

CHURCH ARISE!

Vol 2 No 3 May – June, 1999

Promoting a Christian Agenda for the End Times

EDITORIAL: Faith without Action is Dead:

As we draw closer to the end of the current world order, Satan is having to rely more and more on his power of delusion and distraction to keep the world apathetic to his doings. It is truly amazing to see otherwise intelligent people investing in activities, or careers or industries that are quite clearly on their way to obsolescence. This is what we mean. For example, in the days before the Printing Press, manuscript writing was considered one of the noblest and lucrative calling ever; as every single copy of every book had to be carefully penned down. Of course, the profession became extinct with the advent of the Press. Today, many, sadly, are still engaged/becoming engaged in activities that are destined to become obsolete in a few years. People are certainly finding it difficult to understand that a New World order (either by Satan or by the Lord Jesus) will be completely NEW indeed!

As a trivial example, how wise will it be, training your kid to be a bank cashier in the future, in the face of the impending cashless society we describe in this issue of Church Arise? Beyond careers however, how truly tragic it will be for one to squander this unique opportunity of being on earth at these end times just for some perishable, mundane things! Esau (Heb 12:16-17) will rise in judgment against men of this generation who fail to learn to put first things first!

Our history flavour to this issue (as expected for every 3rd and 6th issue, remember) focuses on an issue of immense importance to us in Nigeria. We pray that this issue of Church Arise! will certainly provoke you to good works (ACTION) in Jesus' name

"But if that evil servant says in his heart, 'My Master is delaying his coming,' and begins to beat his fellow servants, and to eat and drink with the drunkards, the master of that servant will come on a day when he is not looking for him and at an hour that he is not aware of, and will cut him in two and appoint him his portion with the hypocrites." --- Matthew 24: 48-51

NEWS

• Churches Under Fire!

The forces of hell are unrelenting in attacking now, physical Church buildings, apparently to destabilize, depress, and distract the Body of Christ.

In the United States, a 36 year old man with an interest in satanism was indicted April 20 on charges of burning 10 Churches in the states of Indiana and Georgia.

The situation in Abuja, Nigeria is a little bit more complicated; but the long and short, according to reports reaching us, is that several Church buildings are currently being demolished as being unauthorized at the locations they were built. In Vol. 2 no 1, at the beginning of the year, we reported the burning down of some Churches at Ilorin, Kwara State.

• Middle East Peace Treaty May be Signed Next Year

President Clinton of the United States has expressed a strong commitment to the achieving of peace in the Middle East between Israel and the PLO... latest by next year. Apparently trying to dissuade the PLO from declaring statehood on May 4 as they have threatened to, (see vol. 2 no 2), the American president gave a clear support for the existence of a Palestinian state in the Middle East, but urged the PLO to seek statehood in the context of a peace accord with Israel. With the United States making such heavy commitments, it is not surprising that Arafat has embraced the idea, describing it as reasonable.

Once again we emphasize that the Bible predicts that the anti-christ will broker a 7 year peace agreement between Israel and her neighbours in the Middle East. According to the Bible, by the time this happens, the end of the current world order is to arrive only in matter of days. (Daniel 12:6-13).

• Jordan-Israel Relationship cooling off?

Jordanian new king, Abdullah returned from a state visit to Syria with the remark that the two countries now see eye-to-eye on all issues, including the Middle East Peace process. CNN (23/04/99) interpreted this as a veiled criticism of Israel.

• United States: 30 Dead in High School Violence

School violence in the United States hit national headlines again. This time, the worst incident so far occurred in the little town of Littleton, and left 14 students and 1 teacher dead on the spot. 2 students, suspected to be part of a Trench Coat Mafia unleashed the havoc which was planned over a year in advance to coincide with the birthday of that notorious satanist, Adolf Hitler (Apr 20). At press time, the dead toll had risen to 30.

School violence is a global phenomenon. A similar incident, claiming 4 lives, also has just been reported in **Canada**. Some weeks previously, at the Obafemi Awolowo University, Ile-Ife in **Nigeria**, a submachine gun was among other fire-arms recovered at the hide-out of some cultists on campus. In **South Africa**, the possibility of re-introducing the death penalty is back on the agenda following the battering to death of a High School Principal by students.

• Russia warns it may default on debts

Recall David's Wilkerson's prophecy (Vol. 1 no 6) that the crash of the US economy is imminent and will be precipitated by Mexico defaulting on her \$100 billion loan to the USA. That scenario becomes more real as a senior official of the Russian government has been reported as saying that Russia faces the possibility of a massive default on an \$11 billion program of dollar-denominated debt by mid-May because it cannot repay maturing Ministry of Finance bonds. (CNN 21/04/99)

Stop Press: The IMF is currently offering a \$7.5 billion bail-out loan to Russia. Postponing the evil day, one will say.

• One World Alliance emerges.

A new conglomerate, the One World Alliance which is a coming together of top 5 airlines announced its emergence in an advert in the Time magazine of 19/4/99. The alliance involves British Airways, American Airlines, Canadian Airlines, Cathay Pacific and Quantas Airlines. Our readers will recall we mentioned that mega mergers that will eventually result in the running of each major business endeavour by a single company is one of the chief aims of the One World Government advocates. (Vol. 1 No 5)

• Trumpets-bearing angels sighted in Oyo skies

An SS2 student of Olivet Heights, Oyo, Oluwatobi Adeniyi was reported to have seen a number of angels holding trumpets which they were about to blow. A man among them, partly wrapped in the cloud (presumably the Lord Jesus Christ), was also seen restraining them from doing so. The sight was reportedly verified by several other students around. The secular newspaper which reported the event concluded that the incident might be a Divine alert on the imminence of the return of the Lord Jesus Christ as stated in the Bible (Source: Sunday Tribune, 11/4/99, pg 18).

• Osama Bin Ladin operates in Nigeria

Osama bin Ladin, the Afghanistan-based Islamic fundamentalist, famous for bankrolling terror around the world is reportedly funding ARMED muslim groups in five third-world countries including Nigeria. This is as part of an international army - Muhammad's army - to be spearheaded by British and American muslims, to combat what he calls 'occupying governments'. Bin Ladin is one terrorist both the United States and Russia have learnt (from bitter experience) to take very seriously indeed. (Source: Readers' Digest, August, 1998).

• Obasanjo: Bumpy road towards May 29

The journey towards swearing-in date, May 29 has not been so easy for President-elect, Olusegun Obasanjo. Taken to court for his documented membership of the Reformed Ogboni Fraternity (in 1993, before he became born-again), he was also recently implicated in the claims of an Islamic marabout about being hired to make sacrifices (involving 76 cows!) to ensure his (Obasanjo's) becoming the President. The credibility of the story is however seriously eroded when the said marabout said he was not paid, but rather that he sponsored the sacrifices costing over a million naira himself by taking loans from a bank! Most alarming however, are prophecies credited to some Christian leaders, a few of whom might be difficult to ignore. Thank God that in those cases, the personalities involved are also organizing serious

public prayers to neutralize their scary prophecies. There are countless other stories, purely manufactured by some groups just to keep the terrain cloudy.

One thing that is quite clear in all these, is that there are serious spiritual battles on-going, the result of which we believe might eventually hinge largely on Chief Obasanjo himself - on his ability to maintain the pure Christian testimony he announced upon his release from jail. In this regard, the man seriously needs the prayers of all saints. (see also history article on page ...).

In the meantime, the Punch (13/3/99) reported that Chief Obasanjo has arranged with three unnamed frontline Pentecostal ministers to carry out a spiritual cleansing of Aso Rock Villa immediately he is sworn in on May 29.

• **Coup Convicts Pardon: Glorifying God in high places**

Most secular newspapers and magazines were filled with testimonies of the power and sovereignty of the Lord Jesus as several coup convicts recently released, give all the glory to God for saving them from the jaws of certain death. Most became born-again in prison while waiting for the firing squad. Also pardoned are those in self-exile, including Great Ogboru, sponsor of the 1990 coup against Ibrahim Babangida.

• **Good Report!**

The Church of God in Nigeria continues to march forward with signs and wonders being generously granted by the Lord. Saturday 6th March, at the Redemption Camp, at least 11 lame people walked away from their crutches and wheel chairs to the glory of God. Similarly at the Kwara State Stadium at a meeting organized by the World Evangelism Bible Church, with an estimated half a million people in attendance, several deaf, mute and blind people were completely healed. One of the blind healed was an elder brother to a former governor of the state and this led to even the Emir acknowledging the power in the name of Jesus. (Livingwitness, edition 3). This is just a portion of what the Lord is doing in His Church in Nigeria, these end-times. PTL!

• **Updates:**

We told of the human organ theft racket in the USA (Vol. 2 No.1). A recent report in Nigeria (see Tell 22/3/99) is similar in methods although it didn't involve any organ theft. According to the report, a veteran trade unionist on his way to Abuja was sent to a coma by the perfume of a lady who came to sit by him at the airport lounge in Ikeja. Thank God, he recovered 3 days later, but all his valuables were carted off by the said young lady.

Punch newspaper carried out a revealing interview with another supposedly mad man whose abode usually hosts fleets of expensive cars. The story suggests that the cannibal Clifford Orji's case is not unique at all. Furthermore, the suggestion that these strange people have strong official connection and protection is buttressed in the interview. See details in Punch, 13/3/99.

The Cyberterrorism we mentioned in our last issue, still continues unabated all over the world. On April 26, over 240,000 personal computers were reported wrecked in Asia when the virus "Chernobyl" suddenly activated from its dormant state on computers whose memories had earlier been infected by the virus. A few days later, an even more deadly virus was sent to the Internet, coated in religious language. Activating the dummy message titled "It takes gut to say 'Jesus'" wipes out the entire hard disk, according to both AOL and IBM, 'without any remedy'. This is right after the heels of another deadly virus called "April 26" which was sent to the web on that day. After all the 'carrot' approach, the final cards the anti-christ will play to force everyone to rally round his government will be the promotion of violence and chaos, such as cyber-terrorism. Thereafter, not only will the anti-christ be literally begged to take over the system, he will be given wide powers to deal brutally with 'deviants'.

Family: Take Your Time

A nation is only as strong as its families. Not losing the family to the trend of events in these last days requires not only the efforts of the Church or School, but a conscious effort of the family members as well. No matter what the Church or School situation is, the main responsibility of spiritual training belongs to the parents (not even grand parents!).

The Bible enjoins us to teach our children and bring our children's children up in the fear of God. However, wrong priorities in pursuit of shadows and the new age of computers, internet, movies, etc are snatching children fast away from the reality of God's love for mankind.

Parents! Children are gifts from God and strong families can be built only on obedience to God's words. Children need to know God. They need to learn from us about His love, His faithfulness and His grace.

Take time to tell your children about God

Take time to point them to the right way

Take time to teach them about Christ

Take time to build loving responsible children and not rebels.

A godly influence makes all the difference, take time to build a Christian home. **Christian homes don't just happen, they are built.** Take time to love your spouse (and show it - Prov 27:5) and so enable a stable secure environment for your children (even if they are yet to begin arriving) to grow up and thrive in. Take time to.

HISTORICAL FILE: MAY 29 IN HISTORY

Many a discerning Christian have wondered how the date May 29 was arrived at, as the date the 'militants' will hand over power to a civil regime. In fact, then Presidential aspirant, Chief Olu Falae in trying to persuade the government to agree to postponing the Presidential election of Feb 27, openly commented that the gap between Feb 27 and May 29 is too long and serves no visible purpose. If the elections were not to be postponed, why wait till May 29 to swear in the new governments?

What no one can doubt however is that those in authority, heavily influenced by Islamic spirits, do not trivialize such weighty issues as the date power will be relinquished! The date would have been most carefully chosen - to serve as much of their own interests as possible. To sensitize the Church of Christ to the need to be on high prayer alert in this one month leading to the promised transition, and in keeping the flavour of history on this edition as expected, we present the following accounts of some significant events in history that occurred on some May 29s in the past.

In the larger Christian World.

May 29 is no doubt a date the spirit of Islam will hail as their BIGGEST day of victory ever in history. For on that day in the year 1453, Islam secured her most significant victory over her 'arch-rival', Christendom, as it were, when the seemingly impregnable Christian city of Constantinople fell to the forces of Mehmed II, Sultan of the Ottoman Turks. With the collapse of Rome about a thousand years earlier, Constantinople had become the only remaining bastion of Christianity. The manner of the fall of the city is very pathetic and should be instructive to Christians in these end time conflicts. Following is an excerpt from Christian History Institute's account of the event:

"Around 1.30 a.m. on this date, May 29, [Mehmed II] ordered the assault. The Christians fought with furious determination... The Turks were repulsed. But a gate left open allowed a few to break through. They were killed but left flags on the city wall. The outermost defenders, looking back, saw the Muslim flags and thought the city had been taken. They wavered.... The Sultan noticed it.. As dawn broke, the Christian line collapsed.... The land where Paul and Barnabas preached salvation through Christ's death and resurrection now belonged entirely to Islam".

In Nigeria

May 29 1966 was the date the foundation of the present structure for Nigeria was laid! It was on that day, that the Islamic North, up to that point seeking to secede ('Araba') from an oppressive Federal Nigeria, swung the scale, and reverse the tides, taking over the reins of power in Nigeria.

The "Araba" riots which took off on schedule that day, was a carefully planned, pre-determined, systematic decimation of Southern Nigerians/Christians by certain elements (there were a number of sympathetic Northerners!) in several cities in the North. According to Colonel Shuwa, one of the sympathetic Northerners, he was restrained and commanded by "higher authorities" to withdraw his troops which he had used to prevent the rioters in Kano city. He subsequently "saw private homes, churches, shops, schools, and market stalls belonging to southern Nigerians in flames" for days. Another account from Sokoto is even more gripping: "while other towns rioted, the Southerners went into their Church to pray to their God for the return of peace. While they all gathered there and prayed, the Church was cordoned off. Having poured petrol over the Church building, it was set ablaze, and the multitude died while praying for peace". Details of the gory event that claimed over 3000 lives can be found in the book by Alexander Madiebo (The Nigerian Revolution and the Biafran War pg 35-42). According to Obasanjo's My Command (pg 10-11), on account of that event, the Biafran leader was quoted as saying "we are finished with the Federation ... it is all a question of time". The resulting declaration of Biafran independence a year later on May 30, 1967 led to the very bloody 30-month civil war in Nigeria, yielding the present structure of Nigeria and the Nigerian armed forces.

If the same spiritual forces that carefully chose May 29 for the genocide against Christians in 1453, and in 1966 have again chosen the same May 29 as the day

they will disengage from rulership in Nigeria, Church Arise! believes the Church cannot afford to be casual towards the date. There are Biblical precedents for us to expect God to work out great victory for us and frustrate whatever hidden agenda the enemy might be nursing toward that day:

"On the day that the enemies of the Jews had hoped to overpower them, the opposite occurred, in that the Jews themselves overpowered those who hated them" (Esther 9:1).

As will happen at the battle of Armageddon, the forces of the anti-christ will choose the date and location of the final battle. Only they wouldn't know they are merely fulfilling what God had already appointed (Rev 17:17a, Acts 4:28). They will suddenly find the battle turned against them!

CALL TO PRAYER

We call on every Christian to spend at least 15 minutes each day in the month of May to pray towards May 29 1999. Christians who fold their hands and look forward to an automatic smooth handing over of power on May 29 are like the son described in Proverbs 10:5. It is our responsibility to execute the written judgements (Ps149:9). And this time around, we shall not leave any gate opened by mistake. Neither shall we overlook any enemy flag left flying on our City wall. Victory is imminent. It is sure. Church Arise!

PS: Churches and other Christian groups may wish to organize prayer chains for the week leading to May 29.

".....If anyone worships the beast and his image, and receives his mark on his forehead or on his hand, he himself shall also drink of the wine of the wrath of God, which is poured out full strength into the cup of His indignation. He shall be tormented with fire and brimstone in the presence of the holy angels and in the presence of the Lamb" --- Rev 14: 9b -10

SIGNS OF THE TIMES

The Chip is Now Ready

But for probable minor changes in details, the microchip that the anti-christ will require all to carry for identification and commerce in the very near future (as predicted in Rev. 13:16-17) is now ready.

The human implantable bio-chip, BT 952000 is one of the several chips developed to meet the aspirations of One World Government advocates; and this particular chip seems to have received the approval of its patrons. The chip was engineered by Dr Carl Sanders and produced by tech giant, MOTOROLA for the MONDEX SMARTCARD (see Topical Issue on back page and also the box). The chip, about the size of a grain of rice, measures 7 mm long and 0.75 mm in width. It contains a transponder and a rechargeable lithium battery charged by a thermocouple circuit that produces voltage from fluctuations in body temperature. According to a write-up passed to Church Arise! by one of our readers in Ile-Ife, after an extensive \$1.5 million dollar research, it was found that for maximal functionality and efficiency, the chip would need be placed only either on the FOREHEAD (just under the hairline) or at the back of the HAND. Once again, the Bible is right on target - Rev. 13:16)!

Dr Sanders is an accomplished inventor with several patents to his credits, both for the US military and for private industries. Having been introduced to the prophetic Scriptures in the Bible concerning the "mark of the beast", he has become a Christian and now conducts seminars on this topic.

By now, this chip is being produced in several millions per year and are mostly being used for the MONDEX smart card – a card which is already on its way to Nigeria (see Topical Issue). Though the Smart Card looks very much like the previous cards for electronic cash exchange (e.g. Master Card, VISA, and the various Bank Cards), they are generations apart. The previous cards are based on the old magnetic stripe system whereas the MONDEX SMARTCARD contains the deadly BT 952000 chip. We allow MONDEX to tell you the details itself:

"Mondex is more than electronic cash. As the technology ... gains acceptance in the marketplace, Mondex cards will allow other applications to occupy the same chip. Loyalty programs and digital certificates may sit side-by-side with Mondex electronic cash...." "Think of all the cards that allow you access to something. The Library, the Videostore, your health club, your autoclub, your grocery store's frequent buyer program..."

The summary of the above is that the single chip in your Mondex Card is able to store an enormous amount of information. In fact you need carry no other

card or identification safe your Mondex card. Mondex further emphasizes that their card based on the 'chip' is "the only electronic cash system that requires no clearing and settlement of individual point-of-sale transactions. A retail transaction takes just seconds and with no change to count...". This of course, is achievable only because every information possible on the individual can be placed on the single chip. All you need carry is the one chip - no more cash, no more cheques, no more ID cards of any sort, no more Passports. Just the one single chip, for now embedded in a plastic card.

And from the tone of the previous quotes, one can almost hear what the next word from Mondex would be. Wouldn't it be the commencement of the final phase of implanting the chip in humans "as the chip gains acceptance in the card"? Why was the chip required to be bio-implantable in the first instance anyway?

That is the only logical conclusion to the business. Already, there are several serious well-known problems with cards: They can be counterfeited and the values altered, they wear out fast (within a year - hence need for millions – a report said a billion - of chips being produced every year). And, of course, they can be stolen, broken or lost. Implanting the microchip directly in humans will then be the next logical step - just as the Bible predicted and warned. This is already happening in animals where the company INFOPET is leading the way in inserting bio-chips into pets so they can be monitored and rescued in case they wandered away or are stolen. (Refer also to Vol. 1 No 1 for the call by an official of British Telecom for chips to be implanted on human beings

If you are not able to say 'NO!' to Satan, sin and the "World Order" today, we guarantee you, you will not be able to say 'NO' to the mark of the beast when it is inevitably introduced

(Notes: quotes from the MONDEX in this article are from the homepage of MONDEX USA, on the Internet)

WATCH OUT: PRIVACY AND GLOBAL SURVEILLANCE

One inescapable consequence of the chip technology in which all database on an individual from various hundreds of sources can now be put on a chip is that 'privacy' will soon become a thing of the past. And this is quite consistent with the New Age Movement's teaching that individuals should 'open up' and fuse with the so-called 'cosmic consciousness'. In reality, people only open up to demonic influences under so called 'spiritual guides'. This basic philosophy is the common thread running through such ideas as Communism, Hinduism, Transcendental Meditation, perversions such as group sex, Drug addiction, etc. In Christianity, we open up to one another as we first open up to the Lord Jesus Christ. Our bond is spiritual and not soulish. Again in Christianity, the individual matters a lot, unlike in the New Age movement where the individual is dispensable and of no value at all.

In a future issue, by the grace of the Lord, we will address how the current trends in national IDs, together with the use of implantable bio-chips in animals will culminate in the mark of the beast. Apart from facilitating electronic commerce, the implanted mark of the beast will be a kind of facility where all mankind will be 'open' to one another and be part of a common "cosmic consciousness". It will be an attempt to keep mankind together akin to the Tower of Babel project. It is a direct resistance to the Kingdom of God. It is satanic.

AMAZING BRAZENESS OF THE NEW WORLD ORDER ADVOCATES

See the terminologies they freely and boldly adopt!

MONDEX: MON – DEX – A compound of the words MONETARY & DEXTER (Dexter means belonging to or located on the right hand)

SET: The Egyptian god of evil, or Satan

LUCENT: compounded from LUCIFER – ENTERPRISES

Located at 666 Fifth Avenue, Manhattan, NY, famous products from AT&T/Lucent Technologies include **STYX** (named after a river in Hades), **JANUS** (the 2 faced god), and **INFERNO** (promoted with a quote from a popular story about Lucifer in the bowels of hell). One of their proudest achievements is **TTS** (Text To Speech) in which they give the human-like quality of speech to lifeless technology (compare this with Scriptures in Rev 13:15, Dan. 12:11, Mat 24:15).

Thanks for Writing/Sharing

Between the previous and the current editions, resource materials were received from the following friends of Church Arise!: Sis Bola, and Bros Banji and Bertrand. Our gratitude go to them all. We shall continue to feature this column in subsequent editions. Friends who do not want to be openly identified should please so indicate when they send in their materials. Pls keep writing/sharing!

EXHORTATION: We Have this Moment

I am reminded on an old "Family Circus" cartoon which shows one of the children asking his parents, "When will tomorrow get here? Every day when I wake up it's today!" As that little cartoon illustrates, today is all we really have.

In Hebrews 13:8 we find a verse that relates to the past, present, and future. It says, "Jesus Christ the same yesterday [the past], and today [the present], and forever [the future]." We can understand the meaning of "yesterday." We can grasp the concept of "today." But forever? How long is forever? My mind cannot comprehend it, but God is the God of yesterday, today and forever. Times change. People change. Situations change. But the God of Abraham, Isaac, and Jacob, the God of Daniel, Peter, and Paul, never changes. The same God who worked for them will work in your life today. He wants to be the God of your past. He wants to be the God of your today. He wants to be the God of your tomorrow.

All of your life until this very moment is made up of past experiences. It is done; it is in the past. Let me tell you one thing about your past: it is unchangeable. You cannot undo it. Some people live in the past. They carry a load of guilt day after day. Your past needs to be cleared up. If there is something hurting you, put it under the Blood of Jesus. Draw a line and determine that it is past and done. Give it to the Lord, and you will experience the sweetness of the Spirit of God moving freely in your life (read Phil 3:13,14).

What about your future? Maybe you are wondering what life will hold for you. Will it be college, marriage, a career? If you are older, you may be thinking about retirement. Most of us have plans, hopes, and dreams for what lies ahead. At the same time, many people today are concerned about the future, particularly now that we are moving toward the year 2000. We hear a lot of speculation about what the "next millennium" will bring. We look around and see so many things that could concern us: the threat of war, the unstable world economy, and ecological disasters looming on the horizon. **What so many seem to forget is that Jesus is coming. That is what the future holds!**

"What shall it profit a man, if he gain the whole world, and lose his own soul?" (Mk 8:36). Your future – your eternal future – may depend entirely upon your action today. Now, this moment, is the present. What will you do with now? "Now" is a category of time that you can take advantage of today. You cannot alter the past, but now is a moment of opportunity for you. Each of us has this moment, but we have no promise of anything beyond it.

Maybe you have been waiting for a special little prompt and have been saying, "I need to draw closer to the Lord" or "I need to deal with this issue or problem in my life." This is your moment. This can be the day God answers your prayer. This can be the day you say, "My future is bright. My eternal future is settled through Jesus Christ." What are you going to do with today? Will you seek the Lord while He may be found?

Joe Bishop (from an article in HigherWay vol. 91, No 3)

Topical Issue (contd):

As we mentioned elsewhere in this issue, the chip will eventually be removed from the plastic and inserted under the skin of people - it is human implantable. With the high level of illiteracy/apathy in Africa, we, at Church Arise! have a feeling that the eventual move to transfer the chip from the plastic to humans might be flagged off from here. We can understand if some reader feels this technology cannot get to his village for the next 100 years. As a response to that, we will only like to mention that some thought the same way when we wrote our article on the Internet (vol. 1 no 4). Developments that arose almost on the heels of that article has since forced such people to review their skepticism. But mind you, you can't always wait to find things out. The time to DECIDE not to take the mark of the beast is NOW.

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Questions, comments, or substantiated information of relevance to this newsletter are welcome. We thank you for your interests.

TOPICAL ISSUE: MONDEX - MARKETING THE MARK OF THE BESAT

The big news was casually tucked in, on page 42 of TELL Magazine of April 5, 1999. "Here comes the Smart Card" read the headline. The report went on to indicate that "a consortium of 26 banks including the 'big four' - United Bank for Africa, UBA, Union Bank, First Bank, and Afribank, under the name Smart Card Plc has the tough task of trying to get Nigerians hooked on plastic money"

TELL reporter knew that the card would be based on "silicon chip technology, state-of-the-art VSAT satellite technology and the latest smart card computing and IBM encryption software", but considered it merely "an improvement on the 'magnetic stripe' money card in use in most of Europe and the United States". As our readers will find on page 3 of this edition of CAI, the use of the chip and Internet facilities in the smart card does not represent a mere improvement, but a whole different ball-game entirely!

This development is not restricted to Nigeria alone. The same thing is happening all over the world! Countries with the old 'magnetic stripe' cards are changing over rapidly to chip technology. France, as usual, is leading the rest of Europe in this direction, while all Canadian banks have signed on! The company anchoring all this development is called **MONDEX**, and by last year, has already franchised over 250 companies in 20 major nations to use the chip. If you have access to the Internet, see the fascinating (somebody will say fearful) diagram of how virtually all the businesses that matter globally have already hooked up to MONDEX. The website is: <http://www.fintec.com/mondex.html>.

The system based on SMART CARD technology was created in 1993 by London bankers Tim Jones and Graham Higgins of NATWEST/COUTTS, the personal bank of Britain's Royal Family. All transaction systems are being made secure by adopting SET protocols (Secure Electronic Transaction) and will display the **SET MARK**. Other SMARTCARD systems are quickly being put aside in favour of MONDEX, especially since MasterCard, which is supposed to be a major rival, bought a 51% stake in the company. According to Robin O'Kelly of MONDEX international, "with MasterCard's backing, there's nothing to stop MONDEX now from becoming the global standard." " This is the final stage in becoming a global reality".

The TELL article had suggested that tough competition is on the way for Smart Card Plc and that another smart card by Gemini Systems, GEMCARD may get to the Nigerian market in May this year. We however wonder if the GEM CARD is associated with the company GEMPLUS. For in actual fact, according to an agreement made in November 1996, GEMPLUS will be supplying smart cards for the global implementation of MONDEX - the franchise having been bought for MONDEX USA by AT&T/**Lucent** Technologies. (See box for more on Lucent technologies) As we have been mentioning in this newsletter, the ultimate goal of the New Age Movement under their One World Government plan is to have just a single organization handling each business endeavour by repeatedly merging all competing organizations together (see vol. 1 no 5). In this way, all possible room for maneuver by any would-be dissenter will be firmly blocked. In any case, according to Patrick Merino of Smart Card Plc in Nigeria, "we are not afraid of competition".

The major battle MONDEX is fighting is against privacy groups - most of which are secular. In September 1995, one of such groups, Privacy International, through its Director General, Simon Davies, investigated Mondex's claims that their digital cash service was "anonymous". Davies found out and showed that, contrary to MONDEX's public statements, the system was not anonymous and that the bank and merchants could find out the identity of the users. MONDEX later changed its literature and no longer claims that it is 'anonymous'. In fact, today MONDEX now seems to be pushing the fact that its system is fully auditable as an advantage, in that safety of funds will be guaranteed. The clear fact, as privacy groups insist in return, is that something cannot be "fully auditable" and "private" at the same time.

But the issue of privacy is not trivial at all! Imagine if a record of every financial transaction you ever make, plus a detail information of the goods and location of the transaction is always available. In short there is no hiding place or retreat possible for you - except you would refrain from 'buying and selling'. It will be naive to think that only criminals have something to fear about that prospect - as those who will be around when the anti-christ fully takes over with his One World Government will soon find out.

The writer of the TELL article was therefore correct in the identification of the major assignment facing Smart Card Plc (is this the precursor to the Nigerian chapter of the One World Bank?) as "to get Nigerians hooked on plastic money". Even if majority of Nigerians are not particularly bothered about privacy issues at the moment (other issues being more important), the fact is that the same majority will actually rather prefer not using the bank at all, due to the poor services they get. However, the trend from the western world is quite instructive. As people are forced to use the bank (to collect salaries or payments for works done for government/other corporations), they will also be coerced to use the card or else miss out on exciting opportunities, discounts, low bank rates, etc until the card is eventually made compulsory. People will be heavily 'penalized' for using cash or coming to the bank (e.g. by way of heavy charges) when they could have made electronic transactions.