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FE MAGAZINE July 2014



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## INTRODUCTION

### **OBJECTIVES**

FE Magazine's objective is to keep all our readers updated with a month to month review of the latest in information on today's commodity world.

Our other objective is to publish past and current commodity information to buyers, sellers, broker's and traders, also review institutions that are involved in today's commodity Market.

### **COLUMNISTS**

Our Columnists will bring you an up to date review of the world of commodities.

### **OUR MAIN GOAL**

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### **NOTICE BOARD**

Notice Board is designed to place notices about any product you might be looking sell and buy.

If you have any question's or need further information on how to place your product on notice board.

### **LEADING NEWS**

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

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## British banking: How it broke down and how its being rebuilt

In the past Main Street banking exasperates small businesses and customers alike due to the past banking were financial instruments and bank to bank trading in the housing market which was one of the main reasons of the recession of some major companies around the world.

Now the world is looking on how the British Banking is making such a fast recovery from the world recession, most of the honors should go to the people at the Bank of England who is seen to control the UK Banking and Financial Industry.

Most people is old enough to remember how banking used to be.

The puzzle is how once conservative, traditional bank managers changed into people prepared to foist products such as payment protection insurance on to their customers.

PPI started as was good insurance idea - designed to help people with personal loans or mortgages keep up their payments if they lost their jobs or became ill.

But it ended up as one of the most cynically expensive financial products ever to be offered to the public.

At first, computers were used to automate and centralise data-processing previously carried out in branches. Then decision-making was automated.

because the result was to distance bankers from their customers.

"It all looked really logical and rational at the time,"

"But in hindsight, perhaps, one should have told the banks, 'Beware of the dangers of centralisation,' and rather stick to a business model that more or less works."

### **Bankers could face jail after report urges The British Government to introduce new criminal offence for reckless management**

I think we all agree that Britain's banking bosses should face jail if their decisions force fresh bailouts, the Parliamentary Commission on Banking Standards says today.

The commission's hotly anticipated report urges the Chancellor, George Osborne, to oversee the creation of a new offence of "reckless misconduct in the management of a bank".

Were such an offence in place in the aftermath of the financial crisis, several banking leaders could have faced prosecution.

The parliamentary commission, which was established by Mr Osborne to reform banking after the Libor scandal, describes the failure of senior financiers to accept blame for their actions as "dismal". It says new rules are required to force executives to take proper responsibility.





## British banking: How it broke down and how its being rebuilt

### 'Relentless' targeting

When the old system was in place, top bankers started producing financial products, such as PPI, and imposing tough targets on branch staff for selling them.

A known former banker such systems became pervasive. "The targeting was harsh, severe, relentless," he said.

"people's job was on the line if you didn't sell enough PPI. Cashiers, assistant managers, financial advisers, even the manager - everybody would have a personal and a group target towards selling PPI."

Now the PPI mis-selling has led most of the British Banking industry to one of its hugest compensation claims ever known to the UK Public Sector.

### Banking time-warp

The same change happened in business banking. The former close relationship between branch managers and business clients was replaced by remote, computerised loan approval systems.

Pressure on front-line staff to sell their business clients profitable financial products also grew to the extent of the change in Britain is apparent if you go to a place such as Ludwigsburg, a small provincial town in south-west Germany.



Not every German banks with giants like Deutsche Bank

It is like entering a banking time-warp.

Germany has its equivalents of British High Street banking giants, but most people in Ludwigsburg use local banks based in the town. The same is true across Germany.

The Ludwigsburg Regional Savings bank has highly computerised, highly centralised back-office systems, shared with local savings banks across Germany.

But that's where the transformation process ended.



## British banking: How it broke down and how its being rebuilt

Banking in Ludwigsburg is still face-to-face, without targets or bonuses to divert staff from providing local customers - business and personal - with useful financial services.

Stephan Kessler, the head of business lending, says long-term relationships result in good quality lending and lower defaults.

"I always compare it with going to the doctor," Mr Kessler says. "You tear down your pants - and you have to do the same with your banker - you trust in each other."

### Traditional values

The advantages of relationship banking are now widely recognised. But with British banking now operating on a far more adversarial model, there are doubts that such banking can be revived in Britain.

Handelsbanken sounds German, but in fact it's a Swedish bank, with more than 100 branches in Britain offering traditional relationship banking to personal and business customers.

Andy Copsey, Handelsbanken's UK chief operating officer, has found a hunger in Britain for the basic banking it offers. As a result, he is now opening a new branch every 10 days or so.

"I think our traditional values chime with the UK public and the business people out there," he says. "And that encourages us to continue to open more branches and recruit more staff."

Handelsbanken could hardly be more different from the familiar British banking model.

It has no targets or bonuses. Its branch staff deal with customers face to face and only in their immediate vicinity. Most lending decisions are made locally - by the branch itself.

Most Handelsbanken staff have had careers at one or other of the High Street giants - and all described relief in escaping top-down selling pressure and the chance to be, as one put it, a "proper banker again".

### Tipping point?

Handelsbanken is not the only alternative model now emerging. A string of new banks is appearing on the High Street.

In addition, so-called peer-to-peer lenders are starting to cut banks out of the picture entirely, using the internet directly to match lenders with borrowers.



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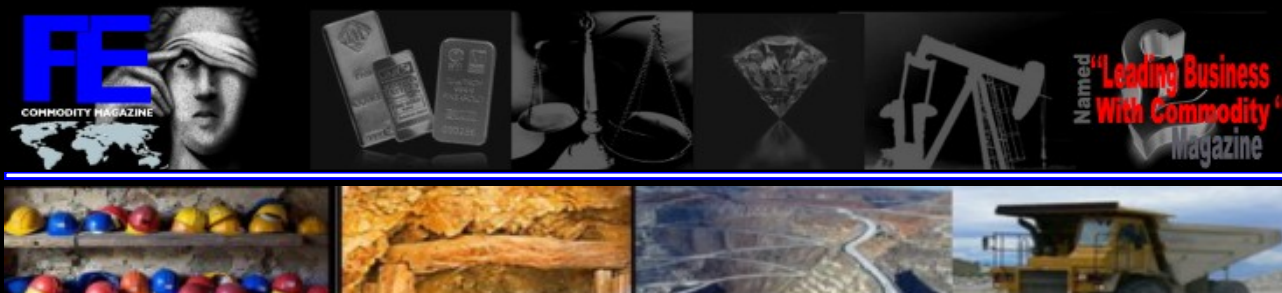
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Mr. Ryan Patrick Long  
Fax +27 86 6165263  
Email [ryan@africanlionholdings.com](mailto:ryan@africanlionholdings.com)

African Lion Investment Holdings (Pty) Ltd,  
PVT Bag X03, Lyndhurst, Johannesburg,  
South Africa, 2090

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## Protect yourself from the Internet explorer security bug

THE Internet has become a place that we visit on a daily basis for business and this means that we need to be aware of the many dangers that are out there too.

There are all kinds of security issues that people need to learn about and this range from the basics of identifying scams from legitimate offers to knowing how to safely browse websites without becoming vulnerable to attacks.

There are many browsers available for surfing the web, but the even the most popular ones can have vulnerabilities that we need to take into consideration. Internet explorer is one of the most frequently used by millions of people all over the world and there are some security bugs you need to take into consideration.

There is a very serious security bug on Internet Explorer and it has yet to be fixed. This bug can allow hackers to gain access to computers, steal passwords and steal all sorts of vital and private information from people.

This is something that is causing quite a concern for many users because the few ways to get rid of the bug require either some technical knowledge or the purchase of special software to protect the computer and get rid of the vulnerability. There is also the option of disabling all flash features and plugins but this would mean that you could not watch any flash videos, website banners or games. This would also include YouTube and other sites that stream with FLV format.

It would seem like the best solution and the most practical one for most people is to simply switch to another browser that doesn't have this vulnerabilities. You have two options that you can easily adjust to and they both offer great security and easy navigation options.

One of them is Firefox and the other is Chrome. They both have options that allow you to import all of your bookmarks from Internet Explorer and this way you won't lose all the sites you have been bookmarking all this time.





## Protect yourself from the Internet explorer security bug

A lot of people seem to have problems trying out new software for all kinds of activities online, but the best thing to do is try out other options and see if they are good for you.

There is no need to put your information at risk just because you are used to browsing the internet with IE and you don't feel like getting used to a new interface. The great thing about internet browsers in general is that they are very similar and you will get used to a new one in no time.

You also need to consider switching to a new operating system if you are still using XP. The support and update patches for XP will stop being released and this will make it very vulnerable to all kinds of new attacks. For this reason you really need to update your OS soon and we recommend either win7 or win8. For some people Windows 7 is more user friendly but other think that Windows 8 is better. Both of them are very secure and get constant security patches released.

The most important thing is to be able to browse the web safely and avoid having any vital information stole from you.

Most of us are using the internet for a lot more than just chatting and checking emails. We log into our bank accounts, check our credit reports and do all kinds of activities that involve the use of a lot of vital information that we don't want anyone out there being able to see and steal. This is why we need to keep security in mind at all times.



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Terms:

Points:

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### Iraq continues to weigh on market sentiments

Iraq has risen to become OPEC's second biggest producer during the past couple of years during which time supply disruptions from Libya and the embargo against Iran has seen the combined production from these two countries.

Violence in Iraq is continuing to weigh on market sentiments. So far militants have managed to break into Iraq's largest refinery Baija and some damage has been reported but international exports through Turkey to the North and Basra to the south remain unaffected which helps to explain the current calm in the market, according to Ole S Hansen, Head of Commodity Strategy at Saxo Bank.

Iraq has become a key OPEC producer during the past couple of years, not least considering the sharp drop in exports from Libya. For now the key oil producing regions of the Kurdish controlled north eastern Iraq and the Shiite controlled south remain relative calm and this has helped Brent crude settling into 112 to 114 USD/ barrel range but with 3.3 million barrel of daily production at stake the market remain very nervous.

Iraq has risen to become OPEC's second biggest producer during the past couple of years during which time supply disruptions from Libya and the embargo against Iran has seen the combined production from these two countries drop by around 2.4 million barrel per day since the Arab Spring began in late 2010.

During the same time, Iraqi oil production has risen by almost one million barrels per day and up until now the government has been very bullish on the prospect for an even higher production. From current levels around 3.3 million barrels per day they been looking for an increase towards 4 million by the end of year rising to 7 million by the end of 2016.

Despite the current worries the world has recently been witnessing less volatility in oil prices than during any time in recent history. The sharp increase in non-OPEC production, especially in the US has helped remove some of the worries of Middle East and North African supply disruptions. We have witnessed several geopolitical scares since 2011 but as the chart below shows, the impact of these have resulted in ever smaller price reactions.



## Iraq continues to weigh on market sentiments

### Iraq violence not to have immediate impact on Oil production

But Iraqi oil exports are still flowing and immediate risks to production seem limited. After all, most of Iraq's oil fields are located in the South, far from where the latest escalation in violence is taking place.

Violence has hit northern Iraq where the Islamic State of Iraq and Syria (ISIS) has unexpectedly seized control of a number of cities first Fallujah in January and more recently Mosul, Tikrit and others.

But Iraqi oil exports are still flowing and immediate risks to production seem limited. After all, most of Iraq's oil fields are located in the South, far from where the latest escalation in violence is taking place, according to an update from Bank of America Merrill Lynch.

Also, the recovery in production since 2003 has largely been driven by the South, with Iraqi output averaging 3.2 mn b/d in 2013, up from 1.3 mn b/d 10 years ago. So why are oil prices jumping? In our view, the market is reacting to the risk of Iraq following the familiar paths of Libya and Syria. The risk of a protracted civil war has become all too apparent. Surging violence also means that Iraqi oil output is now unlikely to rise above current levels of 3.5 mn b/d this year, failing to meet growth expectations. Longer term, the risks have also risen as investment projects could be cancelled or delayed.

In the very near-term, five scenarios are possible in Iraq. From a peaceful resolution where Shia, Sunni, and Kurd Iraqis come together on a grand pact to ISIS fighting for control of Southern Iraq oil fields, the range of potential outcomes is broad. "In our view, the two most likely scenarios are a stalemate or a limited retrenchment of ISIS as the Iraqi army fights back. In both instances, we see Brent in a \$105-\$115/bbl range. In the unlikely scenario where ISIS temporarily enters Baghdad, Brent could head \$10-15/bbl higher.

In the highly unlikely scenario where 2.6 mn b/d of Iraqi exports are disrupted, the impact would be quite severe, with Brent rising as much as \$40-50/bbl. A swift peaceful resolution would likely take Brent \$5 to \$10/bbl lower. But as Syria and Libya have shown, limited US military involvement can be a recipe for instability.





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At FE Instrument Verification, we offer our clients a service to authenticate and verify the authenticity of these instruments in the correct and legal manner. Attempting to utilise or present a fraudulent instrument or bank guarantee (or SBLC) may be seen in some jurisdictions and countries as attempted fraud. Especially if these complex instruments were presented to a local bank or banker with little or no experience of them.

FE Instrument Verification can authenticate any instrument and undertake specific due diligence on a confidential and professional inter-bank platform, offering confidence and security to our clients and broker networks.

Many receive so-called Bank Guarantees, Standby Letters of Credit, Bonds and other indemnities by third parties who wish to credit line them (often called Monetize). In some strange cases we have even heard of people attempting to sell or buy them !

Bank Guarantees and Standby Letters of Credit are different from Bonds and other form of listed securities. In fact, BG's and SBLC's are NOT tradable securities and cannot be bought or sold. They are raised by a specific party (the applicant) only for a specific purpose, to a specified party (the beneficiary). They are issued inter-bank, typically via the SWIFT communication platform.



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Bonds and other forms of certificated undertaking is harder to verify, particularly junk bonds or historic bonds. Most Bonds circulated to 'tout' for credit or buyers are historic bonds.

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## The new Basel III international banking laws

Started on Sep. 10th, 2013,

### The Basics

The seller must provide POP BEFORE THE BUYER'S BANK CAN DELIVER POB

Please note then that no bank is allowed to open any bank instrument (BG, LC, SBLC, RDLC etc.) unless the full POP package is sent to the bank with a signed contract.

Also, please note that seller's banks cannot confirm POP.

They can only confirm that they hold documents which they believe are proof of product.

It will remain the duty of the buyer to verify the validity of any such POP in conjunction with their own bank.

- 1) All offers NOW received by a buyer, its Directors/Mandates/Operational staff shall and will be REJECTED, that does not have fully verifiable POP in the form of Tank Receipts/ FULL SGS report and not just the back page. This will also include in the buying procedure the ability to perform a FULL DIP TEST on the product for bank verification.
- 2) Any offer received or presented that requires a NCNDA/IMFPA ahead of any POP shall and will be REJECTED
- 3) It is the responsibility of the receiver on behalf of a buyer to make sure that the offer fits the operating procedures of the buyer, THERE WILL BE NO EXCEPTIONS TO THIS PROCEDURE





Diamond and Gold



We are presently ready, willing and able to engage in consulting with the highest knowledge of most Gold and Diamond Products, which includes purchasing and selling, we are direct with titleholders or principles on most transaction's all around the Globe.



First Edge Ltd

Director of Gold & Diamonds: Miss Anne Huttenga

For more Info:

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## FE Diamond News

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## GIA Reports - New Format

### About The New 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



Gold & Diamond

## FE Diamond News Diamonds, from Pits to Depths

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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 publicly 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.



Gold & Diamond

## FE Gold News

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### FEM gets it rights about the Gold Titans



## Gold price rigging fears put investors on alert

Global gold prices may have been manipulated on 50 per cent of occasions between January 2010 and December 2013, according to analysis by Fideres, a consultancy.

The findings come amid a probe by German and UK regulators into alleged manipulation of the gold price, which is set twice a day by Deutsche Bank, HSBC, Barclays, Bank of Nova Scotia and Societal Générale in a process known as the "London gold fixing".

Fideres' research found the gold price frequently climbs (or falls) once a twice-daily conference call between the five banks begins, peaks (or troughs) almost exactly as the call ends and then experiences a sharp reversal, a pattern it alleged may be evidence of "collusive behaviour".

"[This] is indicative of panel banks pushing the gold price upwards on the basis of a strategy that was likely predetermined before the start of the call in order to benefit their existing positions or pending orders," Fideres concluded.

"The behaviour of the gold price is very suspicious in 50 per cent of cases. This is not something you would expect to see if you take into account normal market factors," said Alberto Thomas, a partner at Fideres.

Alasdair Macleod, head of research at GoldMoney, a dealer in physical gold, added: "When the banks fix the price, the advantage they have is that they know what orders they have in the pocket. There is a possibility that they are gaming the system."

Pension funds, hedge funds, commodity trading advisers and futures traders are most likely to have suffered losses as a result, according to Mr Thomas, who said that many of these groups were "definitely ready" to file lawsuits.

Daniel Brockett, a partner at law firm Quinn Emanuel, also said he had spoken to several investors concerned about potential losses.






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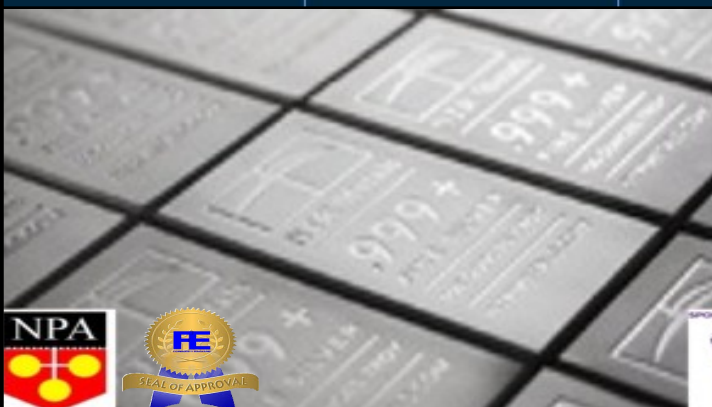
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## World Gold Council to explore gold 'fix' reform

For almost a century it has been used to measure the worth of everything from wedding rings to bullion bars. But now, after a series of benchmark scandals, the London Gold Fix is destined to be dragged into the 21st century – or retirement.

The World Gold Council, the marketing body for the gold industry, has called a conference “to explore reform” of the global bullion benchmark. The move will put pressure on the four investment banks who run the “fix” – a twice daily auction to set the benchmark – to open the process to external scrutiny.

Barclays, HSBC, Société Générale and Scotiabank have been criticised for a lack of transparency as they publish none of the data that determine the benchmark. Detractors say the process is vulnerable to manipulation. In May, the UK's Financial Conduct Authority fined Barclays £26m for lax controls after one of its traders influenced the gold fix to avoid paying out on a derivatives contract.

The WGC's move comes amid increased scrutiny of precious metals benchmarks following scandals over the setting of the Libor interbank lending rate and alleged abuse by banks of the foreign exchange market.

The conference, to be held on July 7 in London, will involve mining companies, refiners, central banks and bullion banks – the main users of the benchmark. The FCA will attend as an observer.

“The fixing process was established almost a century ago, so it is not surprising that it needs to change to meet today's market expectations for enhanced regulation, transparency and technology,” said Natalie Dempster, the WGC's managing director for central banks and public policy.

“Modernisation is imperative to maintain trust across the industry. This could come in the form of reform . . . or it could see an alternative price benchmark emerge.”



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## World Gold Council to explore gold 'fix' reform

The London silver fix, which operates in a similar way to the gold benchmark, will be abolished in August, after the withdrawal of Deutsche Bank left only two banks in the auction

Ten organisations, including the London Metal Exchange, the Chicago Mercantile Exchange, Platts, Thomson Reuters and ETF Securities, have submitted proposals to operate a replacement silver benchmark. The possibility of the benchmark for gold – a much bigger market – also being overhauled has heightened interest in running the silver fix.

The WGC said the gold benchmark should be based on data that were “highly transparent, published and subject to audit”.

The London Bullion Market Association, which is overseeing the silver benchmark consultation and whose members include the fixing banks, was not consulted on the WGC move, but said it was “happy to participate”.

Brian Lucey, an expert on the economics of gold at Trinity College, Dublin, said it was a good sign that reform of the fix was being taken seriously.

“The reality is that the fix is not as relevant today as it used to be. It provides little information about the depth of the market



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## Commodity Trivia

### Oil Quiz – Test Your Knowledge



(A) What's the best speed to drive on a highway for optimum fuel efficiency?

- ☐ 55
- ☐ 65
- ☐ 60
- ☐ 70

(B) Which is NOT a website that provides information on gas prices?

- ☐ GasBuddy.com
- ☐ GasPriceWatch.com
- ☐ AltFuelPrices.com
- ☐ They all provide information on gas prices

(C) Accelerating and braking quickly can reduce fuel efficiency by how many miles per gallon?

- ☐ 1 mile
- ☐ 2 miles
- ☐ 3 miles
- ☐ 4 miles

(D) Which is a gas-saving myth?

- ☐ Buying gas in the morning when temperatures are cooler gets you a denser, better quality of fuel.
- ☐ Properly inflated tires can help your gas mileage.
- ☐ Not following your car's maintenance guidelines can decrease your gas mileage.
- ☐ Using an incorrect weight of motor oil can affect your gas mileage.

(E) For every 100 extra pounds it carries, your car:

- ☐ Can lose 1 to 2 percent of fuel efficiency.
- ☐ Will pay more in tolls.
- ☐ Will have uneven tire wear.
- ☐ None of the above. Check Answer

For all these answers please go to FE Magazine Website: [www.femagazine.co.uk](http://www.femagazine.co.uk)





## Commodity Trivia

### Oil Quiz – Test Your Knowledge



(F) In the USA what are some the perks that owners of hybrid or electric cars can receive?

- ☐ A state income tax credit.
- ☐ Access to carpool lanes on certain state roads and highways.
- ☐ Free parking in some cities.
- ☐ All of the above

(G) Some websites can help estimate the fuel costs of your trip if you enter in:

- ☐ Your starting point and destination plus the make, model and year of your car.
- ☐ How much money you can afford to spend on gas.
- ☐ How long you will be driving.
- ☐ The average speed you will be driving during your trip.

(H) If you let your car idle for two minutes:

- ☐ You will overheat your engine.
- ☐ You will use as much fuel as you would as if you drove one mile.
- ☐ You will use gas in your reserve tank.
- ☐ You will damage your clutch if you have a manual transmission.

(I) In 2009, which age group was the largest purchaser of hybrid vehicles?

- ☐ Ages 16 to 17
- ☐ Ages 18 to 44
- ☐ Ages 55 to 74
- ☐ Age 75 and older

(J) Which car maintenance checks or features can help with your gas mileage?

- ☐ Keeping gas cap tightened
- ☐ Cruise control
- ☐ Manual transmissions (stick shifts)
- ☐ All of the above

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|-------------|----------|---------|------------------|

|         |          |       |              |
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|              |                    |        |              |
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| Trading Comp | Receptionist/Admin | London | FEJV09986555 |
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| Job Vacancy | Position | Country | Reference Number |
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|               |              |        |              |
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| Trading Floor | Bonds Trader | London | FEJV09986556 |
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| Job Vacancy | Position | Country | Reference Number |
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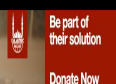
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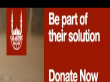
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With Commodity"  
Free Online Magazine  
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For Members Only

### First-Edge Notice Board

Product: Most Commodities

Avocado Gold



**AVOCADO GOLD**

**ADVACADO GOLD Associates SA**

1st Floor, Rivonia Centre, Rivonia Blvd 2181  
Sandton, Johannesburg, South Africa

GSM: +27 (0) 766088465  
Office: +27 (0) 11807 8525  
Office Fax: +27 (0) 76 608 8465

### ABOUT US

We are Brokers, Negotiators, Advisors and Consultants. We strategize, we analyses, We implement, we deliver, We provide to African Governments and also to first world companies seeking to grow into the African marketplace. We are Business Development and PR practitioner, bringing over 15 years of Global world-class experience to bear.

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Global Commodities



### Specialists in Finance and Banking

PPP , LTN, MTN, Monetisation, International Banking

A British Company

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Imperial Oil



### Fuel Specialists

Imperial Oil Trading Limited  
Registered Office: 62 lanbourne Place. Docklands  
**Director:** Dr Husam Darweesh  
**Tel:** +44-207- 5380891



**Save the Children**

NO CHILD **BORN TO DIE**

**SEE OUR WEBSITE :**  
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Globex Mineral co Ltd

### Who is Globex



Globex Mineral Ltd is a strong family run business which has a long track record of selling Gold & Copper Cathode also a strong consistency in supplying other buyers around the world.

Globex also has other small sellers who uses the companies facilities to sell their products such as Copper Cathode, Gold, Cooking Oil, Fish.

Product: Most Commodities

### Specialists in Private Customer Services

Embassy First



Our services are designed to set a new benchmark in the provision of bespoke services to overseas businesses. Clients will receive a first class and exclusive service, in which Embassy First will help provide clients with products and services not easily accessible in some countries.

Become a client of Embassy First and you will automatically be provided with your own dedicated personal assistant, who will offer you full support on all services. All your overall costs will be significantly lower than having to pay for numerous services individually.

Contact Customer Services: +44 20 8769 0070

Product:: First Edge Ltd

### African Lion Africa



### Consultancy and Advisory Service

African Lion has extensive longstanding and personal relationships with in the Gold community throughout Africa, Europe and Middle East.

We work and are operational in Zimbabwe, Zambia, Tanzania, Kenya, Uganda and Ghana.





## First-Edge Notice Board

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## Specialists in Precious Metals Refining

Aurora Precious Metals Group FZC is a leading Dubai based trader of gold, silver and other precious metals and has established trading relationships to international suppliers, mines, major trading houses, refineries

Product: Most Commodities



## Specialists in Energy and Mineral Resources

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).

Contact Customer Services: +44 20 8769 0070

Product:: First Edge Ltd

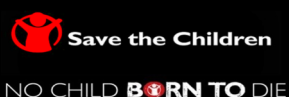


**Kronkron Lands**

## Who is Kronkron Lands

Precious Real Estates Company Ltd. is an organ of Precious Group of Companies specializing in land and real-estate brokering and management. Currently, Precious GOC has a prime real-estate covering several plots of lands labelled "Precious Lands" located near Accra – the capital of Ghana.

Deciding to buy a land is a big decision that requires careful consideration. Buying any property has long-term financial implications and you need to make sure that if you are also buying with a mortgage, you set yourself a realistic purchasing budget which would be comfortable to meet every month taking your other financial outgoings.



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### URGENT **WARNING** FOR ALL BUYER AND SELLER/BROKERS

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 Oil and other 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 agreement between parties.

If there is no response from the Buyer in a timely manner, the buying company will be reported to the **FBI**, **ICC** and **INTERPOL**. If this action is repeated by sellers, they too will also 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  
200, quai Charles de Gaulle  
69006 Lyon, France  
Fax: +33 (0) 4 72 44 72 21  
Website: www.INTERPOL.int



Financial Investigation Bureau  
ICC Commercial Crime Services  
Cinnabar Wharf  
26, Wapping High Street  
London E1W 1NG  
Tel No: + 44 (0)207 423 6960  
Fax No: + 44 (0)207 423 6961



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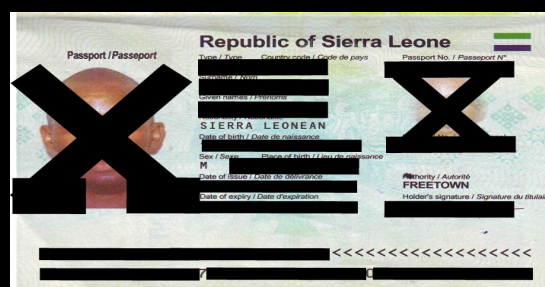
## Scammer of the Month

No 1 **WANTED** PATRIZIO PILATI

**WANTED** and Captured by FE Magazine

First Edge has a full book on him for:  
Fraud, using other companies to obtain credit.  
(this man is a very good liar be very careful)

FE Magazine cannot reveal This Scammer  
Full ID due to Legal Reason's  
If found Guilty we will Publish his full Details



Subject: Patrizio Pilati  
To: [asrtech1981@gmail.com](mailto:asrtech1981@gmail.com)

He is now operating under a company from Dubai, and Australia with A Partner by name Of Alan the Company goes by the call letter NTR Nexus Technologies & Resources

Good Day Sir,

I have just come across your website and I wish I had known about it 3 weeks ago. The snake that that man is, is unbelievable.

He has cost me just over \$12 000 in flights, accommodation, food and sorts.



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**Nigerian National Petroleum Corporation (NPC)**







### **Fighting for Schumacher's life and privacy**

Since the day last December when he suffered serious head injuries in a skiing accident, the slightest mention of Michael Schumacher has attracted worldwide attention



### **Obama seeks \$500m for Syria rebels**

President Barack Obama asks the US Congress for \$500m (£294m) to train and equip what he described as "moderate" Syrian opposition forces.



### **Alibaba chooses New York Stock Exchange over Nasdaq**

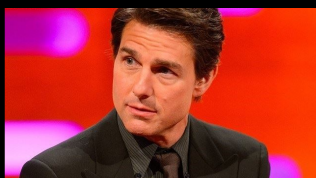
The Chinese online retailer, Alibaba, will list its shares on the New York Stock Exchange (NYSE), rather than on the technology focused Nasdaq.

Alibaba, which handles more than 80% of online retail transactions in China, plans to go public in the US this summer.



### **USA celebrate reaching the last 16**

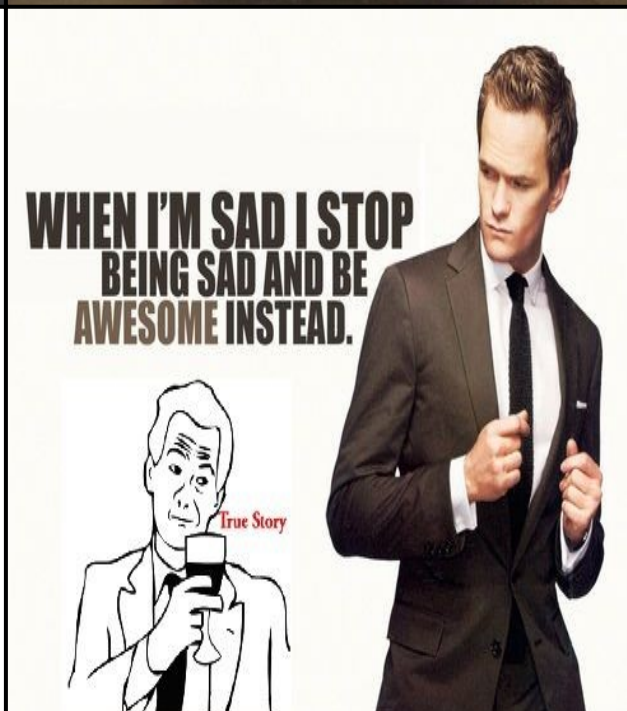
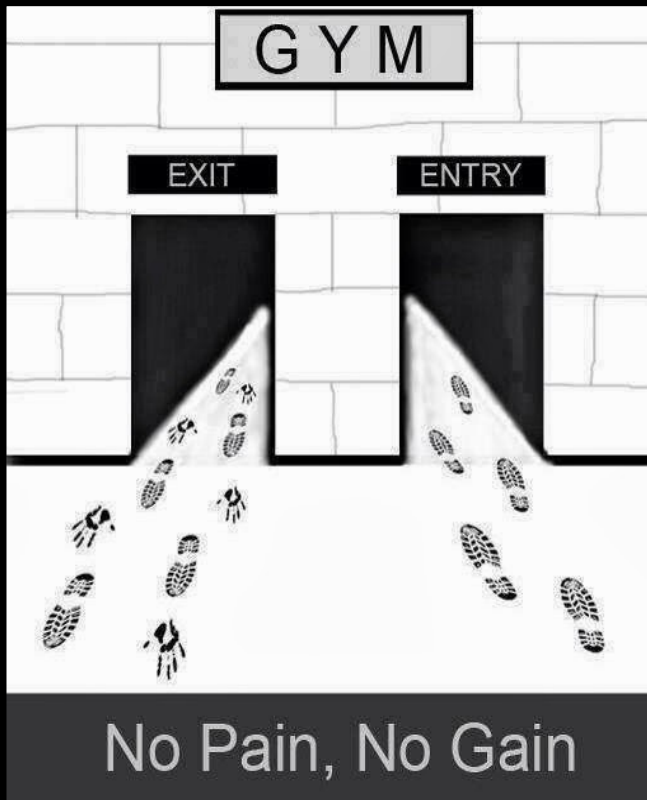
The United States did show spells that suggest they will not be easy to beat in this tournament. Michael Bradley was at the heart of their best work, setting the tone with his tenacity in the tackle and his ability to keep possession under intense pressure.



### **Tom Cruise denies Star Wars talks**

Tom Cruise has insisted the force will not be with him as his rep slammed reports he was in talks to cameo in Star Wars Episode VII.

# GYM JOKE MONTH







## GYM JOKE MONTH

**“WHEN YOU SAY  
‘YES’ TO OTHERS,  
MAKE SURE YOU  
ARE NOT SAYING  
‘NO’ TO YOURSELF.”**

Rabbits jump and they live for 8  
years.

Dogs run and they live for 15 years.

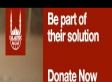
Turtles don't do shit and they live  
for 150 years.

**LESSON LEARNED!**

**SO YOU'RE TELLING ME  
THERE'S A PLACE CALLED GYM**



**WHERE PEOPLE PAY  
TO DO HARD WORK?**



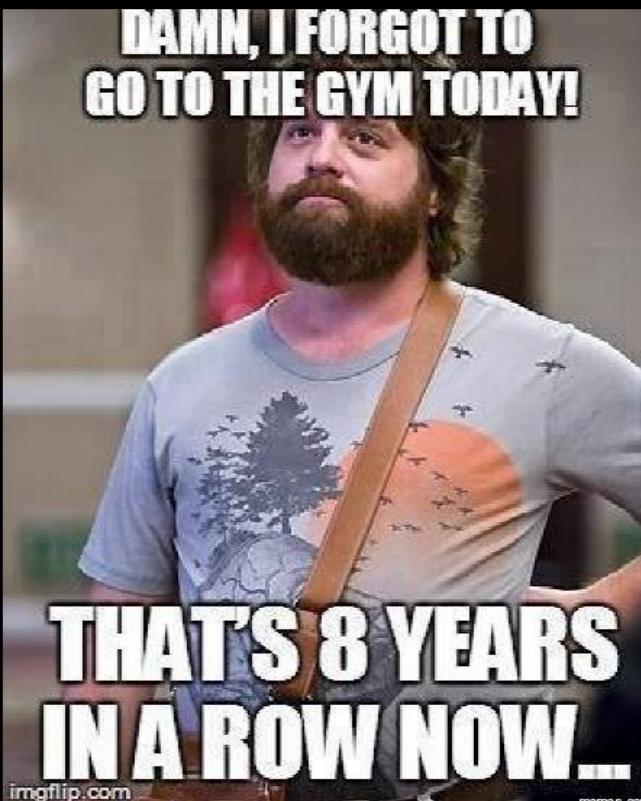
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## GYM JOKE MONTH







## GYM JOKE MONTH

**ARE YOU SURE THIS IS SAFE, BRO?**

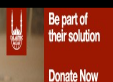


**DON'T WORRY BRO! THE AGONIZING PAIN YOU'LL BE FEELING AFTER YOUR BONES SHATTER IS JUST WEAKNESS LEAVING YOUR BODY**

**SPENDS \$500 ON SUPPLEMENTS**



**\$10 ON FOOD**



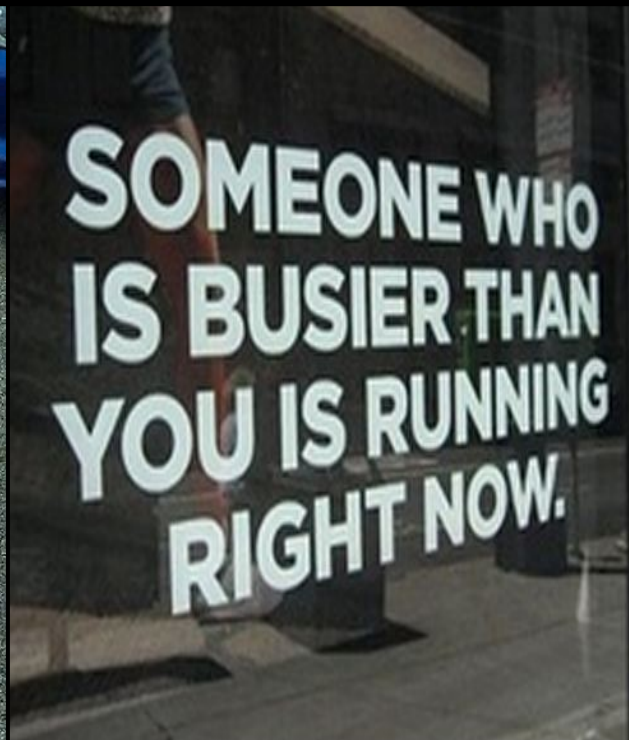
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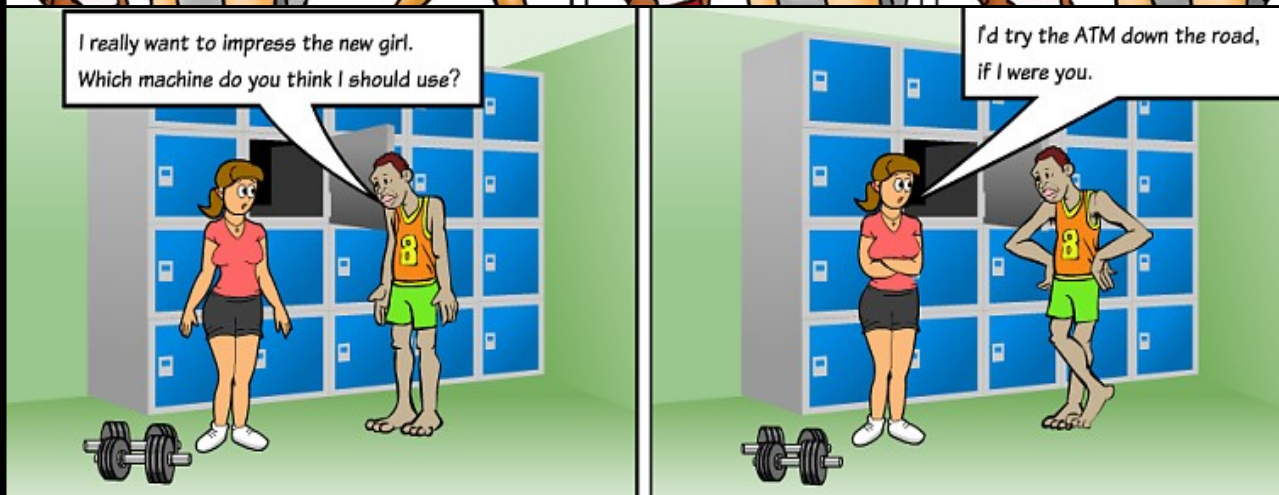


## GYM JOKE MONTH





## GYM JOKE MONTH



**New**