

FM MAGAZINE

Today's Ultimate Guide in Commodities

September 2018



Is DB Fading away



Goldman Sachs Commits UK



US Stock Rise to Record



Is the EU at Deaths Door



Rolls Royce



The Real BREXIT PRO'S and CONS in the Aftermath of United Kingdom European Union membership referendum, 2016

FE will also review the Old EEC the EU and Brexit



The 2018 New Look of First Edge Ltd and what we have planned with our associates



Ordinary People Ruined by the Bitcoin Bust After the Bitcoin Boom: Hard Lessons for Crypto currency Investor



FM MAGAZINE

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

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INTRODUCTION

Objectives

The New FE Magazine's objective is to keep all our readers updated on a every two months review on commodity products, along with what's happening in today's financial world.

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.

Columnists

Each of our independent Columnists will bring you an up to date review of the world of commodities.

Our Main Goal

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

Our Customer 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

Notice Board

Our 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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Big Changes in 2018 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 like to thanks our readers for their comments in our suggestion box.

Due to all these new changes we have tried responding to most emails; to give a better understanding on how our production process works, along with most moral values that makes people dedicates their lives in this industry, we also found most of our readers was having some difficulty in trying to read our whole edition ,so in 2018 we will 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 thrilled in 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.

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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

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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

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- **Acquisition Target Identification, Profiling and Engagement** – Understand how to select the right target and plan your acquisition strategy right from the beginning
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- **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



Make the Right Move. Seal the Deal.

At the end of the program, you will receive a **comprehensive list of M&A documentations and financial models, including M&A models, sample share and purchase agreements, due diligence checklist and other important documentations** to help you succeed in your next acquisition.

Earn CPD Hours!

If you are a CFA, CPA and ACCA charter holder, this program will entitle you to receive up to **16 CPD hours** to maintain your professional membership as it has been accredited by CPD



Thomas' Outstanding Testimonials

Faculty Director:

With over 20 years of M&A experience, Thomas Kessler has led **major landmark M&A transactions** including Deutsche Post acquisition of Global Mail, Deutsche Telekom Orange Netherlands combination and Goodyear Sumitomo Rubber merger. Due to their success, Thomas' transactions have also been studied by Harvard Business School and his transactions have been featured as the key M&A case studies.

First Early Bird Special!

Do register now to secure your seat and avoid higher fees after **28 December 2018**. If you are keen to attend this program with your colleagues, they will receive an additional **10% discount** on the 2nd and 3rd participants. If you come in a team with four colleagues, the 4th seat will be **complimentary** – completely on us. However, only one discount scheme applies.



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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.



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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 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.



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Part of NFA Since 2009



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



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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.

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Our Networks Coverage

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



The Real Facts of BREXIT PRO'S and CONS

Aftermath of the United Kingdom European Union membership referendum, 2016

On 1 January 1973 the UK joined the European Economic Community (EEC). The EEC was an economic free trade mechanism between sovereign states; it now no longer exists, having been replaced by the European Union. The First Countries to join EEC were Denmark, Ireland, and the United Kingdom.

The EU and the EEC are two very different things. The EEC was seen as an economic free trade mechanism between sovereign states; the EU is a political union with member states succeeding sovereignty to the European Union.

From 6 to 28 Members

The EU is a unique economic and political partnership between 28 European countries that together cover much of the continent.

It was created in the aftermath of the Second World War. The first steps were to foster economic cooperation: the idea being that countries who trade with one another become economically inter-dependent and so more likely to avoid conflict.

In 1951, six countries founded the European Coal and Steel Community, and later, in 1957, the European Economic Community and the European Atomic Energy Community:

First 6 countries that started the EU in 1958

- Belgium
- Germany
- France
- Italy
- Luxembourg
- The Netherlands

A further 22 countries have since joined the EU, including a historic expansion in 2004 marking the re-unification of Europe after decades of division.

After the UK EU membership referendum held on 23 June 2016, in which a majority voted to leave the European Union was won by 51.9% to 48.1%, a gap of 1.3 million votes, the United Kingdom experienced political and economic upsets, with spillover effects across the rest of the European Union and the wider world. Prime Minister David Cameron, who had campaigned for Remain, announced his resignation on 24 June, triggering a Conservative leadership election, won by Home Secretary Theresa May.



The Real Facts of BREXIT PRO'S and CONS

Here are the arguments presented by both sides of the debate during the referendum campaign

Membership fee

Brexiteers argued that leaving the EU would result in an immediate cost saving, as the country would no longer contribute to the EU budget. In 2016, Britain paid in £13.1bn, but it also received £4.5bn worth of spending, said Full Fact, "so the UK's net contribution was £8.5bn".

What was harder to determine - and still is - was whether the financial advantages of EU membership, such as free trade and inward investment (see below) outweigh the upfront costs. And in the months since exit negotiations began, the UK has pledged to keep paying billions of pounds into the EU budget for years to come.

Trade

The EU is a single market in which no tariffs are imposed on imports and exports between member states.

"More than 50 per cent of our exports go to EU countries," said Sky News during the campaign, and membership of the bloc means we have always had a say over how trading rules are drawn up.

Within the EU, Britain also benefited from trade deals between the EU and other world powers.

Outside the EU, said Remainers, the UK would lose trade with its neighbours and reduce its negotiating power with the rest of the world. Brexiteers said it could more than compensate for those disadvantages because it would be free to establish its own trade agreements.

A middle-ground option proposed by some campaigners involved the UK leaving the political aspects of the EU, so it would not be bound by EU laws on agriculture, justice and home affairs, yet would remain a member of the single market.

That would have meant seeking membership of the European Free Trade Area, which currently includes the 28 EU member states plus Norway, Iceland, Liechtenstein and Switzerland.

"If Britain were to join the Norwegian club," said The Economist, "it would remain bound by virtually all EU regulations, including the working-time directive and almost everything dreamed up in Brussels in future." Meanwhile it would no longer have any influence on what those regulations said.

Eurosceptics argue the vast majority of small and medium-sized firms do not trade with the EU but are restricted by a huge regulatory burden imposed from abroad.

Leading Brexit campaigner Boris Johnson proposed adopting a Canada-style trade arrangement that would mean access to, but not membership of, the single market. "I think we can strike a deal as the Canadians have done based on trade and getting rid of tariffs" and have a "very, very bright future",

The idea was dismissed by Cameron at the time, who said it would mean "years of painful negotiations and a poorer deal than we have today". It took Canada seven years to get its deal and it needed to be ratified by all EU parliaments including regional governments in areas like Wallonia in Belgium.

Since the Brexit vote, Theresa May has ruled out membership of the single market and customs un-



The Real Facts of BREXIT PRO'S and CONS

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The Government, including Boris Johnson, has rejected the Norway and Canada models and is instead pursuing a bespoke deal with the remaining EU members. Whether that will include free trade with Europe and whether the UK will be able to strike trade deals with the rest of the world is still unclear.

Sovereignty

UK sovereignty be absolute out of the EU: the British government will still be bound by membership of Nato, the UN, the World Trade Organisation, and various treaties and agreements with other nations.

For Brexiters, sovereignty was seen as a simple win: few disagreed that EU membership involves giving up some control over domestic affairs.

Pro-Brexit Labour MP Kate Hoey said at the time that the EU is "an attempt to replace the democratic power of the people with a permanent administration in the interests of big business". Those on the right of the Conservative party may disagree with her emphasis, but they share her view that EU institutions have drained power from the British parliament.

Investment

Pro-Europeans argued that the UK's status as one of the world's biggest financial centres would be diminished if it was no longer seen as a gateway to the EU for the likes of US banks. They also said financial firms based in the UK would also lose the rights to "passport" freely across the continent. Business for New Europe said tax revenues would drop if companies carrying out large amounts of business with Europe – particularly banks – moved their headquarters back into the EU.

On the other hand, Brexit campaigners suggested that free from EU rules and regulations, Britain could reinvent itself as a Singapore-style supercharged economy.

Fears that carmakers could scale back or even end production in the UK if vehicles could no longer be exported tax-free to Europe were underlined by BMW's decision to remind its UK employees at Rolls-Royce and Mini of the "significant benefit" EU membership confers.

But Brexit supporters were adamant that a deal to allow continued tariff-free trading will be secured even if the UK leaves the single market, as Britain has a large trade deficit with the EU and so it is in Europe's interest to find a compromise. And although it seems unlikely that passporting will be part of the final trade deal, financial services are still hoping for an agreement on regulatory equivalence, which will maximise cross-border services.

Since the Brexit vote, many banks and financial firms have begun establishing EU bases to take some staff out of the UK - although most seem likely to maintain the majority of their British operations.



The Real Facts of BREXIT PRO'S and CONS

Here are the arguments presented by both sides of the debate during the referendum campaign

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Immigration

Under EU law, Britain cannot prevent anyone from another member state from coming to live in the UK, while Britons benefit from an equivalent right to live and work anywhere else in the bloc. The result was a huge increase in immigration into Britain, particularly from eastern and southern Europe.

According to the Office for National Statistics, there were 942,000 eastern Europeans, Romanians and Bulgarians working in the UK, along with 791,000 western Europeans and 2.93m workers from outside the EU in 2016. China and India are the biggest source of foreign workers in the UK.

Remainers said that, while the recent pace of immigration had led to some difficulties with housing and service provision, the net effect had been overwhelmingly positive.

By contrast, most Brexiters said immigration should be dramatically cut and Britain should "regain control of our borders". Other pro-Brexit campaigners would not necessarily reduce immigration, but agreed that it should be up to the British Government to set the rules.

After becoming prime minister, Theresa May put immigration at the centre of her approach to Brexit, pledging to end freedom of movement and honour Cameron's pledge to reduce net migration to the tens of thousands.

Jobs

Pro-EU campaigners suggested three million jobs would be lost if Britain voted to leave. However, while "figures from the early 2000s suggest around three million jobs are linked to trade with the European Union," says Full Fact, "they don't say they are dependent on the UK being an EU member." If trade and investment falls after Brexit, then some of these jobs would be lost – but if they rose, new jobs would be created.

A drop in immigration could mean more jobs for the people who remained, but labour shortages could also hold back the economy, reducing its potential for growth (and a fall in population could reduce demand for goods and services). There are also skills shortages in the UK workforce that could hurt some sectors.

Writing for the London School of Economics, Professor Adrian Favell said limiting freedom of movement would deter the "brightest and the best" of the continent from coming to Britain and reduce the pool of candidates employers can choose from.

Free movement of people across the EU also opened up job opportunities for British workers seeking to work elsewhere in Europe.



The Real Facts of BREXIT PRO'S and CONS

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Britain's place in the world

For Leavers, exiting the EU was going to allow Britain to re-establish itself as a truly independent nation with connections to the rest of the world. For Remainers, it would result in the country giving up its influence in Europe, turning back the clock and retreating from the global power networks of the 21st century.

Brexit would bring some clear-cut advantages, said *The Economist* before the referendum. The UK "would regain control over fishing rights around its coast", for example. But it concluded that the most likely outcome would be that Britain would find itself "a scratchy outsider with somewhat limited access to the single market, almost no influence and few friends".

Security

Former work and pensions secretary Iain Duncan Smith, who was in favour of Brexit, said Britain was leaving the "door open" to terrorist attacks by remaining in the EU. "This open border does not allow us to check and control people," he said.

However, several senior military figures, including former chiefs of defence staff Lord Bramall and Jock Stirrup, argued the opposite.

In a letter released by No 10 during the campaign, they said the EU was an "increasingly important pillar of our security", especially at a time of instability in the Middle East and in the face of "resurgent Russian nationalism and aggression".

Defence Secretary Michael Fallon also said the UK benefited from being part of the EU, as well as Nato and the United Nations. "It is through the EU that you exchange criminal records and passenger records and work together on counter-terrorism," he said. "We need the collective weight of the EU when you are dealing with Russian aggression or terrorism."

In contrast, Colonel Richard Kemp, writing in *The Times* said these "critical bilateral relationships" would persist regardless of membership, and that it was "absurd" to suggest that the EU would put its own citizens, or the UK's, at greater risk by reducing cooperation in the event of Brexit.

"By leaving, we will again be able to determine who does and does not enter the UK," said Kemp, a former head of the international terrorism team at the Cabinet Office. "Failure to do so significantly increases the terrorist threat here, endangers our people and is a betrayal of this country."

Since the Brexit vote, the Government has said it will work to maintain security relationships with the EU.

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Deutsche Bank Is Fading Away, Not Turning Corner, Berenberg Says

Deutsche Bank AG is not turning a corner and its battered shares have even further to fall, according to Berenberg Bank analyst Eoin Mullany.

Germany's largest bank is "slowly fading away," and its key business is in structural decline, Mullany said in a note to clients Thursday. It's unlikely to ever hit management's medium-term target of a 10 percent return on equity. He cut his 12-month price target for the stock to 8 euros from 12 euros.

That's at the very bottom of the range of analysts' estimates for the stock's value, according to data compiled by Bloomberg.

Analysts at Barclays Plc, Societe Generale SA and Royal Bank of Canada have the same target price. Deutsche bank was down 1.6 percent at 9.80 euros in Frankfurt trading as of 9:42 a.m. The stock, which hit an all-time low of 8.75 euros in June, has plunged by 38 percent this year.

Mullany said that the bank is still losing market share in corporate and investment banking, and said "it's hard to see" how it will reverse that trend. Plans to cut leverage will only further expose its weak underlying profitability, he said.

Mullany saw a big difference between Deutsche Bank and European peers that have reinvented themselves since 2008, with scaled-back ambitions in investment banking. He argued that UBS Group AG, Credit Suisse Group AG and Royal Bank of Scotland Plc all have strong core businesses to fall back on, either in retail banking or wealth management.

"Deutsche Bank does not have this, in our view," Mullany said. While a merger with Commerzbank AG could strengthen its retail and commercial banking, he saw it as "unlikely" and a "last option."



Goldman Sachs commits to UK despite Brexit

All the Major Banking Players are now revealing their intentions in committing to stay in the UK, most of these decisions has come from their backroom analysis teams, even the Investment bank Goldman Sachs has agreed to sell and leaseback its new headquarters in a boost for London as Britain leaves the EU.

Goldman Sachs is selling its Plumtree Court office to Korea's National Pension Service in a deal valued at £1.16bn. It plans to lease the building for 25 years, although it has an option to leave or stay after 20 years.

Doubts about the future of the new headquarters had been lingering as the investment bank's chief executive had called for a second referendum.

The US banking giant has 6,000 employees in London based across three sites and hopes to move in the middle of next year. The 10-storey, 826,000 sq ft site can accommodate up to 8,000 people.

Richard Gnodde, chief executive of Goldman Sachs International, said: "The development of Plumtree Court and our signing of a long-term lease demonstrates our continued commitment to London and our European operations more broadly." Goldman Sachs has agreed the £1.2bn sale and leaseback of its new London headquarters with Korea's National Pension Service in the latest sign of strong demand for property assets in the city.

The US banking giant, which will move into the 826,000 square foot Plumtree Court office in the City financial district in the middle of next year, has taken a 25-year lease on the building, with the option to break it after 20 years.

The purchase is the latest sign of overseas investors' appetite for central London buildings ahead of the UK's departure from the European Union, despite questions about the city's future as the financial centre of Europe.

The building is designed so that the bank can also bring in other tenants, it said. In a tweet late last year, Goldman's chief executive, Lloyd Blankfein, said: "GS still investing in our big new Euro headquarters here. Expecting/hoping to fill it up, but so much outside our control. #Brexit." At £1.2bn, the deal is the largest for a London office building this year and the second-largest price ever behind last year's sale of the "Walkie Talkie" tower in the City for £1.3bn to Hong Kong's Lee Kum Kee. The sale to NPS, one of the world's largest pension funds, forms part of a surge of Korean investment into UK property: some £1.1bn of Korean money entered the market in the first half of 2018, according to the property agents Cushman & Wakefield.

Prices for prime London assets have stayed firm despite Brexit concerns.

The bank has been planning its move from Fleet Street for six years. When completed, Plumtree Court will be about half the size of Goldman's New York headquarters at 200 West Street. Deutsche Bank likewise signed a new 25-year lease in London last year to bring together staff from several London locations, committing to take at least 469,000 square feet at 21 Moorfields, a site under construction in the City of London.



Stocks Rise to Record, Dollar Falls on Dovish Fed: Markets Wrap

U.S. stocks rose, sending the S&P 500 Index past its January record, as an expanding economy and surging earnings erased a six-month drought in which equities tumbled into a correction. The dollar dropped.

Equities capped a second straight week of gains and the dollar slumped Friday after Federal Reserve Chairman Jerome Powell signaled the central bank has no intention of raising interest rates at a faster pace. The latest stocks record marks another milestone in a nine-year bull run that's now the longest in history.

The dollar fell for the sixth time in seven days as Powell said that gradual rate increases are likely appropriate if growth stays strong, and "there does not seem to be an elevated risk of overheating." The 10-year Treasury yield edged lower to 2.82 percent. Crude settled above \$68 a barrel in New York and gold jumped above \$1,200 an ounce.

Strong Performance

The Fed chairman said he expected the economy's "strong performance will continue" and as a result the Fed's "gradual process of normalization remains appropriate."

The word "normalization" is significant in that it signals the central bank, even with the economy now in its 10th year of expansion, is still returning policy to something more consistent with a neutral interest rate, or one that doesn't slow or stimulate the economy.

Even so, the policy has attracted the ire of President Donald Trump, who nominated Powell to the top Fed job and has since complained about his rate hikes.

Powell's discussion of the challenges of monetary policy at a time of uncertainty is an introduction to his chairmanship and how different it will be from his predecessors.

Under chairs Ben Bernanke and Janet Yellen, the case for holding off on rate hikes was simple as the unemployment rate declined from a devastating peak of 10 percent in 2009 with an economy still scarred by the financial crisis.

Powell took over from Yellen in February in the midst of a mature expansion that was given a big boost by Republican tax cuts and a higher federal spending. Unemployment stood at 3.9 percent in July, well below 4.5 percent that the Fed sees as consistent with full employment in the longer run.

Still, central bankers have shown patience, raising rates at a careful pace while inflation has slowly moved higher. Powell defended the approach, noting "when unsure of the potency of a medicine, start with a somewhat smaller dose."



Is the EU at Deaths Door

Greece has entered a new, “normal” phase now that the formal lending agreement with the troika (International Monetary Fund, European Central Bank, European commission) has come to an end. But after eight years of austerity, the truth is that no one can afford rose-tinted glasses. The crisis has cost Greece 25% of its GDP – unprecedented for any European nation during peace time – the unemployment rate sits at almost 20%, even after hundreds of thousands of people have migrated, and national debt is about 180%.

Even without its lending arrangements in place, Greece is not totally free from the creditors – a series of audits will ensure that the continuing reforms will go ahead to ensure a “healthy” economy.

During the crisis, Greece was portrayed as the chronically ill patient of the eurozone. These medical metaphors will persist despite the congratulations and the encouraging messages we have been receiving this week from our European partners. We’re now officially cured – but we remain under observation. As is common in cases of continuous hospitalization, the Greek morale is quite low, even after this good news.

For those who supported the anti-austerity Syriza government during negotiations with the EU, the signing of the third memorandum on 12 July 2015 to guarantee continued financial support, was a moment of moral and political shock that went beyond the effects of the financial crisis. It was the point that Greece and the rest of the world realised that our European partners had no intention of breaking with the imposed austerity policies, despite the huge cost in human lives. It also showed that they would not cease demanding neoliberal structural adjustments – including privatisations of national assets – that had never previously been imposed on European countries. It was the moment when the “patient” realised that the “doctor” had forgotten their medical oath: in this case, to act in the interest of the people of Europe rather than in the interest of a flawed economic system.

During the crisis, cuts in pensions and wages of up to 40% and an aggressive taxation has led to the pauperisation of most pensioners and the collapse of the middle classes. Despite the best efforts of the Greek government, and after all the sacrifices of the people, the future of the country depends on the continuous growth of the economy and the achievement of budget surpluses year after year. And even though some breathing room has been granted regarding the debt for the next 10 years, Greece’s repayments are set to continue until 2060.

What is less certain, however, is whether the EU has learned anything from the past eight years. A year ago, the European commissioner for economic affairs, Pierre Moscovici, admitted that the decisions made behind closed doors regarding the Greek bailout were a scandal of democratic process. The lack of transparency and the imposition of austerity as the only solution for the southern European countries hit by the financial crisis since 2008, at a time when other countries like Germany continued to prosper, has cast doubts on the entire European project. Ever since then, Euro scepticism has been spreading and can be seen as a contributing factor behind Brexit and the rapid ascendancy to power of a number of nationalistic, xenophobic far-right parties across the continent. For those of us who still believe in a social Europe, the real patient is the EU and the eurozone – a new treatment is urgently needed.



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and Overseas Security Work
FEM Official Advisor

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We wish to thank everyone who has applied for this position which is now closed.

All the successful applicants will be contacted within the next two weeks

FE Recruitment has been under discussion with a major Ex-Military recruitment company which was set up by an Top Ex High Ranking Military Soldier to help Ex-Military personnel re-adjust back into civilian life after leaving the armed forces, offering support, supported with free education programs and employment opportunities.

Together we offer highly skilled individuals in a wide variety of trades, from logistics, engineering, legal, (including Cyber security specialists with current security clearance), medical and much more.

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Positions Required:

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FE Recruitment is a newly established security company :

will be negotiating our first contract starting in mid April 2015.

We have presented our terms to the client :

Â very good reasonable rate per day per man (paid into an offshore account)

A 1 yr min contract on all contracts obtained

3 months on 1 month off

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Accommodation / transport / food to be provided

Equipment / Kit provided by the company



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BODY

Nanoparticles protect
against impact

ARMOR

Complete ballistic
protection

LEG BRACE

Captures kinetic energy


EXOSKELETON

Improves performance
and endurance


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.

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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
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
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How do Comments Help FEM 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 the blacklisting words work with FEM?

You can report companies or people you think should be blacklisted in the comments box. The content of new comments is checked against the blacklist of terms to see if this comment should have viability to be put on our Blacklist Website. The comment is checked via substring matching on other websites and checked by our team.

It would be great if you could also state your country and region when sending in you comment.

While we always read the feedback ideas you send, we may not be able to respond to every single comment individually.

Please email us: info@femagazine.co.uk



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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 come from and How they
need to be Placed**

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**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 be 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

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FC 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 irrespctive banks;

BUYER's bankersendsbankeremailtothedesignatedSELLER'sbankertoconfirmcontractandRWA (**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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New Rolls-Royce Phantom VIII revealed

Ladies and gentleman, say hello to the new, eighth-generation Rolls-Royce Phantom.

It might look like a subtle evolution of the previous-gen Phantom VII (described by this very magazine as ‘the best luxury car money can buy’) but it’s an all-new machine – and the first to be built upon a fresh platform which will form the basis of the next generation of Rolls-Royce models.

Described by its makers as the most technologically advanced Rolls-Royce ever, it features a full-width digital dashboard, more than 130kg of sound-deadening to make it whisper-quiet at speed, and more cutting-edge tech than any production Rolls yet.



The grille, for the first time, is integrated into the surrounding bodywork for a cleaner, more modern design, and it’s taller than that of the Phantom VII, with the Spirit of Ecstasy mascot mounted half an inch higher.

As before, the Phantom VIII is available in both short- and long-wheelbase form, dubbed EW for Extended Wheelbase by Goodwood.

A 6.75-litre twin-turbo V12 petrol engine with 563bhp, hooked up to a satellite-aided eight-speed automatic gearbox from ZF.

The previous Phantom had a naturally aspirated V12, and the new turbo-charged mill offers a huge amount of torque – around 664lb ft from only 1700rpm. Shove will be more than adequate.



Customers get a choice of rear seat layouts – a single ‘lounge’ seat unit, individual seats with either an occasional armrest or a fixed rear centre console, or a new ‘sleeping seat.’

The rear seats are angled inwards, so it’s easier to chat to other occupants without straining your neck. Go for the fixed rear centre console and you get a drinks cabinet with whisky glasses and decanter, champagne flutes and coolbox.

‘When in need of a space to reflect on issues of importance or simply lost in thought, ones imagination is inspired by the largest Starlight Headliner ever seen in a Rolls-Royce’ [LEDs into the ceiling to resemble a star constellation or shape of the customer’s choice].



And that Digital Dash?

Rolls calls it ‘The Gallery.’ The dash has a traditionally upright shape, with its display elements housed in a toughened glass panel running its whole width. The dials are digital, including their ‘virtual needles’, but framed in round chrome surrounds.

There’s still an analogue clock behind the glass, continuing the traditional conceit that it should be ‘the loudest sound you can hear in a Rolls-Royce.’

Rolls-Royce has commissioned a few examples, including a countryside oil painting, and a gold-plated 3D map of an owner’s DNA. Who said Rolls-Royce owners were egocentric...



Rolls-Royce describes the door closing mechanism as ‘The Embrace:’ ‘As the patron settles in to the car, an assistant or valet steps forward and lightly touches the sensor on the door handle so it whispers closed of its own accord, enveloping the occupant in ‘The Embrace.’

What’s claimed to be the highest-resolution head-up display in the industry, an on-board wi-fi hotspot (gradually becoming a standard throughout many new cars), all the usual collision warning and active safety kit you’d expect, plus 360-view and night vision cameras.

Laser lights cast beam 600m down the road, and from a manufacturing standpoint, Rolls-Royce is proud of what it claims to be the largest single piece of stainless steel on any car, used for the side window frame finisher.



New Rolls-Royce Phantom VIII with enhanced privacy

TRUE LUXURY IS DEEPLY PERSONAL

The purest expression of Rolls-Royce presents new possibilities in personal expression. The Gallery is a transformative concept in luxury; a singular glass panel, behind which your fascia is transformed into a bespoke, three-dimensional work of art, crafted expressly to your vision were no two Phantoms are the same. This is a motor car as unique as the world-shaper it carries, and as powerful as your vision for the future.



extended wheelbase Phantom rear cabin

Privacy Suite electrochromatic glass partition



Privacy Suite centre console bar

Privacy Suite intercom buttons



Privacy Suite rear seat display screens

Rolls-Royce extended wheelbase Phantom



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
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About Us

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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FM MAGAZINE
Coolest Innovations



IFTTT and BMW Homes



How IFTTT and BMW control your smart home:

There are some IT fans out there who try to automate their entire daily routine. The IFTTT app makes it easy for customers to programme their gadgets and create their own smart home.

See Full information @ <https://www.bmw.com/en/innovation/IFTTT>



Anker's small speaker delivers surprisingly big sound and can play 15 hours continuously on a single charge. The Bluetooth technology gives it a 66-foot connection range, but it also support micro SD and aux sources.

Anker SoundCore mini Bluetooth Speaker, \$29.88

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Diamond and Gold



Why you're safe in gold & diamond with First Edge?

Our Trust

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

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We are constantly in consultation on reviewing Gold and Diamond Products transactions globally, which includes a range of purchasing and selling between attorneys - instruments or banks, we only work direct to principle buyers and sellers in most diamond and gold transaction's around the Globe.

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.



Diamond and Gold

Email: info@first-edge.co.uk

Director of Gold & Diamonds: Miss Anne Huttenga



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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 PLASTIC SHEETING | MEDICINE
 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 black-listed. 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



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
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- 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

FM MAGAZINE

Diamond News

Diamonds, from Pits to Depths



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.



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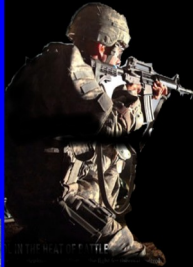
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**SAVE
THE
CHILDREN**

 Save the Children



😊 Davis was baptized. The pastor dipped his head into water 3 times and said you are now baptized. Your sins are forgiven, you are a new creation in Christ, your name is now Jacob. No more drinking of alcohol. Jacob went home and goes to his refrigerator, took all his alcohol bottles out, dipped them into water 3 times and said you're baptized, your sins are forgiven, you're a new creation in Christ, your name is now Fruit Juice.

An Irish man and his ever nagging Wife were on holiday in Jerusalem when the Wife died suddenly.

The Undertaker said "It will cost €5,000 to ship her home or €50 to bury her here"

The Husband tells him to ship her home



The Undertaker said "But Sir, why don't you bury her in the Holy Land and save the money?"

The Husband says " Listen here pal, a long time ago a man called Jesus was buried here and 3 days later he rose from the dead - shes going fucking home!"



If someone breaks me, it's 1 year of bad luck.



That's nothing. If someone breaks me, it's 7 years of bad luck.



HAHAHA...
HAHAHAHAHA...
HAHAHAHA
HAHA.





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.

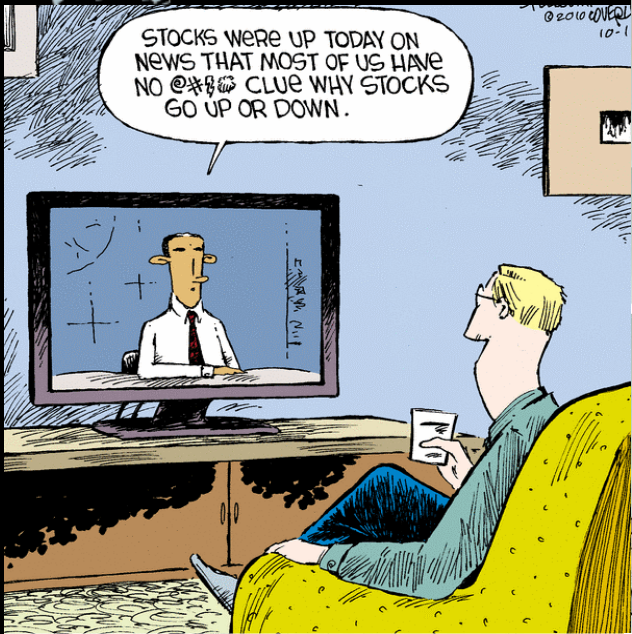
I opened the door, and headed straight towards my car.

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 !





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."

**Doing a crossword,
I asked the wife,
"What's a 4 letter
word for a female
relative, ends in
UNT?"**

Keep Calm And Oh Feck It Enjoy Some Craic

**Wife said,
"Aunt?"**

**I said,
"Pass the tippex!"**

**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 hus-
band 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!"**



A woman decides to have a facelift for her 50th birthday. She spends \$15,000 and feels pretty good about the results. On her way home, she stops at a news stand to buy a newspaper. Before leaving, she says to the clerk,

"I hope you don't mind my asking, but how old do you think I am?"

"About 32," is the reply.

"Nope! I'm exactly 50," the woman says happily.

A little while later she goes into McDonald's and asks the counter girl the very same question. The girl replies,

"I'd guess about 29."

The woman replies with a big smile,

"Nope, I'm 50."

Now she's feeling really good about herself. She stops in a drug store on her way down the street. She goes up to the counter to get some mints and asks the clerk this burning question. The clerk responds,

"Oh, I'd say 30."

Again she proudly responds,

"I'm 50, but thank you!"

While waiting for the bus to go home, she asks an old man waiting next to her the same question. He replies,

"I'm 78 and my eyesight is going. Although, when I was young, there was a sure-fire way to tell how old a woman was. If you permit me to put my hands under your bra, then, and only then can I tell you EXACTLY how old you are."

They wait in silence on the empty street until her curiosity gets the best of her.

She finally blurts out,

"What the hell, go ahead."

He slips both of his hands under her blouse and begins to feel around very slowly and carefully. He bounces and weighs each breast and he gently pinches each nipple. He pushes her breasts together and rubs them against each other.

After a couple of minutes of this, she says,

"Okay, okay...How old am I?"

He completes one last squeeze of her breasts, removes his hands, and says, "Ma dam, you are 50."

Stunned and amazed, the woman says,

"That was incredible, how could you tell?"

The old man says,

"Promise you won't get mad?"

"I promise I won't," she says.

"I was behind you in McDonald's."