

Preface From The Author

This Scares Me To Death-

Ok, I will admit it. I have been a bit stuck for the last couple of weeks. You see, it is almost time for my **'next big thing'** and frankly, it scares me (more about that in a minute)

Gathering results from Iraq Dinar investors over the last 5 years has been a lot of fun. The major concerns of the average investor has really changed in a few short years. The questions I get asked mostly today are widely different than questions I got asked in 2004,05, 06, and even 07. **Violence is down big time**, that's not what scares me though.

Everybody I've talked to among my personal relationships and strong business relationships keeps pushing me to 'get it over' and just go ahead and open the members site.

We are a unique group and although the blog will remain with new posts weekly, our community really needs a place to call home.

But this is something that's going to require a huge amount of work for me - which is what scares me... And which is why I'm only **80% sure** I'm going to do it.

Update:

Launch is now on for November 10 at 12 noon central time

-Darren Chabluk

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Reval Report 2009 from DrDinar

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Aspirations and Dreams

Most everyone has now heard about Iraq's neighbour Kuwait, and their incredible reval after the Gulf War. A reval that was backed by the World Bank and the U.S. Government.

Even today, not even 1 tenth of 1 percent of Americans even know about the Dinar opportunity, and even less, actually own some.

Can your \$1000 investment in Dinar really make some dreams come true? Maybe you own more, much more, maybe you own less. It's all relative.

The World Bank announced in 2005 in Iraq that it would be able to back the Dinar's market debut at .20 to the dollar once the violence goes down and UN removes all trade sanctions.

Because you were one of the rare early investors before Iraq's currency revaluation onto the world market your \$1000 initial investment would be worth over \$200,000. Even \$10,000 from \$1000 initial investment will make some mini dreams come true.

How it happens is not as important as why it happens. Why do you want to invest? Do you want to give? Maybe a new car, how about proving wrong some negative friends or family, or peace of mind of having a good 5, 6, or 7 figures in your savings account. What about your freedom, your countries freedom? Get your 'Why' big enough and the 'How' will reveal or shall I say reval itself.

Common Frustrations

What's stopping you from investing? Or, what's stopping you from investing more? Fear of the unknown? Is media coverage of violence holding you back? World Politics? Fear of Iraq's Government failing?

Are you worried that you don't have enough, or are you worried that you bought too much Dinar or Iraq stock? Maybe you haven't bought anything or sold everything you did have and that is bothering you?

Who are you listening to for advice on the issue of Iraq investing? Are you taking financial advice from a broke relative or neighbour? Are the naysayer's raining on your parade for a strong reval? Maybe the current recession has postponed your 'time to buy dinar'?

Are your finances totally shot? Or maybe your guarding your current wealth like Fort Knox and just don't want to take a chance because of the perceived 'risk' of investing in Iraq?

Are you worried about missing out on a once in a lifetime currency opportunity? Maybe you are worried about War, Terrorism, or the troops not coming home fully and completely.

Our Coffee Shop Conversation

On October 20 2009 hundreds of Dinar enthusiasts answered a 1 question survey titled-

“If We Were To Sit Down At A Coffee Shop, What Would Be Your Main Frustration And/Or Aspiration You’d Like To Talk About Regarding Iraqi Dinar?”

I had posted some of the results in the blog, now, as promised I will take some of those questions and concerns and give me 2 cents as if we were sitting across from each other at a coffee shop. I’m sorry if I have not answered your question if you submit one in the survey.

rabidrex says:

I have no frustrations. I am very happy with the progress of my dinar investment. In August 2005 I purchased 3042900 IQD for \$2070.00 when the dinar was 1472. Since then the dinar has grown considerably. I now have a USD value of \$3257.72 for the 3757777 IQD in my account at Warka Bank. When I invested in ‘05, I really had no hope for much action for maybe ten years, give or take a year or two. The Iraqis are wise and very capable and Iraq is a solid investment. Investing in the IQD really isn’t much of a gamble, but if you are not real patient, just like playing poker, this game isn’t for you. I liken the imminent revaluation to the Second Coming. We know this is the season, but no man knows the day nor the hour. It will come as a thief in the night with no warning. Be ready. Drive on with great faith fellow Dinar heads. Fortune Favors the Brave

Darren Chabluk replies to rabidrex:

You’ve already made money if you were to cash out, over 50%

return in a few short years! As you say, fortune favors the brave.

~ ~ ~

Jim Felch says:

What is the real potential for the Dinar to reevaluate? I have held dinars for years and just wonder what the network says about the value of the dinar to the dollar? Will it really change or just chop off some zero's as I have seen in many countries?

Please reply...I would like to know

Darren Chabluk replies to Jim Felch:

Iraq's revaluation could only be drastically delayed by some type of nuclear attack by Iran for example. As for zero's being chopped off a banknote. Zero chopping is a function of a Devaluation and as you know we are dealing with a Revaluation. Further, the revaluation will be harnessed by the exchange rate and timing of the reval. The revaluation will not be 'harnessed' by a devaluation. You must compare apples to apples, compare Iraq to Kuwait's revaluation with world support. Don't compare it to Germany's devaluation after World War II when they had no world support.

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Dave Ruechert says:

Why do I have to pay such a premium to buy a foreign currency? The exchange rate is \$882 per 1mm Dinar. But I can't buy them for less than \$1000!!

Even Bank of America wants a 25% commission.

Any ideas?

Darren Chabluk replies to Dave Ruechert:

Due to the fact that Iraq Dinar is not currently traded on the world market with an exchange rate backed by the **IMF, World Bank,** and US Gov't, the currency is 'restricted' A restricted currency is not available at your local currency exchange house for a 3% to 6% exchange fee. Therefore, Iraq Dinar needs to be imported, exported, and traded by private dealers. This distribution network costs money and private dealers will charge what the average person is willing to pay. You pay average market value for your dinar. If a dealer did not make money, you would have to pick your Dinar up in Iraq. Be thankful your dealer makes money off of you, they provide you with a valuable service.

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Survey Response:

I would like to know in what time frame will Iraq become independent, take over their country, and as a result , the **Iraqi dinar** hits the world market?

Darren Chabluk replies:

This is a **crystal ball** question, would someone please give me back my crystal ball please... who took it!? All kidding aside, 5 years ago I said 5 or 10 years. Today, I'm saying 5 years or less.

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Survey Response:

Why is the dinar **stagnant**. no one is bombing pipe lines so where is the dinar move up were waiting for????????????????????????????????

Darren Chabluk replies:

Is the Dinar stagnant? Or is the Dinar rooted in an increasingly growing Average Market Value. You cannot compare the Dinars **current performance** to the day when the World Bank - bank rolls a new exchange rate for the Iraqi Dinar.

~ ~ ~

Survey Response:

No real movement (either way) since I have held this money for the **past six years**. Is it going to go? Bought for long term, but any little bump would be a nice victory to see.

Darren Chabluk replies:

You've made money already if you've been holding six years but since you are talking about 'real movement' such as a revaluation, then, well, hang in there. Elections in 2010 could cause another spike in **Average Market Value**. Could, that is.

~ ~ ~

Survey Response:

I would like to know what benchmarks to look for in the stabilization of the **Iraqi economy** that would permit the appreciation of the Dinar.

Darren Chabluk replies:

Iraq **Hydrocarbon Law** needs to pass, look it up. Also, UN **sanctions** need to be lifted. Put those two things in a blender with some ice cream and make yourself a reval float.

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Survey Response:

Oh, Darren, I would so LOVE to see the USA (or “peace keeping forces”) pack up and get out of Iraq so that its people and economy can reclaim their own **Freedom of Choice**. I intend for this to manifest before the end of this year – despite what any “smart analysts” project as reality is about making the “impossible” possible, right? Thank you once again for your delightful engagement with the believers of the “impossible” Iraqi Dinar, Suzanne

Darren Chabluk replies:

Iraqi Military are taking care of business inside the cities. **Coalition forces** are in the most part on bases and outskirts of cities as back up. Your idea to give Iraqis freedom of choice is nice but I think most Iraqis would choose “all the help they can get” at this point, especially with major elections in 2010. There are going to be some security issues around the voting machines I think.

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Survey Response:

Oh Wow!! This would be the good opportunity to vent. I have been an investor since March of this year and my group had a false alarm that the dinar had actually rv sending countless individuals into banks causing a huge panic amongst the tellers. If they didn't know anything about the dinar, now they do!! trust me!! My main frustration of course would be nailing down a date on when this is going to happen. I would love it to come out at 3+ but the main thing is getting a date. After reading the forums for months and

looking at events happening in the news I would say that we are very close. So I would have to say a good solid date on when the **country of Iraq** plans to rv or ri their currency.

Darren Chabluk replies:

A bunch of you and your friends ran to the bank thinking there was a reval!?! This is what I call having a bad case of association with the 'Reval Of The Month Club'. You need to check with me. I won't send you on a wild goose chase like that. I call it the way it is. No RV happened yet with post war Iraq Dinar.

~ ~ ~

Survey Response:

Are we just spinning our wheels? – are we just hoping for something that will never happen. It appears since the US is purposely being destroyed economically, why are we going to be allowed to profit. We are going down. Iraq is already down, they can't pull us up when the world controlling bankers are forcing us down. The dinar was a hope at one time but now is a joke.

Darren Chabluk replies:

My question to you is, have you sold your dinar and trying to justify your guilt for doing so, or, you still have Dinar and are getting very impatient. If you don't keep score, you could be winning and feel like you are loosing. Read some other responses, you'll feel better. There are real reasons to worry, like, not knowing 'when', but your reasons, no way, this thing will go down unless Iraq is attacked with nuclear power from Iran or something stupid like that.

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Survey Response:

Well my main Frustration is how long its taking for the dinar to reval. Also we never hear the good news as to what structure is being placed in Iraq and how the dinar is currently being used for purchases. Its like the hold on and wait mentality. I own 1.5 million Dinars yes I know I am small potatoes but if the dinar revalues to even 50 cents in the next year I would be very happy as then this investment would be my retirement. Have a great Day.
Larry

Darren Chabluk replies:

This is a long term thing perfect for the greedy. If you are more needy than greedy you risk selling off before a reval. Hang in there. As for hearing good news from Iraq, you won't likely hear it on national TV yet. Don't depend on the Dinar for your retirement with only 1.5 million Dinar. 15 million Dinar, now your talking.

~ ~ ~

Survey Response:

After learning of two **oil companies** recent acquisition for the rights to drill for oil on a plot of land larger then the space that cover **Prudhoe Bay Alaska oilfield**, by **BP** and a Chinese oilfield company... how come were not seeing more news about the future prospects of Iraq now in the news, over before the release of rights to drill and sell the oil in a large portion of Iraq that has an ocean of oil underneath it.

Darren Chabluk replies:

You are not hearing this in the news because the oil companies mentioned have not paid the media to Advertise such event. These companies will not pay for such press release to the media either, they want free publicity. Right now negative sells, once this recession recovery is in full swing, negative news in Iraq I predict will start turning into positive news from Iraq. Dinar has already made it's debut on CNBC news when Jim Cramer gave Iraqi Dinar it's 15 minutes of fame even though he did not give it his full endorsement yet, but it was positive.

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Survey Response:

How **Saddam**, pulled the wool over everyone's eyes to get the dinar at such a great level?

Darren Chabluk replies:

Saddam killed a lot of his own people there in Iraq in order to take control of the Iraqi oil industry. Saddam's success with the Dinar is a window into Oil Rich Dinars potential before and after sanctions. Dinar will naturally take control of the exchange rate once again once oil is exported at capacity. And with World Bank involved, early investors in the Dinar can and will be heavily rewarded.

~ ~ ~

Survey Response:

Does **Obama** have/know anything about it and does it make any difference?

Darren Chabluk replies:

You better believe it. Obama must have access to the large inventory of Dinars Bush made when in power. I interviewed the man who shrink wrapped and certified the pallets of Dinar for Bush's USA shipment when this shipment of Dinar was leaving Iraq under very extremely heavy security. USA will benefit greatly from the reval because USA Government will be cashing in Dinar too.

~ ~ ~

Survey Response:

I would like to know how will the Iraqi government handle the open stealing of oil from the oil fields. This is a big draw back on the building of the Iraqi economy. It seems that people in the government are involved.

Darren Chabluk replies:

One thing - Hydrocarbon Law.

This will provide full security for each and every oil field and enforcement of the law will be very deadly under the hands of Iraqi President. Deadly force will be authorized I'm sure. Right now, it's like a political free for all. Elections in 2010 then the Hydrocarbon Law will quickly follow.

~ ~ ~

Survey Response:

I would like to talk about why so many, apparently, intelligent people believe that a million dinar will be worth a million dollars 'soon' ????????

Darren Chabluk replies:

Kuwait Government owns 60% of the Banks in Iraq. Kuwait will never in a million years allow an opening Dinar reval exchange rate of 1:1 with the US dollar. Even a fraction of that will produce great profits. Dinar can jump to a 1:1 ratio with the US dollar AFTER the revaluation quite possibly. How much time after, I don't even know.

~ ~ ~

Survey Response:

My main frustration is not knowing how much dinar I should purchase. My aspiration is to see the dinar go to \$2 to \$3 per dinar over the next 18 months.

Darren Chabluk replies:

There is not enough oil pumping out of Iraq to lock in that kind of commitment from the Iraqi Government, and with the world recession oil prices, Iraq couldn't do it without doubling the price of oil twice in a row at least for \$2 to \$3 opening rate. Kuwait would have to have all UN sanctions lifted on Iraq within those 18 months too, so, no.

~ ~ ~

Survey Response:

How the **global recession** is affecting Iraq and having a impact on the currency as a whole?

Darren Chabluk replies:

Oil prices as you know are lower in 2009 compared to 2008. Global recession has delivered a cheap shot to the oil prices. Oil revenue in Iraq is greatly affected by this. Such revenue pays for Police wages and all else there in Iraq. So you can imagine the slow down just the same.

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