

"We are of God, He who knows God hears us. He who is not of God does not hear us. By this we know the spirit of truth and the spirit of error."  
1 John4:5

My name is Marlee-Jo Jacobson. This is a brief overview of the past 10 years of dealing with two older sisters setting up an estate with the intention of stealing my share of a relatively large inheritance. We believe that there are hundreds of thousands of people throughout the United States that are financially, emotionally and mentally abused by relatives, their lawyers, the courts and local regulators.

Both stories below include practical solutions that can prevent other people from being hurt. Story #1 involves senior abuse and # 2 involves lawyers and partners

## Story One - Senior Care and Health Care Proxy's

1. My oldest sister had a Power of Attorney for my Mother's health care and financial resources from 1989 until Jan 3, 2001 when she died. My Mother was permanently wheel chair bound until her death. (maybe for 7-9 years- hard to remember) - In the early 90's my sister hired a common maid, with NO home care skills. She was mentally and emotionally abusive towards my Mother. This person was caring for a woman in the early stages of dementia. My Mother had a couple of small strokes - that could have been the initial cause of her mental imbalances. Not only did she feel isolated and frightened - but she was mentally and emotionally abused by my sister and the unskilled housekeeper compounding the debilitating effects of her condition. Several emergency room visits for stitches and other physical wounds are documented by St.Vincent's Hospital. The case went on record with the District Attorney's office for Senior Abuse.

I was referred to the DA by the Caring Community Center in Greenwich Village. I was told I had a civil suit against my sister and asked if I wanted to prosecute. I did not because after the case was reported my sister fired the housekeeper which was my objective - My Mother fell in the tub. This maid dragged her body from the tub into the bedroom and left her on the floor - Her thigh bone was shattered and severed from itself. After that incident the housekeeper was fired.

Until that point, both sisters insisted on keeping this housekeeper for several years despite all physical evidence proving that my Mother required better care. Prior to that time frame - my sister also had my Mother committed to a nursing home against her will - I remember my Mother cowering behind a club chair in the living room and Shelby screaming at her - that if she did not behave Shelby would have her committed.

**POINT** - After several years of constant fighting with both sisters – they both refused to see any violation of human rights and neither thought my Mother was entitled to skilled homecare. Money was NOT an object there was more than enough. It took several years to even know that the DA was available. (It wasn't the right place but it worked!) –

There is a huge GAP in regulations that does NOT protect senior citizens under private care of their relatives or when left alone with home health aides hired by their relatives - In these situations vulnerable people are dependent upon abusive relatives for care. The situation is probably rampant throughout the United States -

Sadly and generally speaking Americans have little reverence for the elderly - which also has to change since many can be a wealth of spirit and joy to all people when loved. Abuse can be worse when money is involved. (See Story # 2 below). Even if someone was around to help - there is no place to go that I am aware of - My Mother was physically devastated in a process of one person abusing a health care POA.

**A SOLUTION** - A simple emergency phone number - where a doorman/ neighbor, friend or anyone can report a potential abuse problem and it's

investigated. This tiny effort can be aligned with other efforts for Senior Care and work currently being done to prevent domestic violence. Hundreds of thousands of seniors live alone and the number will grow as we all live longer. Many stuck behind closed doors, live in fear. Dependent on relatives or home health aides they are easily hurt or neglected by insensitive caretakers.

**Something can be done** – every POA issued can have an emergency phone number to a central clearing place. A service provided by the Government. Maybe model emergency services sold for people living alone who fall. The idea needs to be developed by people that understand the 911 system used for domestic violence. IT'S SIMPLE FREE AND DOES NOT REQUIRE ANY MORE MONEY THAN WHAT IS PROBABLY BEING SPENT - Because the strategy preserves life - it will save millions in unwanted medical expenses -there can even be an annual renewal fee for the service - it would still work!

## **Story Two - Acts of mental, emotional and financial abuse against me**

The same two siblings over the course of 7 years bled my Mother's estate of over 3.5 million dollars WITH the intention of stealing my share of an inheritance. They illegally gifted money to themselves, spouses and children without regard or promissory notes for repayment. They cooperated with each other against me. After death, the executor with help of her "Prominent New York Attorney's" illegally withheld and prevented a coop at 11 5th avenue, exclusively left to me from being sold - unless I signed agreements written by these attorney's that excessively and wrongly exploited money from me and severely inhibited my rights to recourse. (Read the petition to remove the executor.)

Because I refused to sign any agreement on those terms and because I refused to allow the oldest sibling to "Legally" steal one New York Mercantile Exchange Membership that was also mine, my income was cut off. Without telling me, the executor also dumped the added financial burden of the maintenance at 11 5th avenue on me plus a \$200,000 mortgage wrongfully taken out on the property and illegally gifted to both siblings their spouses and children under the oldest sibling term of POA before my Mother's death. All this was done under a forged Power of Attorney. (Read the petition to remove the executor). I say dumped because of her refusal to release the coop so it could be sold for over 12 months.

During that time frame (Feb 8 and 20th 2002. Leonard Steinman from Blank Rome Tenzer and Greenblatt submitted documentation to the court accusing me of defaulting on mortgage and maintenance payments. It was this reason that the executor wanted to take charge of all money from the coop sale.

The executor had NO LEGAL RIGHT UNDER NEW YORK LAW - to withhold the coop from me or prevent it from being sold for over one year after death. She knowingly refused to release it for sale, while simultaneously withholding property belonging to the estate for personal use as did her older sister. Both siblings were involved with forging my Mother's signature on a second POA in 1989 and on accounts opened at Merrill Lynch where the executor's husband was the account executive and money was taken for personal use. When asked if they benefited from money the executor said she did not benefit from any money during the term of her older sisters POA –

Truth was revealed in a deposition taken and records obtained by Joseph Gaffney at Windels Marx. The strategy was neatly planned for the executor, Diane Mota by

Herbert Bockstein and Leonard Steinman, Partner of Blank Rome Tenzer Greenblatt. Barbara McGrady also from Blank Rome is also involved.

A strategy for facilitating potential theft of an exchange membership and about \$800,000 in already taxed money was facilitated by Joseph Gaffney Esq for his client Shelby Zarin. The "set-up" for Gaffney's strategy can easily be seen in submissions to the court on May 15, and 16 2002. It was these documents that were removed from the estate minutes and the court. They can be found in a petition to remove the executor.

The bank almost foreclosed on my home at 20 East 9th Street and the coop at 11 5th avenue. My neighbor loaned me interim money and introduced me to Beth Chase - a self-employed real estate broker in Greenwich Village who worked with Mark Jacobs Esq. in Spring Valley New York - Mark's negotiating and tactical skills stalled foreclosure by the bank and managed the sale of the coop at 11 5th Ave. Beth Chase offered to finance a couple of months back payment on the mortgage and also spoke with the managing agent of my home. After losing one sale because of their battle with the executor's lawyers, two days later Beth sold the coop for \$875,000 while the executor still refused to release it - Without God's Grace Betty, Beth and Mark this story would not be written. -

It has been PROVEN that the POA was forged and abused by the eldest sibling during her term as AIF and by the middle sister under her term as Executor of the estate. Income generated by my Mother's assets is over \$40,000 a month - so money is NOT and never was a problem

It has taken two years since my Mother died (more than five years before that) to end abuse against myself. Slander against me was basically submitted to the court by Steinman of Blank Rome and Gaffney of Windels Marx. I guess that represented Diane and Shelby's "gearing up" for their last roundup!

With God's Grace, which is all anyone ever and always needs, both siblings lost. Assets were being returned to the estate at substantial financial damages in legal fees and added tax burdens. If the estate was set up to minimize taxes like normal people do, there would be no excess legal fees or added tax burdens. ONLY because the estate was set up to steal - legal fees and tax burdens caused irreparable damage. My sisters are NOT intelligent enough to "legally" steal on their own - Again their failed efforts were facilitated by Legal Counsel affiliated with New York's finest!

Since October 15, 2001 financial damages to the estate and myself are well over \$1.5M. I also went through two attorney's who also tried using force - that I go along with the executor, and one more recently fired tried subtle manipulation and deceit - that also failed.

1. Lawyer # 1 -Arthur Gold Esq. from Chicago was not licensed in New York - although we had a positive professional history together, ( he was able to successfully represent my interests in another out of state case 20 years ago). He was not able to honestly or successfully represent my interests in New York.

2. Thomas Biow was referred to me by someone at Jackson and Nash - # 2 Had little experience with estate and legal malpractice issues - he also refused to believe or convey my story to the court. (the DA told me how so I

followed their instructions).

3. Davis and Davis described below. I terminated the services of two and forced one other to "willingly resign." Out of pocket so far is \$30,000. There is over \$69,000 in "unresolved legal fee issues" that will BE resolved before this is over -

At one point lawyers representing the executor refused to LEAVE my right to investigate the possibility of suing them out of any settlement. They wanted an agreement signed by me holding everyone harmless! Not only is there no relevance to their demands and receiving my inheritance - their refusal to simply release my inheritance tells me to keep investigating. By the time this saga ends all financial damages including all my legal fees and "wrongful" legal fees billed to the estate will be allocated back to each person or firm responsible for causing their particular damage. Including added tax burdens!

**POINT** - There are hundreds of thousands of people - without my spiritual strength and much less money that fall through the cracks and lose their inheritance under similar circumstances. I believe a few teensy FREE changes - can stop abuse already started and prevent further abuse. Everyone benefits at lower cost and risk.

**Solution # 1** - If even a closet was made available within the surrogate court system - as a central place for people who perceived that their rights were being violated, under a POA it's a start. From there a filter could be added - maybe a questionnaire designed to filter fact from belief (some people perceive they are being hurt and they are not). Much good could be accomplished at much lower cost/ in time, money and energy for everyone involved. People in the system - Taxpayers - beneficiaries - everybody benefits.

Financial abuse can also be regulated under domestic violence and treated as criminal rather than civil. Forgery, purgery, theft under a POA and violating the Canons are all illegal white collar crimes and should be treated as such. Hundreds of thousands of people are financially abused - not only by those exploiting system, but more often as victims of their own relatives.

Supporting the negative intentions of clients for financial gain is a function of consciousness within each individual. Although people like this eventually become a source of their own self-destruction, a filter applied to the system can eliminate many of them before they hurt people!

A filter can be also be integrated into a mediation or litigation process - the format should be provided by the court - the court sets a standard at the onset, rather than relying on and reacting to what attorney's submit.

Experience has PROVEN that lawyers will submit gross misrepresentations of truth just to win. The system is easily abused. Intelligent accurate decisions cannot be made by a Judge or anyone on a foundation of information that has no relevance to truth. I understand that truth is relative to the perceptions of people involved with any situation, however in many circumstances, truth is easy to access and supported with independent records -

This NEW Unified Format of Required information is then made available to ALL lawyers involved with each case BY the court. If you speak with people involved with this case at the court - they can probably communicate what I'm saying in language suitable for the situation, easier than I can -

The NEW regulated format - would force each side to bring a higher level of common truth at the onset of each case (the process forces a shift in consciousness - pulls people out of "opposition mode" that the system currently perpetuates - the adversarial process actually prevents truth from being revealed and sustained in a timely cost effective manner.

We built a mathematical filter that integrates the function of consciousness for evaluating managed futures investments called SafeMoneyMetrics™ - the concept or principals underlying the math represent universal truth and can be applied to any material arena - cost and risk is ALWAYS less than what tradition currently perceives. I can prove it over and over and over - IT NEVER FAILS.

**BOTTOM LINE** - Conflict is ended at a fraction of the cost and risk for everyone involved -

**Solution # 2-** Adequate disclosure of client complaints - In my industry at <http://www.nfa.futures.org> anyone can access the disciplinary history of any person registered to do business FREE and its public knowledge - People using legal services need easier access to information that facilitates better choices at lower cost.

Consciousness always seeks its own level. Too many lawyers victimize people - (visa versa is also true - lawyers have responsibility to seek truth from potential clients and prevent themselves from being used - any universal truth is a two way-street - science proves that nothing functions in isolation). We have no control over consciousness within each individual - however we can implement systems that allow honorable endeavors with others to emerge - or as Dr. Phil McGraw says: "We are here to raise the bar."

**Solution # 3** - I've had very difficult experiences with four three law firms (which could also be my belief system attracting the experience) however all three turned on me for money - aligning their energy with the executor. I can prove lawyers get caught up in their own pockets and make deals between them at their client's expense. Lawyers also perpetuate massive amounts of "nothing" back and forth wasting time so their legal fees are higher -Remember the more time they spend - the money they make - (I can write a book that includes viable alternatives).

**\*\*\* (added 1/27/03)** - Build a financial reward system that stimulates integrity, rather than misery. For example, for estate conflict resolution can charge a percentage of assets on a scale relative to size of asset base and degree of case involvement.

With that as a unified foundation - boundaries for a scale can be designed by people regulating lawyers then offered to the legal community as possible choices. Maybe have a bonus system for value added services. Another idea is TASK orientated -

**A range of fees for a particular service.**

**FLAT KNOWN FEES** - We just created increased quality of service, freedom for

lawyers is in tact and the potential for unlimited upside is protected. Each area of law can have its own standards - however all have a unified foundation of aligning income potential with quality of service, rather than time. All we did here was shift the reward to reflect a higher level of consciousness.

Increase compensation to regulators and people working within the system - and/or public service workers - We as a society have it all backwards - Systems currently allow people that can steal and hurt others to have potential for unlimited upside and we financially penalize those that protect and honestly serve.. This truth can be found throughout all aspects of the material world not just the legal profession. **Clients financially support lawyers - lawyers do NOT financially support clients! \* \* \***

### **Lower risk of law suits and cost of malpractice insurance**

Systems that reduce any temptation to exploit or compromise client well being, also protect lawyers from unwanted grief. The cost of malpractice insurance would also drop.

Consider the following - maybe find a small group and test results over a specified time frame.

**1. A billing format** that includes eight columns Task - Time -Benefit to my client - Amount - Mistakes - Time - Cost to Client - Effect on Client The mistake column is credited to the bill - the process heightens self-awareness, reduces risk and improves the quality of human relationships which in turn translates into increased business at lower cost and risk -

**2. Disclosure documents** can be written for each lawyer and presented before any relationship commences - They should include Total # of Cases - # of Cases won - # of Cases lost - maybe include total value won and lost for clients.

Link here to CFTC Part 4 regulations and adapt them for the legal industry. Screen lawyers exactly as we screen money managers - Disclosure documents should be updated at least annually and be required content for every web site - the process saves time money and energy - Current "FREE Consultations are BOGUS! - After someone reads a Legal DD they then have enough information to know if what that lawyer does can benefit them!

My experience with lawyers in situations like this is that they talk a good game to get your business. What they finally do is about 60% lower in quality and higher in cost that what is necessary from my point of view. Their actions are never defined as a working strategy in writing - and what they finally do has little or no relevance to their initial claims. Like all people advice is also "tainted" relative to their perception and level of consciousness. Many times their "opinion" has no basis fact/law that was referenced with an independent reliable source. At times this may cause increased harm to clients - People sign agreements that cover the lawyer's downside - they are currently written at the client's expense!

**Lawyers are responsible for a high level of performance - LIVE IT! or eliminate them from the industry! Nothing less should be acceptable !**

**3. If several** methods of "PROOF" are acceptable to the court - LAW says choose the one with lowest cost - Like generic drugs - for example - depositions are NOT always necessary - simple sworn statements in many situations are FREE and are good supporting documentation. Cooperation between lawyers for sharing information can also be implemented - I'm sure people familiar with the system can find numerous other alternatives. Have you even noticed that people withhold truth - maybe find a reward system for it's early arrival! That alone ends misery!!

**4. DO NOT ALLOW** personal attack as a strategy for "winning." Focus on revealing a higher level of truth - offer solutions for bringing an increased level of truth with independent verification to the party. No person has the right to slander or dehumanize another for personal gain -ITS BARBARIC AND SICK - People meet the new standard or eliminate themselves from the game!

The process also ends attack - a huge weakness in people that manifests itself in many court submissions - sitting in on a couple of court sessions reminded me of the Romans enjoying Gladiators fight to the death for sport! It seems Barbaric!

To save time and alleviate potential difficulty caused by inadequate communication

**5. Disclosure documents** also detail - fees, conflict of interest, risk, background of the lawyer - any actions or complaints against that lawyer are also required to be disclosed in the document - An exceptional model is what the National Futures Association requires from Trading Advisors -Maybe add a working strategy for a particular client in print so people know what they are getting involved with - people need something to rely on – especially when they are hurting. Because commodities are high risk, risk management procedures have proven to dramatically reduce client complaints and liability to the industry. The NFA's business model and cooperative venture with the Commodity Futures Trading Commission can be used to build a model for the ABA and the Court System. Regulatory costs are reduced and the public is protected because the industry becomes self-regulating. ABA membership can be mandatory - any lawyer in private practice must become an ABA member.

#### **Solution # 5 GIVE POWER BACK TO THE PEOPLE - RATHER THAN LAWYERS -**

My neighbor Ruth Brintz settled her own estate about 8 years ago when Jerry died. Ruth had help of ONLY an accountant. She like I found that people within the Court System were good to work with - Basically the people were really helpful and kind without violating their ethics and responsibilities. The system is designed for lawyers - We can RE-design it to educate and serve the people! The Court can become a self-sustaining profit center – and properly compensate people.

Look at <http://www.uspto.gov> the patent and trademark office site - you'll notice a system designed to educate and empower people - Used as a model – Any Court could build a simple format that facilitates people settling their own estates. It could successfully screen and list competent - yet cost effective legal help - at various pay scales for people with different budgets. Lawyers sensitive to delicate issues who will treat people with competence and dignity can benefit. It could be a huge profit center for the system - and cost less than any lawyer would charge -

That solves several problems

- a) People have increased protection when in pain.- b) It melts a power structure that serves lawyers NOT their clients c) It rewards people in the system -

**Solution # 6** - Easier access to independent resources that people can research to be sure their lawyers are working for them. I paid three lawyers that all turned on me - two got fired - I forced one to quit - POINT – Where can I verify if what I'm being told is truthful? I was deliberately misinformed and I knew it - however I needed objective independent verification of what I knew and could not easily find it- Anyone needs and deserves easy access to "truth" and that information should be FREE - The Court in every state can have an on-line resource that clearly explains responsibilities of an executor - what violates Power of Attorney ( Surrogate Court) and what responsibilities lawyers have to their clients.

**Solution # 7 - Fines** - The court can fine attorneys for submitting information that is not truthful - financial penalty relative to degree of infraction can also be modeled from the National Futures Association. Fines can be huge which can be a great source of revenue. More important the system works efficiently within a reasonable time frame!

\*\*\*\***Solution # 8** - Legal Malpractice - The court can have a section of their web site that defines what legal malpractice is - how to recognize it - statute of limitations - what to do if - every state can use their own laws. Every Court can easily support FREE information on what constitutes legal abuse and what to do about it - the DA's web site currently offers FREE information that protects people - they have a support system for victims of "bodily"crime - The Courts can demonstrate protective efforts too! I have the NYS Bar Code - finding it was too difficult - the code of professional responsibility can be made available to people from the Courts web site in every state. It's simple and FREE - For example - look at this web site - it belongs to a lawyer specializing in legal malpractice - <http://www.floridalegalmalpractice.com/index.html>

**3-3-03 \*\*\*\* # 9** - How to Interact and Identify Brochures for the Public - The Commodity Futures Trading Commission, Sec and other government agencies all have FREE educational brochures for the public. With electronic communication - information is easily accessible and FREE - The ABA offers nothing for the public that anyone can sink their teeth into - For example - If I read NFA by-laws -CFTC regulations - I can bet 150% of myself - that if those regulations are violated - I have recourse - BIG TIME -Could be Merrill Lynch, Prudential or local professionals, everyone abides by the same laws - Lawyers seem to operate under a consciousness of an "old boys club" that should have died several decades ago - Experience has taught me that lawyers easily and consistently violate the Code of Ethics/ Canons - nothing happens - I can prove it - That's not only sick but heartbreaking and those so inclined take advantage of the situation. Lawyers also cover their own mistakes at their client's expense. Teach PEOPLE what to expect from a lawyer, how to negotiate with one, how to identify "legal scams" and subtle legal manipulations that WE ALL KNOW EXIST - where to go once identified - Support people with the highest intention that laws were written for !

\*\*\*\***Solution # 10-** Enforce the Code of Ethics - I perceive that the Professional Code for Lawyers needs to be enforced with financial penalties and other sundries. The Canons say that: Lawyers cannot take cases that facilitate malicious intent to harm, submit fraudulent information to a court, practice law in any state without a license. They can only take cases where skills supporting the endeavor are present ( or partnered with ). Lawyers are supposed to report unethical action to the authorities, they cannot to lie to their own clients, they cannot give advice that actually harms their clients - they cannot deliberately LIE to Court Personnel and Judges during mediation meetings and court sessions. I can go on and on and on - GUESS WHAT FOLKS! - Experience has also proven to me that many lawyers

earn money by DOING ALL OF THE ABOVE AND MORE - most important they create "busywork" and perpetuate misery to facilitate increased income. SOLUTION - GET a web site up - a place for people to respond with their complaints. Or maybe by how many Canon's were violated. Post the code of ethics for each state - ask people to quantify which canon they perceive was violated - teach people to present the claim in specific format plus offer supporting evidence of their claim - Deal with the issues rather than deny that they exist - use the information to help people and consistently improve the system! Lawyers can be fined according to the degree of infraction - It should prove to be a SUPER valuable profit center for every state and region within. We need the money - create revenue from sources that can improve our systems!

\*\*\*\*\* **Solution # 11** - Publicize the Code of Ethics - Every web site that markets a legal service should be required to have easy access to the code of ethics for each state that the lawyer or firm is licensed to practice in. With every retainer agreement written - offer the particular section of the code pertaining to a particular case as part of that agreement - This ensures clients that lawyers are at the very least aware that they have responsibility to uphold their end of the agreement.

SIMPLY STATED - IF YOU ARE TAKING MY MONEY - WHAT AM I GETTING?  
IS MY RISK/REWARD BALANCED FOR MY TEMPERAMENT?  
WHAT CAN YOU DO TO INCREASE MY VALUE SO I AM MORE COMFORTABLE AND WANT TO USE YOUR SERVICE - IF NOT LITIGATION OR OTHER AREA WHERE HIGH RISK IS INVOLVED, BUT WHERE A BASIC SERVICE IS REQUIRED - IS THE SERVICE I'M GETTING SUFFICIENT FOR MY NEED RELATIVE TO MY COST? IF NOT - I CAN ALWAYS GO ELSEWHERE!

THE WORDS ME AND MY ABOVE REPRESENT THE "ONE ME" OF ALL PEOPLE THAT NEED LEGAL SERVICES

\*\*\*\*\* **Solution # 12** Client Lawyer Confidentiality - Any lawyer that will violate a code of ethics would probably use a client lawyer confidentiality agreement against their own client - For example - I sent one of the Davis opinions to the court with copies of three settlement plans proposed by Blank Rome - Knowing exactly what I was doing - big bold letters on the settlement plan said for settlement discussions only - I copied my letter to the Court to Davis. (Jacobson human courtesy law # 1- never say anything to anyone behind their back that you are unwilling to say in public to their face!)

Anyway - I get a phone call from both Davis's - "You violated the lawyer client confidentiality agreement." I responded with so what and who cares - They responded with "You are no longer protected under it." So who cares what I violated! Then they added: "Which letter did you send to the court?" the tone and energy underlying the conversation and the question gave me what I needed. Who were they concerned for? Why? How was the client lawyer confidentiality agreement being used in this circumstance - for or against the client? Make anyone a bet that lawyers for my sisters are using that agreement against both sisters to cover their downside! That too shall End! POINT - add qualifiers to the agreement - give people a place to go in confidence so FEAR is never used against them - especially by their own attorney.

\*\*\*\*\* **Solution # 13** Make Money by Preventing Theft - To quote my ex-sister Diane - "If he was a good thief he would not have gotten caught." Obviously I have two of the dumbest sisters in the universe when it comes to trying to steal! Since

consciousness seeks its own level ( universal truth) their lawyers probably have equal skill and intelligence - They can all learn to use themselves constructively - If lawyers take clients like Shelby and Diane - at least contribute to the constructive side of everyone's life and turn the energy around! What would have happened if the lawyers lived on the "side of right" and chose to NOT facilitate theft? - they could have kept the clients - made good money - and this story would not be written! Since the entire scenario is probably part of God's greater plan - forgiveness and gratitude to all are really a first priority!

**\*\*\*\*\*2-28- 03 Solution # 14** - Task Force To Reopen Cases - If I reviewed mega losses in managed futures I can track the cause of loss back to the trader or sponsor - NOT the markets - Specifically - as we think and believe we create - therefore cause ANY error is within its creator - this is Universal LAW - Reopen cases that each Judge can remember as possibly being lost because of "malpractice" or lawyers using laws to steal rather than protect- Form a review committee and where possible rectify the errors - WHY? It sends a message to the victims that somebody is doing something and it creates revenue for the system - The system can charge a percentage of whatever is recovered on each case - everyone wins except those that got away with stealing ! Good-bye budget deficits!

## Summary

To victimize (use fear against life ) or heal (let love use us) is an individual choice within all people IN EVERY endeavor - its a function of consciousness - the state of individual consciousness will ALWAYS manifest as material reality.- Nothing can refute this statement - it CANNOT be argued by anyone ! -

Consciousness and intelligence have no relationship. Massive harm has been and always will be inflicted on innocent people, by people having above average intelligence. People having above average levels of consciousness are incapable of harming life. Facilitating and supporting a teaching mechanism for developing spiritual strength and higher levels of consciousness should become A major priority in our education and economic systems.

What we ARE IS WHAT WE DO - THEY CANNOT BE SEPARATED! Another universal truth that has no opposition!

I've been spiritual student my entire life, and would like to quote Joel Goldsmith from "A Parenthesis in Eternity". - The Chapter is titled "The Unilluminated and the Illuminated" page 157. He shares his perception of how spirituality developed over the ages. "Two types of schools therefore developed side by side: Those that taught the power of the mind, and the purely spiritual that revealed how to unfold spiritually and develop a transcendental consciousness. On the level of mind, great works and great feats of magic can be performed, and sometimes this deludes people into believing that they are witnessing God in action, when its nothing more or less than action of the mind.

IT IS VITALLY important that every aspirant on the spiritual path recognize and know the difference between these two approaches. Whatever exists on the material and mental plane of life can be used in two ways, for good as well as for evil. The effects of spiritual or transcendental consciousness, on the other hand, can only be used for good."

Truth has no opposition - our material systems are all built using a material or mental level of consciousness, therefore those with ill intentions or low levels of consciousness will always use material systems for personal gain against life. Filters can be added to every system developed for our material world that have no opposition - It would be easy to PROVE not only the life enhancing but financial benefits of such systems - however that requires receptive spirits with a willingness to change.

If you read this and choose to tell the story - I hope it's with the intention of sincere investigation with a possibility of offering help to facilitate constructive change. If anyone who reads this can refer me to someplace - where people involved with these issues were already working – I would cheerfully VOLUNTEER one or two evenings a week in any useful capacity so other people are not hurt.

Your attention is greatly appreciated -

With Kind Regards,

Marlee-Jo Jacobson /founder

Sanctity Capital Management <http://www.sanctity.com>

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Always SafeMoney <http://www.alwaysafemoneymetrics.com>

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