving legal, tax or other professional advice. We strongly recommend, that project finance applicants obtain independent legal or tax advice, as appropriate from a Certified Public Accountant (CPA), Chartered Accountant (CA), Attorney-at-Law, a Certified Financial Planner (CFP) or other licensed professional as regulated by your State or Country



## Fresh Cut MTN Program

First Edge is Direct to the required Exits which is Major Corporations and Trusts after MTN has become SS

### **DELIVERY VIA EUROCLEAR TRANSACTION PROCEDURES (OPTION #1):**

After this AGREEMENT is counter signed by both parties (BUYER first), Both parties will lodge the CONTRACT with their respective banks;

BUYER's banker sends banker email to the designated SELLER's banker to confirm contract and RWA (**Appendix "A"**);

SELLER delivers Bank RWA Letter/Instrument EUROCLEAR Delivery Report Copy (**Instrument TITLE is in accordance with BUYER designation in this AGREEMENT**) to the BUYER; SELLER issues Commercial Invoice;

SELLER/BUYER's EUROCLEAR Officers agree and confirm on a window for EUROCLEAR Screen Block and Pay; Payment will be transmitted on a T1 Payment per Seller Commercial Invoice.

The transaction and subsequent tranche will continue with mutual agreement in writing per agreed tranche schedule;

### **DELIVERY VIA SWIFT TRANSACTION PROCEDURES (OPTION #2):**

After this AGREEMENT is countersigned by both parties (BUYER first), Both parties will lodge the CONTRACT with the irrelative banks;

BUYER's banker sends banker email to the designated SELLER's banker to confirm contract and RWA (**Appendix "A"**);

SELLER bank sends the Pre-Advice via SWIFT MT799 [**Appendix-B**] to BUYER bank.

BUYER bank replies with "BANK UNDERTAKING RWA" via SWIFT MT799 [**Appendix-C**] to SELLER designated Bank.

SELLER's Bank delivers "Bank Instrument/MTN" via swift MT760 or MT542 (Instrument TITLE is in accordance with BUYER designation in this AGREEMENT) to the BUYER's bank; SELLER issues Commercial Invoice;

Upon validation and authentication of the delivered "Bank Instrument/MTN" via MT760 or MT542, within one (1) banking day, BUYER settles payment per SELLER Invoice to SELLER designated account.

SELLER's bank sends the hard copy of the original instrument as per BUYER bank instruction or to BUYER bank via bonded courier within Seven (7) banking days.

Transaction continues according to the agreed tranche schedule [**Appendix-E**] and procedures

**Our specialty is creative structuring also alternative financing solutions.** We work with the client to develop a financing plan that will address the requirements for equity; the debt and/or equity structure; and the proper venue for the solicitation of funds. We utilize a systematic approach to structure the financing through the deployment of alternative financing structures that may include one or more elements.

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## The New Bentley EV Revealed

First Bentley EV should be here by 2025

Bentley pushing ahead with electric car plan.

Bentley has set its sights on launching its first all-electric car by 2025. The car will follow the launch of sister brand Porsche's Taycan, which is set to arrive next year.



The decision from Bentley to explore the idea of its first all electric car is not so much to follow current high-end carmaker trends – Aston Martin will also be going electric via its Lagonda brand

Jaguar is already introducing electric cars, and Ferrari is considering building one too – but rather to tackle its own huge environmental impact. Bentley's current range is full of gas-guzzling V8s and W12, so a popular electric offering would go some way to offsetting the impact of the petrol-powered models. The latest Bentley news

"When is the first full-electric Bentley? That is currently in the decision process, but our target is definitely before 2025," Bentley CEO Adrian Hallmark, who took over the running of Bentley at the start of this year, told Reuters.

It was taking stock of all the models, all the power trains, all the future technologies that we needed to invest in and re-cut the plan to be more electrified than we were.

The car, which is still being discussed by the high-ups at Bentley will be based on an Audi/Porsche platform, meaning that it will bare some resemblance to the Taycan, at least mechanically.



## The New Bentley EV Revealed

Bentley EXP 12 Speed 6e concept

What we don't know is what kind of car the electric Bentley could be. The Taycan is a four-door coupe, but Bentley previously showcased an electric sports car concept with the EXP12 Speed 6e (above) at the Geneva Motor Show last year.



It won't be the first partnership between the two radically different brands which became sister brands when Volkswagen took control of Porsche in 2012.



Since then Porsche's financial arm has provided services for Bentley customers, and the latest generation of Continental GT (above) is build upon Porsche's rear-wheel-drive MSB platform.



Bentley's adoption of the Porsche duel-clutch transmission has been less successful, with problems adapting the unit holding up Bentley and causing something of a financial hit.



Bentley is expected to net record sales of 11,089 by the end of this year according to Automotive News, despite delays with the new Continental GT brought by the challenges of integrating Porsche platforms and components, and the company having to re-work a number of its models to comply with stricter emissions regulations.



## The New Scammers Tricks

More than three million people in the UK are the victims of scams every year. Many of them lose hundreds or even thousands of pounds, after being taken in by sophisticated scams and devious criminal gangs. This month is Scams Awareness Month, which aims to raise awareness of scams, and encourage people to be on their guard.

There are thousands of different scams doing the rounds, ranging from fake lotteries and prize draws to investment schemes, attempts to get hold of your financial details, and even tricks designed to get you to transfer your money into the criminal gang's bank account.

It's difficult to stay on top of each variation, so another option is to be aware of how these criminals tend to get into your home, so you can be on your guard.

### Cold Internet Connections

This is still the most common way that criminals will get in contact through Skype, whatsapp, here are some of the very latest common scams run by scammers. This includes boiler room scams - which involve calling people and using high-pressure sales techniques to get you to invest in something essentially worthless. They take an average of £5,000 \$7.000 from each victim, so they will put time and effort into convincing you that their scam is a legitimate investment.

### Gold and Diamond

Lets start with the gold scammers, we have found that many scammers know that its impossible to use the old scam's by presenting pictures of gold and diamonds and ask the investor to help them with the cost of their taxes and carriage cost.

This might be the case 2 to 3 years ago but in most of the African countries there are real buyers on the ground that will cover all these cost, so their new tactic is to build up the investors confident by saying that their prepared to pay all the CIF cost, but the investor will need to cover the Hotel and refinery cost, in some ways this seems to be acceptable at the time, the good scammers will build up you confidence in discussions and even send you documents related to the CIF Shipment, until the 12 hour surprise which will come, where they will be asking for fund due to unforeseen circumstances.

### Vishing

Another common phone scam is vishing - where they pretend to be from your bank, or the police, and warn you there has been fraud on your account. They then persuade you to transfer your money into a 'safe' account. If you do as they say, you are actually transferring your money into their account.

A variation on this theme is to tell you that there has been fraud on your account, so they are sending round a courier to pick your card up. They then take the card and go on a spending spree.

The best way to protect you from all of these is never to believe anything you are told on a cold call, and to hang up.



## Review of the world's 8 biggest gold-mining countries

Gold is mined in around 90 countries worldwide. Some of the countries that historically have been top producers continue to be so, including Australia, USA and South Africa. But China is now the world's top producer, having increased productivity significantly since 2005.

### Australia

Australia continues to be at the forefront of world gold production. From being the fourth largest producer of gold in 2008, Australia's production has surged to secure the country's position as the world's second largest producer of gold in both 2009 and 2010.

Western Australia is responsible for 75% of Australia's gold production and also hosts approximately two thirds of Australia's 4,500 tonnes of estimated gold resources. Western Australia's State Government received royalties from mining of some US\$5.14 billion.

Australia has consistently been one of the world's largest producers of gold since its first gold rush, centred on Victoria in 1851. During the 1850's, Australia was producing some 40% of the world's gold. The immigration sparked by the rush, fuelled further agricultural and industrial development and saw nearly 500,000 people attracted to the state of Victoria.

World production ranking 2nd 2011 Thomson Reuters GFMS  
Annual gold production (tonnes) 258.30 2011 Thomson Reuters GFMS  
Percentage of world production 9.16% 2011 Thomson Reuters GFMS  
Gold mine reserves (Moz) 237.92 2011 USGS  
Official sector gold holdings (tonnes) 79.85 2011 IMF IFS  
Value of gold produced (net revenue) \$13,050,850,178.02 2011  
GDP of country \$1,379,382,221,955.10 2011 World Bank  
Estimated value of gold produced as percentage of GDP ranking 26th 2011  
Estimated value of gold produced as percentage of

### China

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption.

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption. In 2011, China was second only to India in this regard with demand for 779.8 tonnes of gold, a 22% increase on the previous year. China is also a significant holder of gold reserves, currently behind only USA, Germany, the IMF, Italy and France.

60% of Chinese gold production comes from five provinces: Shandong, Henan, Jiangxi, Yunnan and Fujian. Although China has a large number of relatively small operating mines, consolidation has reduced the number of producing entities from 1,200 in 2002 to 700 at the end of 2010. The country's largest producer is Zijin Mining Company, whose Zijinshan Gold & Copper Mine is the single largest gold producer.

World production ranking 1st 2011 Thomson Reuters GFMS  
Annual gold production (tonnes) 371.00 2011 Thomson Reuters GFMS  
Percentage of world production 13.16% 2011 Thomson Reuters GFMS  
Gold mine reserves (Moz) 61.09 2011 USGS  
Official sector gold holdings (tonnes) 1,054.09 2011 IMF IFS  
Value of gold produced (net revenue) \$18,745,123,561.92 2011  
GDP of country \$7,318,499,269,769.41 2011 World Bank  
Estimated value of gold produced as percentage of GDP ranking 38th 2011  
Estimated value of gold produced as percentage of GDP





# UK Financial Ombudsman Service

Exchange Tower, Harbour Exchange  
Square, London E14 9SR  
TEL: 0800 023 4567



head office: 12 endeavour square  
London. E20 1JN  
Tel: 0207 066 1000



Department of the Treasury  
Internal Revenue Service  
Website: <https://www.irs.gov/>



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Welcome to Embassy First, we are able to offer a vast amount of knowledge from our involvement in catering for Embassy's in the UK. At Embassy First we are constantly reviewing our services which is held on our vast range of listed private clients and governments around the world.





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### IFTTT and BMW Homes



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Anker SoundCore mini Bluetooth Speaker, \$29.88

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Precious metal professionals consultant since 2010, we're one of the world's leading consultants in trading physical gold bullion around the globe.

### Our Security

We are able to give personal references of assurance from some of the most major suppliers along with high level principle dignitaries who knows today's gold market. In most countries: Dubai, Canada, Hong Kong, Singapore, Switzerland and the UK.

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### Our Service

First Edge will provide each customer with a Principle Relationship Manager who will always be on hand to help with any logistics in the buying process and the answering of questions.

### Our Flexibility

Gold can be bought or sold by most of the world's leading currencies. We also offer many other facilities that can help both buyers and sellers globally.





ANGLOGOLD ASHANTI



**CURRENT PROFILE**

AngloGold Ashanti, headquartered in Johannesburg, South Africa, is a global gold company with a portfolio of long-life, relatively low-cost assets and differing orebody types in key gold producing regions. The

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**Refiner & Market Maker**

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precious metals and has established trading relationships to international suppliers,



Aurora Precious Metals Group is located at the Gold

FOOD SOAP  
 A COOKING POT  
**A SAFE PLACE** (with subtext: BED SHEET, WATER PURIFIERS)  
 CLEAN WATER  
 PLASTIC MUGS  
 PLASTIC MEDICINE SHEETING  
 A BLANKET  
 WATER POT  
 PLASTIC BOWL  
 BUCK

NO CHILD BORN TO DIE  
 Save the Children



### **What is a conflict diamond?**

Conflict diamonds, also known as blood diamonds, war diamonds, or converted diamonds, are defined by the United Nations as “diamonds that originate from areas controlled by forces or factions opposed to legitimate and internationally recognized governments, and are used to fund military action in opposition to those governments...” Essentially, these diamonds are mined and sold in war-torn areas, with the profits used to fund violent rebellions.

### **Where do conflict diamonds come from?**

The vast majority of conflict diamonds come from countries in southern and western Africa. The first reports of conflict diamonds were published in 1998 by Global Witness, and revealed the role that diamonds played in funding the rebels of the National Union for the Total Independence of Angola (UNITA) in their war against the government. Angola, the Democratic Republic of the Congo, and Sierra Leone are the most widely mentioned countries of origin for conflict diamonds, although other African countries including Côte d'Ivoire, Zimbabwe, and Liberia have also been involved in the practice.

### **What's being done about it?**

In 2003, the UN established the Kimberley Process Certification Scheme (KPCS) to prevent the proliferation and sale of conflict diamonds. The diamond industry is very serious about self-policing at all levels of the supply chain. All major rough diamond producers, exporters, and importers are now members of the KPCS, and any diamond dealer who is found to be non-compliant is often blacklisted. Their reputation is severely damaged, and dealers and jewelers will be very hesitant to do business with them. Despite criticism, the Kimberley Process has been quite successful in increasing sales of legal diamonds and discouraging the trade of conflict diamonds.

### **How many conflict diamonds are out there?**

Once a diamond is cut, it is very difficult to tell where it came from. However, the number of conflict diamonds in circulation has drastically decreased over the past twenty years. At the peak of the Sierra Leone conflict, it is estimated that conflict diamonds accounted for between 4% and 15% of the global diamond trade. Currently, the World Diamond Council claims that less than 1% of diamonds are conflict diamonds.

### **How can I make sure my diamond isn't a conflict diamond?**

Some retailers, like Brilliant Earth, specialize in conflict-free diamonds. If a jeweler is compliant with the Kimberley Process, he or she should be able to show you a diamond's System of Warranties statement. You don't have to avoid all diamonds from Africa; in fact, many of these countries rely on the legal diamond trade to finance schools, infrastructure, and growth. When diamond shopping, ask the store owner about the process it uses to guarantee its diamonds are conflict-free.

He or she should be able to confidently discuss the origins of the diamonds and gemstones sold at the store.



#### About The Format

Beginning January 2014, GIA's benchmark laboratory reports will have a new look. They'll contain the same trusted grading and identification data in an easier-to-read format. The reports will also contain enhanced security features and unique QR codes providing direct access to Report Check for quick report verification. The new reports consume less paper and other materials to help clients reduce their storage and postage costs.

#### Exchanging Reports for the Revised Format

The introduction of the revised format will not affect the validity of previously issued reports. If you'd still like to exchange your current report for one in the new format, GIA's Reissue Program offers a cost-effective way to do so.

**Reports Qualifying for Reissue:** Any prior version report dated on or after January 1, 2013. Reports dated prior to January 1, 2013 are subject to the standard update service and fees,

#### Reissue Fees:

Reports dated January 1, 2013 to June 30, 2013: \$10 USD for Dossier; \$15 USD for all other reports, Reports dated July 1, 2013 to December 31, 2013: No Charge

All requests for reissues at these special rates must be submitted by December 31, 2014, otherwise regular Update Service and corresponding fees apply.

#### How the Reissue Program works:

- Complete a Reissue Request form and submit along with your current report to any GIA laboratory or intake location worldwide
- You do not need to resubmit your gemstones
- Free shipping and handling
- Please allow up to 10 business days to process after report are received
- Reports issued in new format will carry the date of the original report
- If payment is required, you will be invoiced in the local currency of the lab where you submitted
- Reissue program expires December 31, 2014

## Diamonds from the Pits to Dept



Several international mining corporations have established regional headquarters in Botswana and are looking for diamonds, uranium, gold and oil. Many have come back with positive results. Galane Gold Ltd announced that it has kicked off its first ore exploration from Tau underground in the northern part of the country.

Galane Gold or GG is a Toronto-based investment firm, an unhedged gold producer and explorer acting in mining operation and exploration in the Republic of Botswana. It is a publically traded company which is listed on both the TSX Venture Exchange and the Botswana Stock Exchange.

Galane Gold has already had several extensive exhibitions in the management of mining and exploring programs.

"This gold exploration is an expected evolution in order to improve the company's performance," GG said. The firm contributes with senior professional employees, who are committed to respect the environment and the communities in which they work.

At the beginning, GG didn't have the intention to pursue the resource of gold in Tau through underground mining. It started the project in the fourth quarter of 2013 and has finished its forced portal entry at the bottom of the existing Tau pit and the installation of the entire infrastructure required for the exploration.

The company has put a graphical presentation of the detailed mining plan on the reported resource to mine about 85,000 ounces of gold over the next three years.

Ravi Sood, the Chief executive officer of Galane Gold, stated, "This project is a major step in the evolution of the company both with regards to a change from open pit mining to underground mining and our plans to extend mine life through further exploration." He then added, "We have completed this project within six months and from our own operating cash-flows is a testament to the experienced management team that we have put in place."

Botswana is ranked as the best investment jurisdiction in Africa, according to World Bank Global Investment Benchmarking Report. According to the Fraser Institute Global survey of Mining Companies best African mining jurisdiction and the seventh best mining country globally.

It also has a strong economic environment. In fact, Botswana is regarded as the best mining country in Africa. It has political stability and strong GDP growth. Its status as an English speaking country is why Multinational firms such as Galane Gold can operate on its ground. The Australian firm, Gallery Gold, however, has also its entire exploration of Gold in the country. The company's most prospect exploration was the Mupane Gold Mine which officially opened in February 2005, will produce approximately 100,000 ounces of gold per year. Apart from that, Botswana is an emerging mining powerhouse.





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SHAWN MENDES



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Mr. Ryan Long

African Lion Investment

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**SAVE  
THE  
CHILDREN**

 Save the Children



A thief entered a house mid-afternoon. He tied up the woman and at knife-point asked the man to hand over the jewellery and money. Man started sobbing and said, "Brother, you take anything you want but please untie the rope and free her." Thief: "You really love your wife!!" Man: "No, she is my neighbor's wife. Mine will arrive shortly"

**IT'S FUNNY HOW A WOMAN CAN ARGUE FOR 3 HOURS STRAIGHT...**

**BUT 2 MINUTES INTO A BLOWJOB, AND SUDDENLY HER JAW HURTS.**



## Sex life and Coca-Cola

# Coca Cola

Two old friends meet after many years ....

They talk about their past life ....

One asks the other:

- And how's your sex life?? .....

- **Same As Coca-Cola** .....

- Oh great! .... Full of bubbles, eh?! ....

-Nothing like that! ....

**Before it was 'NORMAL',  
then it became 'LIGHT',  
and now it is 'ZERO' !**



## The Penis Poem

my nookie days are over,  
my pilot light is out,  
What used to be my sex appeal  
is now my water spout!  
Time was when , on its own,  
From my trousers it would spring,  
But now its just a full time job  
To find the fucking thing!  
It used to be Embarrassing  
The way it would behave,  
for every single morning  
it would stand & watch me shave!  
Now as old age approaches,  
It sure gives me the blues,  
To see it hang its little head  
& watch me tie my shoes!



**\*THE ITALIAN WEDDING TEST\***

I was a very happy man.

My wonderful Italian girlfriend and I had been dating for over a year, and so we decided to get married.

There was only one little thing bothering me....It was her beautiful younger sister.

My prospective sister-in-law was twenty-two, wore very tight mini skirts, and generally was bra-less.

She would regularly bend down when she was near me, and I always got more than a nice view.

It had to be deliberate.

Because she never did it when she was near anyone else.

One day her 'little' sister called and asked me to come over to check the wedding invitations.

She was alone when I arrived, and she whispered to me that she had feelings and desires for me that she couldn't overcome.

She told me that she wanted me just once before I got married and committed my life to her sister.

Well, I was in total shock, and couldn't say a word.

She said, 'I'm going upstairs to my bedroom, and if you want one last wild fling, just come up and get me.'

I was stunned and frozen in shock as I watched her go up the stairs.

I stood there for a moment, then turned and made a beeline straight to the front door.

I opened the door, and headed straight towards my car.

Lo... And behold, my entire future family was standing outside, all clapping!

With tears in his eyes, my father-in-law put down his shotgun and hugged me and said, 'We are very happy that you have passed our little test. We couldn't ask for a better man for our daughter. Welcome to the family.'

And the moral of this story is:

**Always keep your condoms in your car !**

Paddy rings his new girlfriend's door bell, with a big bunch of flowers. She opens the door, sees the flowers, and drags him in.

She lies back on the couch, pulls her skirt up, rips her knickers off and says 'This is for the flowers!'

'Don't be silly,' says Paddy, 'You must have a vase somewhere!'

Paddy hates his wife's cat so much he drives to the next town and dumps it.

*Keep Calm And Oh Feck It Enjoy Some Craic*

When he gets home its there.

The next day he drives 50miles and dumps it.

When he gets home its there again.

So next day he drives to the other side of the country and dumps it, 6 hours later he rings his wife and asks,

"Is that fucking cat home?"

"Yes... Why?" asks the wife.

Paddy says,

"Put the cunt on the phone, I'm lost!"

Paddy and Mary walking home from the pub.

Mary needs a piss, she goes behind a bush and drops her knickers.

Feeling horny Paddy puts his hand through the bush and and feels something dangling between Marys legs.

He jokes, "Have you changed your sex?"

Mary says, "No, I've changed my mind, I'm having a shit!!!"

Penis says to his balls: "I'll take you two to a Party"

The balls replied: "You Fucking Liar!!!"

You always go inside alone and leave us outside knocking!!!



Two Aussies were out hunting in the outback, and came upon a huge hole in the ground. They approached it and were amazed at its size.

The first said, "Wow, that's some hole. I can't even see the bottom. I wonder how deep it is."

The second said, "There's an old gear box over there. Let's throw it in and see how long it takes to hit bottom."

So they picked up the gear box, carried it over to the hole, counted one-two-three, and heaved it in.

As they were standing there looking over the edge of the hole, a goat come crashing through the underbrush, ran up to the hole and without hesitation, jumped in head first.

While they were standing there staring at each other in amazement, they peered into the hole, trying to figure out what that was all about.

Just then an old farmer sauntered up. "Say, you fellers didn't happen to see my goat?"

The first hunter said, "Funny you should ask. We were just standing here a minute ago, and a goat came running out of the bushes doing about a hundred miles an hour and jumped head first into this here hole!"

The old farmer said, "Naw, that's impossible! I had him chained to a gear box."

**I went for a testicle check up last week.**

**The little Thai nurse cupped my balls and said, "Don't worry, it's quite normal to get an erection during this procedure."**

**I said, "I haven't got an erection."**

**She said "No, but I have."**

**Two wives go out for girls' night. Both got drunk, started walking home and had to pee. They stopped at a cemetery but had nothing to wipe with. One used her panties, the other grabbed a wreath off of a grave. The next morning one husband called the other and said, "no more girls night out! My wife came back with no panties." The other husband said, "you think that's bad? Mine came back with a card in her crack that read, 'from all of us at the fire station, we'll never forget you!'"**



I'm reaching out on behalf of mate of mine who needs some help! His wife told him to go out and get some of those pills that would help him get an erection. When he came back, he handed her some diet pills. Anyway, he's looking for a place to live.