

From:  
South of Jewfish Creek

Dear Friend & Subscriber,

God has managed to surprise me again.

In last month's newsletter, I wrote all about the "killer" "Master's of the Millennium" seminar I am putting together. I did not give details like where and when I'm going to have the seminar, how much it's going to cost and stuff like that.

As I said in that letter, I wasn't giving out that information because there were details about the seminar I didn't want to reveal to anyone unless they were a serious potential attendee... and... I wanted to have a personal telephone conversation with those particular people.

Well, when I wrote that, there were a few things I did not anticipate.

First, I did not anticipate the sheer number of calls I was going to receive. I haven't given a personal seminar in quite some time and there are many people who would like to attend.

Secondly, I did not anticipate Hurricane Floyd. Most of Floyd's fury missed us here in the Florida Keys... but... as you know... Floyd really tore the ass out of the Eastern Seaboard of the United States. There are still thousands of people without electrical power, basic medical necessities, transportation and nearly everything else we have learned to take for granted.

Like phone service.

Many of my subscribers called me from those areas, and then, because of Floyd, it has been difficult or totally impossible to return their calls.

Thirdly, I did not anticipate Tropical Storm Harvey which did slam us here in the Keys. There wasn't a lot of property damage, physical injuries or loss of life but, if you've never experienced one...

**I Bet You Have No Clue  
Just How Disruptive One  
Of These Storms Can Be  
To Your Life!**

Ah well, it's just that damn "conveyor belt of life" speeding up a little, that's all.

Anyway, because of all this, I am going to reveal all the details of my upcoming seminar right here in this newsletter... because of... the almost dead certainty I will not be able to have a personal conversation with everyone who wants to attend.

The seminar is going to be held at the **Phoenix Airport Hilton Hotel** (whose telephone number is **480/894-1600**) on the **10th, 11th and 12th of**

**December.** In case you don't have a calendar handy, that's a Friday, Saturday and Sunday.

The cost of the seminar is \$3,995.00 if you pay by credit card... but... only \$3,900.00 if you pay by check or money order.

I'd like to explain the reason for this since it might be something useful for you to know if you have a business of your own. Let's say you have a mail order business and your credit card orders average about \$15,000 per month. Then, let's say you decide to put on an expensive seminar... or... you initiate a huge advertising campaign... or... you write all your customers offering them a special deal... to which... they respond in droves.

As a consequence, let's say your credit card orders jump up to about \$150,000 in one particular 30-day period. Here is what may very well happen: An anal retentive brain-dead bureaucrat who works for the people who process your credit card orders will notice you have a sudden increase in sales which amounts to ten times your normal volume.

You know what that piece of shit will do? He'll put a "freeze" on your merchant account. You won't be able to process any more credit card orders... and... you won't be able to get your hands on the money generated from the credit card orders you have already processed.

It's only fair. After all, anyone who has a sudden increase in sales of 1,000% just has to be doing something wrong. Maybe you're laundering money for drug dealers? Maybe you're processing credit card orders for shady characters who can't get a merchant account themselves? Maybe all these sales are bogus and you are falsifying all those credit card orders?

In any case, Mr. Numnuts will probably not call you to find out what's really going on. He won't initiate any kind of investigation whatsoever. He'll just simply "freeze" your account and basically...

**Kidnap  
Your Money!**

When you go to talk with him about this, you will find him to be a pompous, little asshole full of his own importance... and... even if he believes you are not doing anything wrong...

**He Will  
Still Hate  
Your Guts!**

Why? Simply because you are doing something successful, something that indicates to him you are making a lot of money... and... something that brings home to him with great clarity just what a nobody and a loser he really is.

And you, of course, have to be punished for that.

Yes, after everything comes out in the wash, you will get your money back. But in the interim, your business will be crippled for a long period... and... Mr. Numnuts will be gloating all that time you are struggling to keep your business alive. That's happened to me three times so far... and... as recently as the first part of this past year.

One time, FOR NO REASON WHATSOEVER, one of those assholes froze \$125,000 of mine for an entire year... and... they even collected interest on that money while it was in "escrow." But, of course, that interest was not passed on to me! (Nor will it be to you.)

Actually, my problems with these jerks have been relatively minor. This stuff happens every day. I have friends and clients who've had more than a million dollars kidnapped by these scumbags of the "Merchant Account Mafia."

So yes, even though I can accept credit card orders, I really would prefer you pay by check or money order.

By the way, in last month's letter, I did tell you about almost everything you will learn at my upcoming seminar. However, there is one little thing I was holding out as a "surprise." But, due to the circumstances, I guess I may as well go ahead and reveal it here and now...

**I Am Going To Teach All My  
Attendees How To Set Up An  
Immediately-Profitable Website...  
With A Start-Up Cost Of Less Than \$300.00!**

Come closer. Pay attention here. When I say "profitable," I mean profitable! Depending on the health of your "greed glands" this is something you can use to make anywhere from a few hundred bucks per day up to more than a million dollars a month.

Not only that, if you are a real hustler, you can have this website up and running with money flowing to you in about five days from the time the seminar is over!

I am not kidding. This is for real.

So, if you want to come to my seminar, you can use the enclosed order form and register by either faxing it to us at **352/861-1665**... or... mailing it to us in the enclosed self-addressed reply envelope.

One other thing: I am now about to do something I am going to HATE myself for doing. Namely this: Due to Hurricane Floyd and all the other "acts of God" which have happened since my last newsletter, I am going to give out my personal telephone number (the one that rings six inches from my right hand) for anyone who... for real... needs to ask me questions about the seminar. Here it is...

**1-305-289-3316**

Let's mush on. As I write this, I'm sitting in one of the public libraries in Monroe County and I have a number of newspaper articles in front of me. One of them appeared in the September 22, 1999 edition of USA Today. The headline says, **"2000 'Bug' Unlikely To Disappear!"**

Here are a few scattered quotes from that article:

***"...experts, including some of the government's  
top advisors are sticking to their recommendation***

*that people be ready with extra food, water and cash..."*

*"...the Senate says that local and regional power outages remain a distinct possibility..."*

*"...as of June, only 37% of all emergency systems were ready..."*

*"...the Senate says 670 airports remain at risk..."*

The Senate report released "grades" of the overall quality of Y2K readiness in eight sectors. They did it with a "star rating" system with five stars being the best rating a sector could have. Here's how it shapes up: Financial Services is the only sector that got a five-star rating. Telecommunications and Utilities both got a four-star rating. Transportation, Business and Government Services all got a three-star rating. And Health Care? Only a lousy two stars!

There was one more sector identified as "International" that also got only a two-star rating. Now listen up: If you can "read-between-the-lines," that's the most frightening revelation of all. Basically, what it translates to is this:

**As Of January 1, 2000 A Great  
Deal Of All The Business We Do With  
Other Countries, Is Going To Go...  
Right Into The Toilet!**

To all those government bureaucrats who are now admitting Y2K is, indeed, going to be a serious problem, I'd like to say this: **"No shit, Dick Tracy."**

More: Here's a little something from yesterday's (9/29/99) Miami Herald which I think is remarkably revealing about the times we live in. It's a tiny, three paragraph article buried way back in the "Siberian Pages" of the paper. Here's the entire story:

## **Police Chief Admits To Molesting 7 Boys**

Lawrenceville, VA -- The Police Chief of a farming town and a local electrician have admitted molesting seven boys between the ages of 9 and 16.

Mark D. Harvey, 30, Police Chief of Alberta for three years, pleaded guilty to 13 charges of forcible sodomy and aggravated sexual assault. The assaults took place between December, 1997 and last February. Michael Lee Knight, 41, pleaded guilty to 14 similar counts.

Harvey was placed on unpaid suspension after his arrest. Sentencing was scheduled for December 16.

I consider stories like this to be so revealing because of the publicity they do **NOT** get. Can you imagine what a sensation this story would have been 30 years ago? Now, it's not even enough to earn the bad guys their allotted "15 minutes of fame." Why? Because stuff like this is so commonplace! There are so many stories these days about priests molesting choirboys, politicians stealing money, parents abusing their children, wars breaking out in Bosnia, Kosovo, East Timor (and other places we never even knew existed), we have become "numb" to the atrocities of the modern world.

Believe it or not, this has a lot to do with marketing. It reveals how clever we've got to be now just to get a moment of someone's attention.

Remember how I predicted a few issues ago that gold would likely be going for as much as \$1,000 an ounce next January? Well, it has already started to happen. The price of gold just had its biggest one-day jump in 13-years. Who's doing all the buying? European Central Banks, that's who.

Those guys are smart. Don't tell them Y2K is just going to be a little "bump-in-the-road." They KNOW what's coming! Incidentally, these guys realize gold is not an inflation hedge; it's a panic hedge.

And boy, are we ever about to experience a worldwide panic! I think it's going to be exciting as hell (for those of us who understand what's happening.)

Speaking of gold, what about the stock market? I don't know exactly where it will be when you read this letter but, today, as I write this...

**The Stock Market Just  
Experienced Its Biggest  
One-Week Point Loss  
In History!**

Doesn't stuff like this take the wind out of my new stock trading system? Not at all. With my system, you NEVER invest in the so-called "market"... instead... you invest in individual stocks about which there is really HOT news! Like, for example, Foundry Networks (FDRY) that makes equipment which runs Internet service providers such as America Online.

This stock is a rarity among internet stocks... because.. it is actually profitable! So, when the company decided to go public (right in the midst of one of the biggest stock market declines in history) the price of each of its shares enjoyed a 525% 1-day gain. In case you're interested...

**That's A Gain Of  
\$131.25 Per Share  
In One Single Day!**

You know what? If you don't come to my seminar, you are truly a dummy.

Sincerely,



Gary C. Halbert  
"Modesty Personified"

P.S. I can't tell you how much I appreciate all the compassionate letters I've received about my Uncle Jack and my daughter, Cindy. Those letters are precious (and nourishing) to me.

Thank you so much.

You know, I work as hard as I can to come off as an arrogant, conceited, insufferable jerk. But, damnit, so many of my readers (like Conrad Adelman for example) are such caring people, it makes it really difficult for me to maintain that position so I can do my job properly.

How insensitive.

P.P.S. Oh, I almost forgot. As I told everyone I could reach by phone about my seminar, there is one additional "surprise." If you register for my seminar right now, you can bring one extra person (like your spouse, your friend or your business partner)... for free! But you've got to do it immediately because I'm keeping this seminar small... so... I can give each individual paid attendee personal attention.

Peace.