

FAVELA



BY JOHN F GROOM
Illustrated by Alexander Doig

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FBI AGENTS HAVE ARRESTED BERNARD MADOFF THIS MORNING AFTER DISCOVERING WHAT MAY BE THE LARGEST CASE OF INVESTOR FRAUD COMMITTED BY ONE PERSON.

SIR, YOU HAVE A CALL ON LINE ONE.

THANKS.

I'VE GOT SOME BAD NEWS, IT TURNS OUT THE CEO OF YOUR FOUNDATION INVESTED WITH MADOFF.

HELLO?

IT'S ALAN.

AND I'M SURE YOU KNOW WHAT HAS BEEN ALL OVER THE NEWS THIS MORNING.

YES, I'VE HEARD AND I'M DISGUSTED.

WELL, IT TURNS OUT BERNIE WAS SERVING ON THE BOARDS OF MANY NON-PROFIT INSTITUTIONS.



BASICALLY CONVINCING THEM TO INVEST WITH HIS OWN PERSONAL INVESTMENT FIRM.



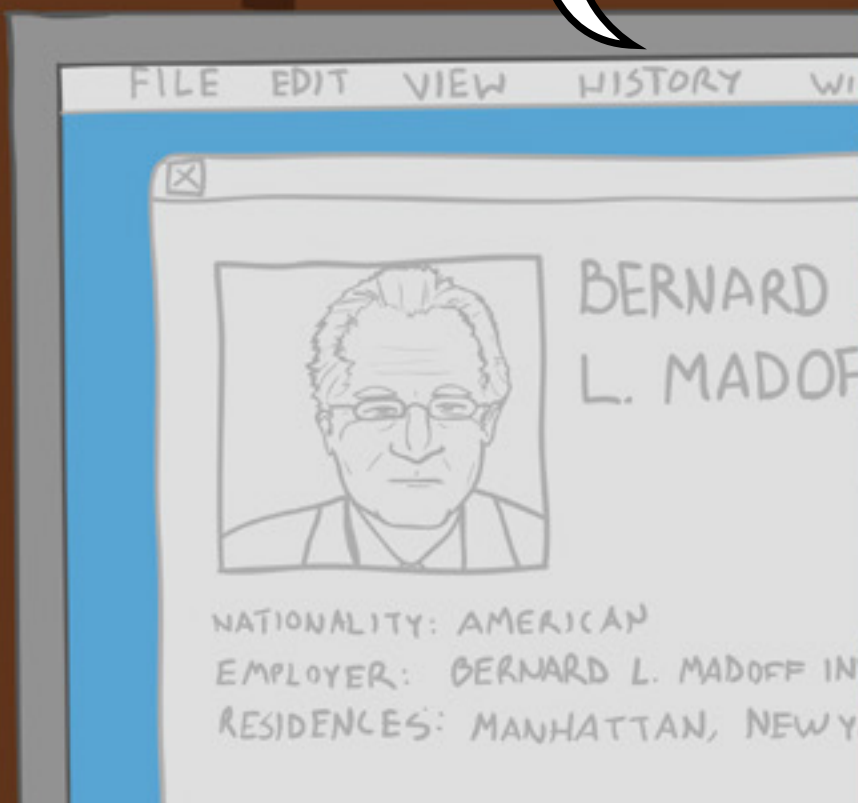
SO I'M ASSUMING BERNIE WAS ON THE BOARD OF DARK STAR?



I'LL HAVE TO TALK TO GINA ABOUT THIS. I GAVE NO PERMISSION TO HER TO INVEST WITH ANYONE.



AS FOR MR. MADOFF...



...HIM AND I ARE GOING TO HAVE A LITTLE TALK...



HOW DID YOU GET ME OUT? I DIDN'T THINK ANYONE COULD DO THAT, EVEN FOR JUST A FEW DAYS?

HOW DOESN'T MATTER TO YOU. I'M SURE YOU WERE GETTING BORED, SITTING AROUND AND READING NOVELS IN PRISON. THAT WON'T BE A PROBLEM ANY MORE.

VERY GOOD MR. MADOFF

WAIT WHAT ARE YOU DOING? I GAVE YOU WHAT YOU WANTED!

NO.

WELL I'M GIVING YOU...

...WHAT YOU DESERVE!

NOOOO!



THIS IS JUST THE BEGINNING.

I THOUGHT BACK TO THE WAY I GREW UP, A DIRT POOR ORPHAN IN A BRAZILIAN GHETTO. I HAD WORKED FOR EVERYTHING I HAD; NO ONE HAD BELIEVED IN ME UNTIL YEARS OF SUFFERING AND BRUTALLY HARD WORK HAD PASSED. I DESTROYED PEOPLE ALONG THE WAY, BUT I NEVER LIED, NEVER BROKE MY WORD. AND THEN I END UP ON WALL STREET, WATCHING FOOLS AND THIEVES GET RICH BEYOND COMPREHENSION.

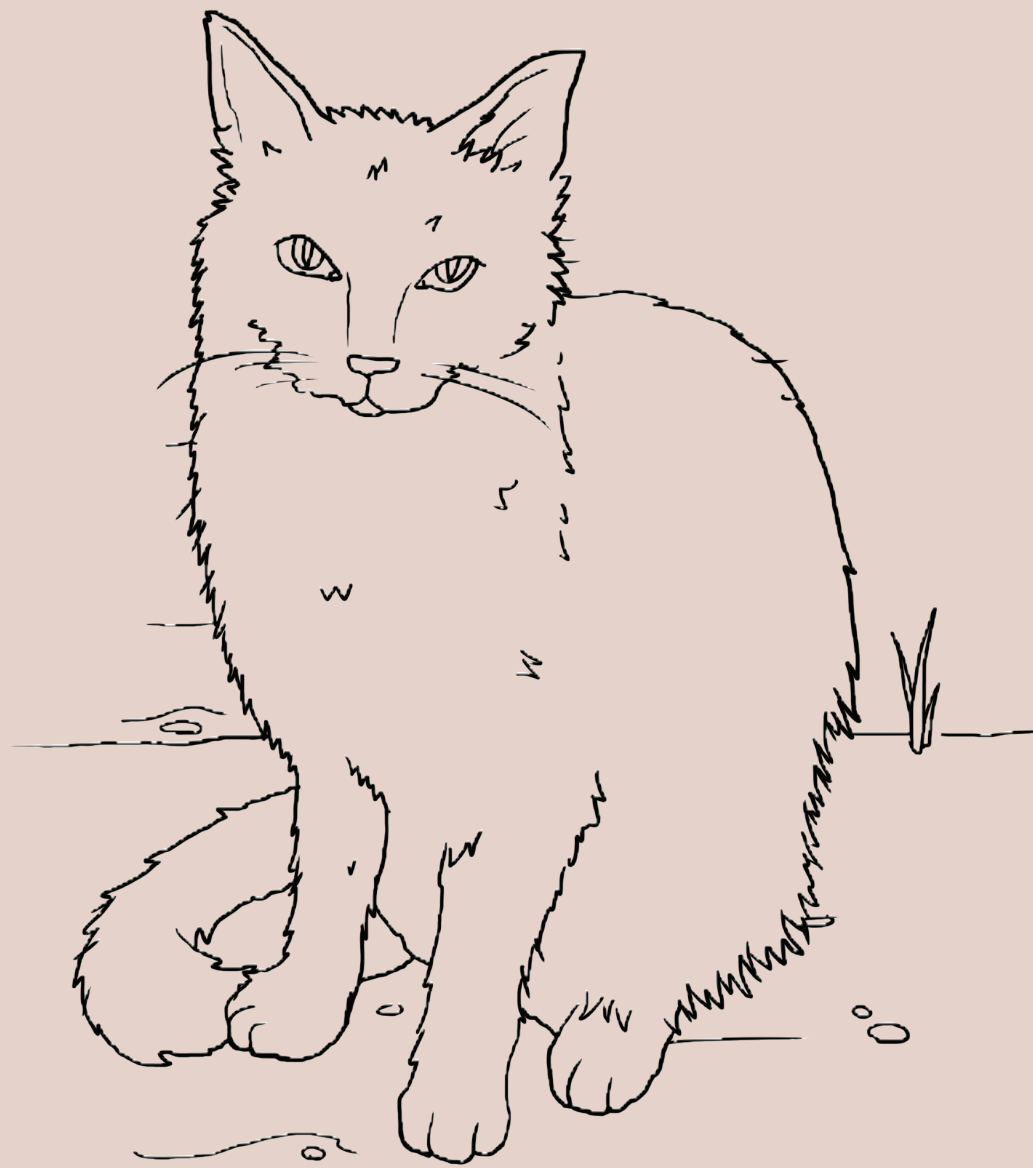
THERE WILL BE JUSTICE.

MADOFF IS THE FIRST, BUT THERE ARE MANY MORE TO FOLLOW. THOSE THAT SCAM GOVERNMENT BAILOUT PROGRAMS - THEY'LL MEET THE FATE THEY DESERVE. SO WILL THE CEOS WHO GOT HUGE SALARIES AND BONUSES WHILE THEIR SHAREHOLDERS WENT BROKE, AND EMPLOYEES WERE LAID OFF.

THERE'S A HUGE MARGIN CALL ABOUT TO TAKE PLACE; I'M CALLING IN ALL THE MORAL DEBTS OF A ROTTING SYSTEM. SOME SAY THAT VENGEANCE BELONGS TO THE LORD. THEY'RE WRONG -

IT BELONGS TO A BOY FROM THE FAVELA.

*Nec spe, nec metu.



*(no hope, no fear)

I HAD NO IDEA WHO MY PARENTS WERE;

I BARELY REMEMBER MY EARLY YEARS.



I WORKED ALL DAY FOR FOOD.



LIKE MANY OTHER POOR CHILDREN, I WENT AROUND SAO PAULO TRYING TO FIND A WAY TO MAKE ENOUGH MONEY TO EAT.

I COULD MAKE A DOLLAR SHINING SHOES FOR BUSINESSMEN, AND SOMETIMES JUST FROM THOSE WHO TOOK PITY ON ME.

I'D EVENTUALLY GET LUCKY.



I HUNG OUT WITH THE OTHER BOYS AND SOME GIRLS THAT WERE ALSO JUST TRYING TO SURVIVE.

LIFE WAS VERY HARD, BUT WE REALLY HAD NO IDEA IT COULD BE ANY DIFFERENT.

THEN, ONE DAY CAME ALONG WHICH CHANGED EVERYTHING.

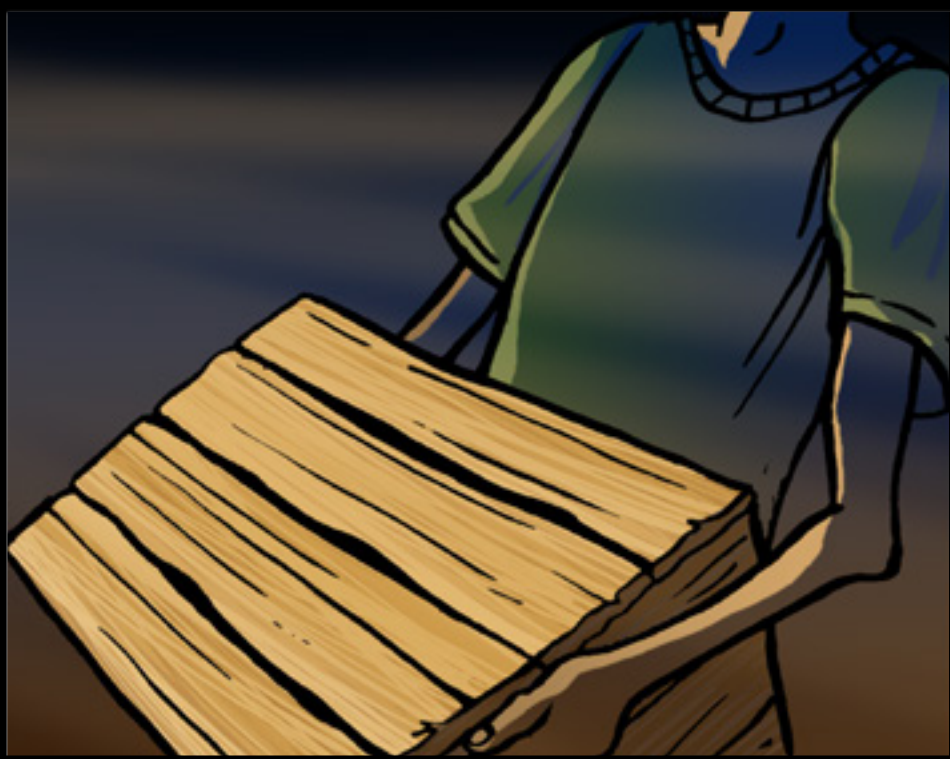


I MADE THE MISTAKE OF SLEEPING TOO LATE. IN MY RUSH TO GET TO MY USUAL SPOT, I DECIDED TO CUT THROUGH THE BACK ALLEYS ON THE OUTSKIRTS OF SAO PAULO.



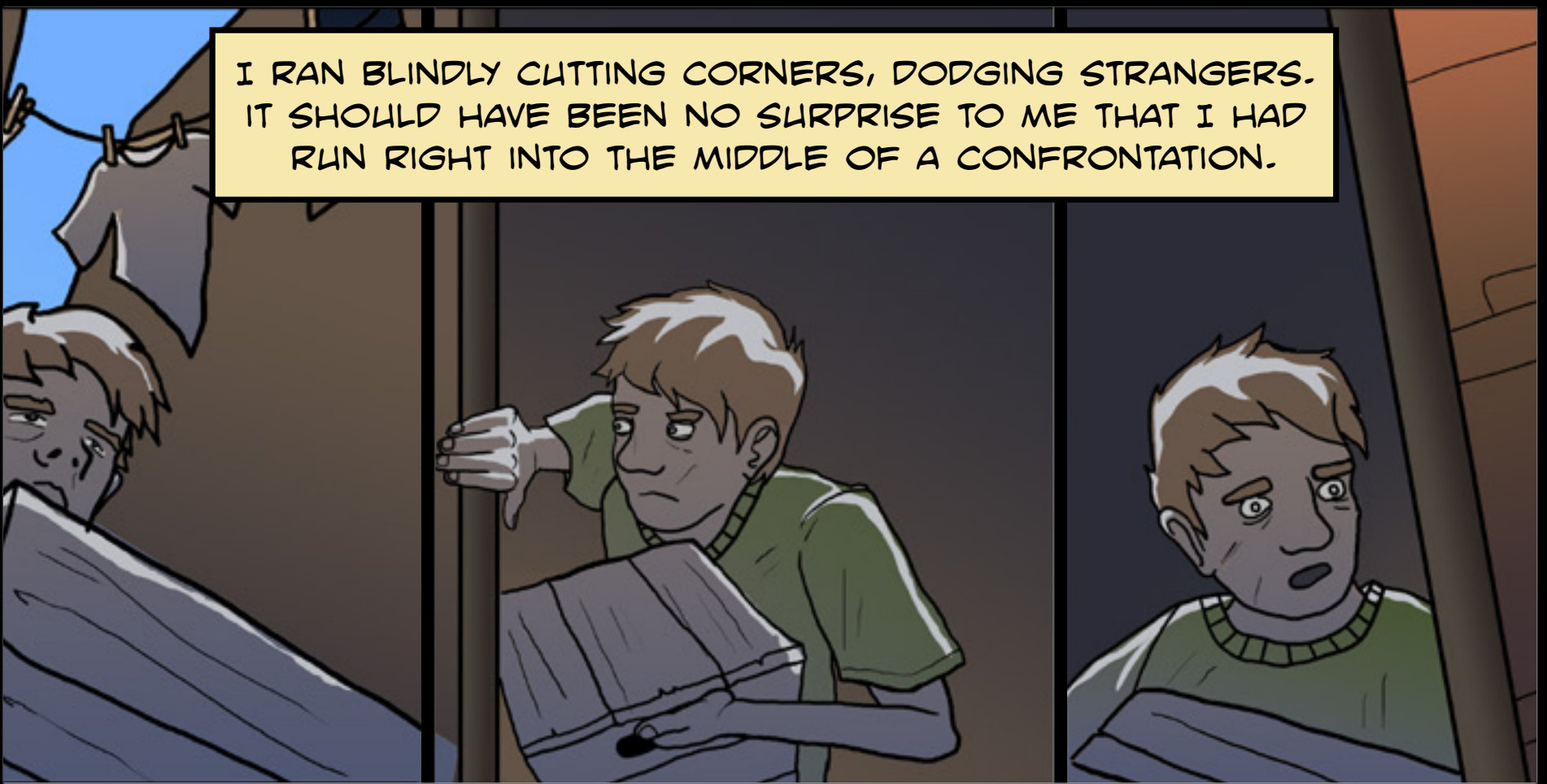
I USUALLY AVOIDED TRAVELLING LIKE THAT ALONE.

THE STORIES AND RUMORS THAT THE OTHER CHILDREN WOULD SPREAD, ABOUT AWFUL BEATINGS, KIDNAPPINGS, ROBBERY- AND WORSE, WERE ENOUGH TO KEEP ANYONE FAR AWAY. BUT I WAS YOUNG AND FEARLESS; ALTHOUGH PERHAPS I HAD MUCH TO FEAR.



THE MORNING RUSH WAS THE ONLY CHANCE TO MAKE MONEY SHINING SHOES, AND MY FOOLISH MISTAKE OF SLEEPING IN COULD COST ME ANY HOPE OF EATING THAT DAY. THE GROWLING IN MY STOMACH ENCOURAGED MY FEARLESSNESS; AND ALSO MADE ME A LITTLE LIGHTHEADED.

I RAN BLINDLY CUTTING CORNERS, DODGING STRANGERS. IT SHOULD HAVE BEEN NO SURPRISE TO ME THAT I HAD RUN RIGHT INTO THE MIDDLE OF A CONFRONTATION.



YOU'VE MADE TOO MANY GODDAMN MISTAKES-

YOU THINK MY MONEY IS A TOY?



PLEASE! I CAN GET IT BACK, I SWEAR!

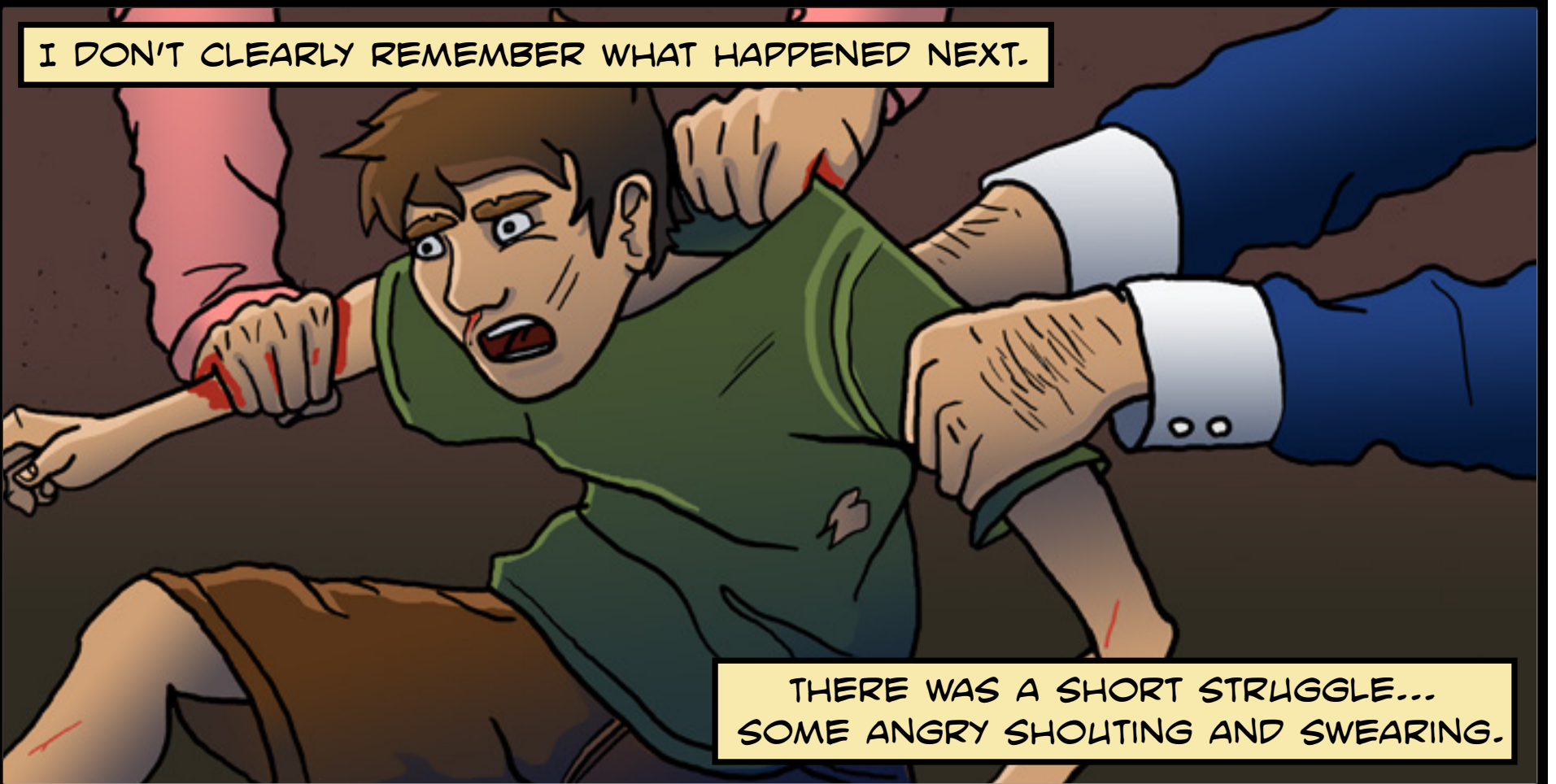
THERE WAS SHOUTING COMING FROM AN OPEN BACK DOOR. TRYING TO IGNORE IT I RAN PAST THE DOOR CONTINUING TO RUN TO THE CORNER.

NO, YOU'RE DONE!

BANG!
BANG!

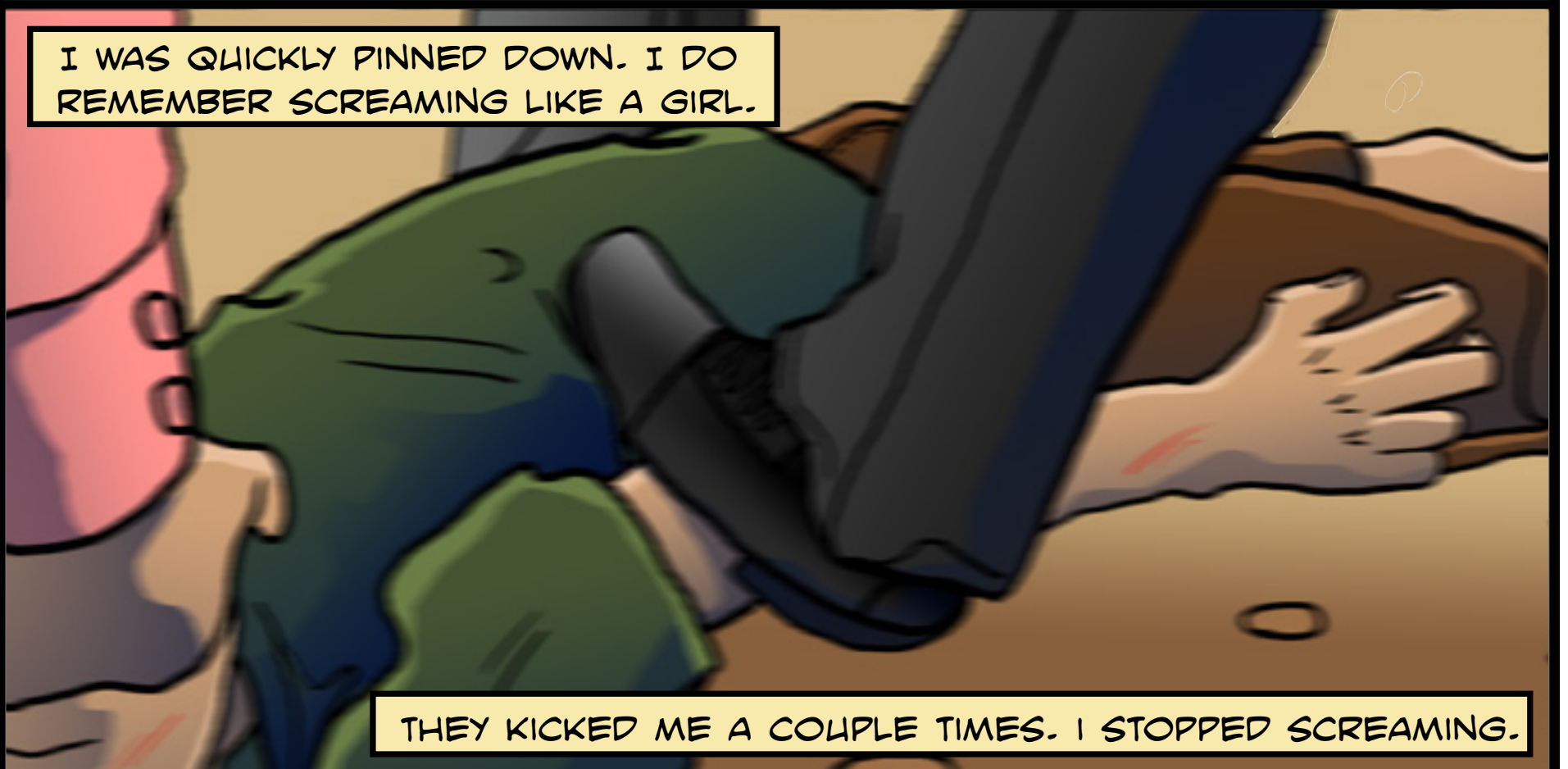


I DON'T CLEARLY REMEMBER WHAT HAPPENED NEXT.

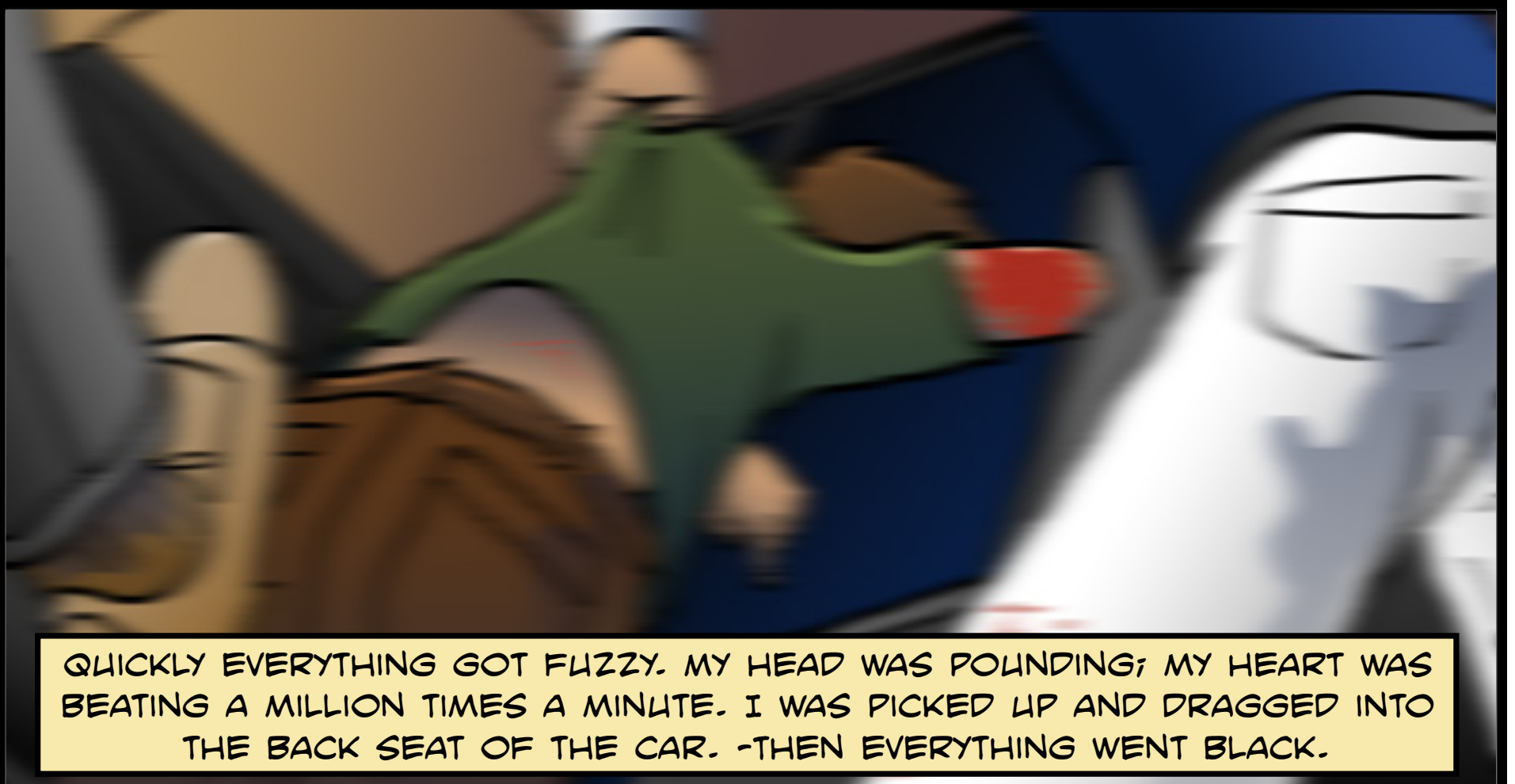


THERE WAS A SHORT STRUGGLE... SOME ANGRY SHOUTING AND SWEARING.

I WAS QUICKLY PINNED DOWN. I DO REMEMBER SCREAMING LIKE A GIRL.



THEY KICKED ME A COUPLE TIMES. I STOPPED SCREAMING.



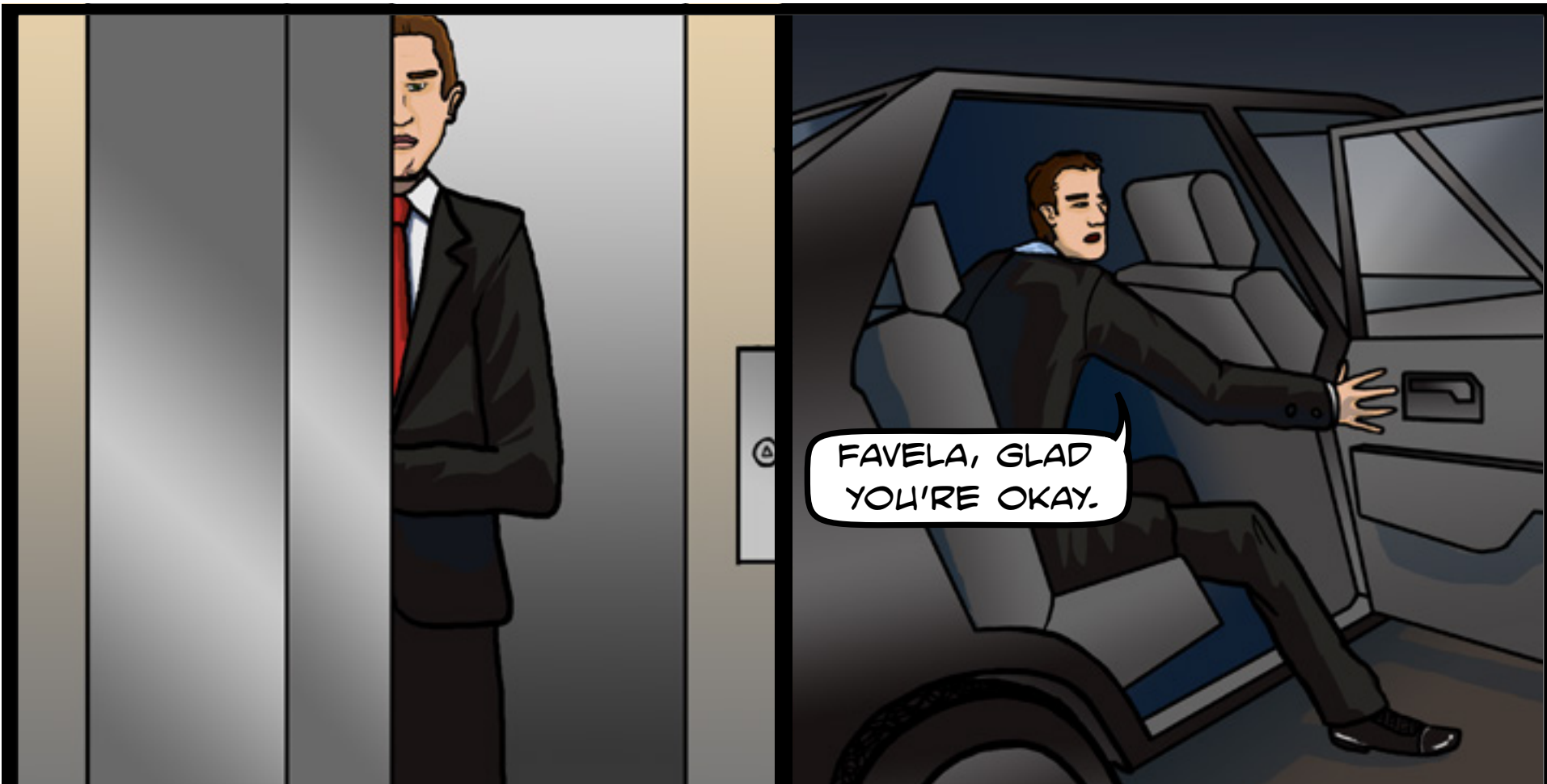
QUICKLY EVERYTHING GOT FUZZY. MY HEAD WAS POUNDING; MY HEART WAS BEATING A MILLION TIMES A MINUTE. I WAS PICKED UP AND DRAGGED INTO THE BACK SEAT OF THE CAR. -THEN EVERYTHING WENT BLACK.



WITH THE MEDIA RAGING ABOUT WHAT MADOFF HAS DONE, AND THE OUTRAGE THAT HE COULD HAVE GOTTEN A FEW DAYS OF FURLOUGH FROM PRISON FOR UNEXPLAINED REASONS, THERE WOULD BE UNIVERSAL DELIGHT TO DISCOVER THAT HE HAS FINALLY DONE THE RIGHT THING.

AND NO ONE WILL REALIZE I AM THE ONLY ONE THAT KNOWS WHERE ALL THAT MONEY IS NOW.

-DING!



FAVELA, GLAD YOU'RE OKAY.



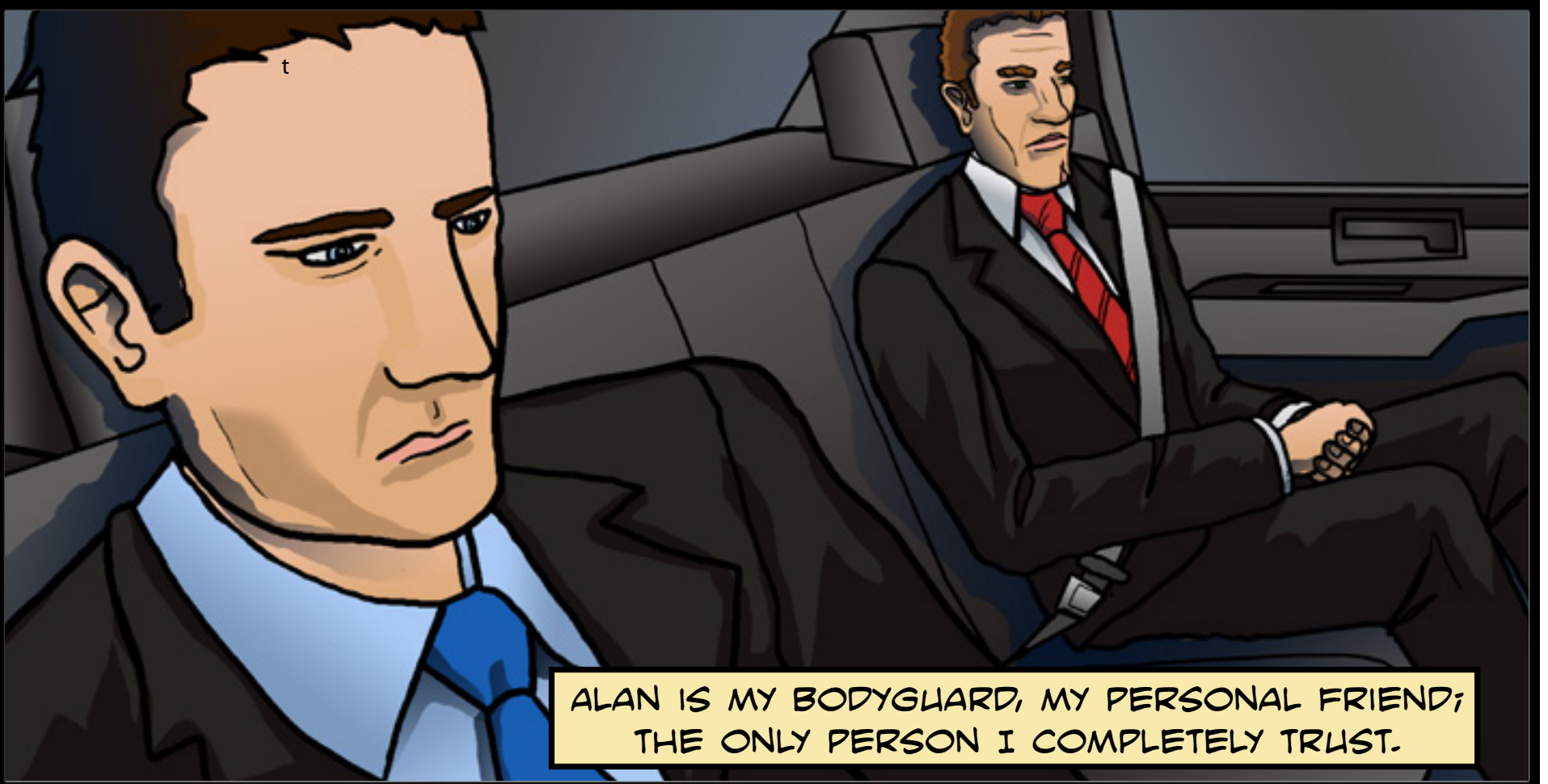
WHAT DO YOU EXPECT?

WELL, ITS NOT EVERY DAY YOU MURDER THE MEDIA'S CURRENT FIX.

THEY'LL HAVE EVEN MORE FUN WITH THIS ONE TOMORROW.



EVERYTHING'S IN PLACE. LET'S GO.



ALAN IS MY BODYGUARD, MY PERSONAL FRIEND;
THE ONLY PERSON I COMPLETELY TRUST.



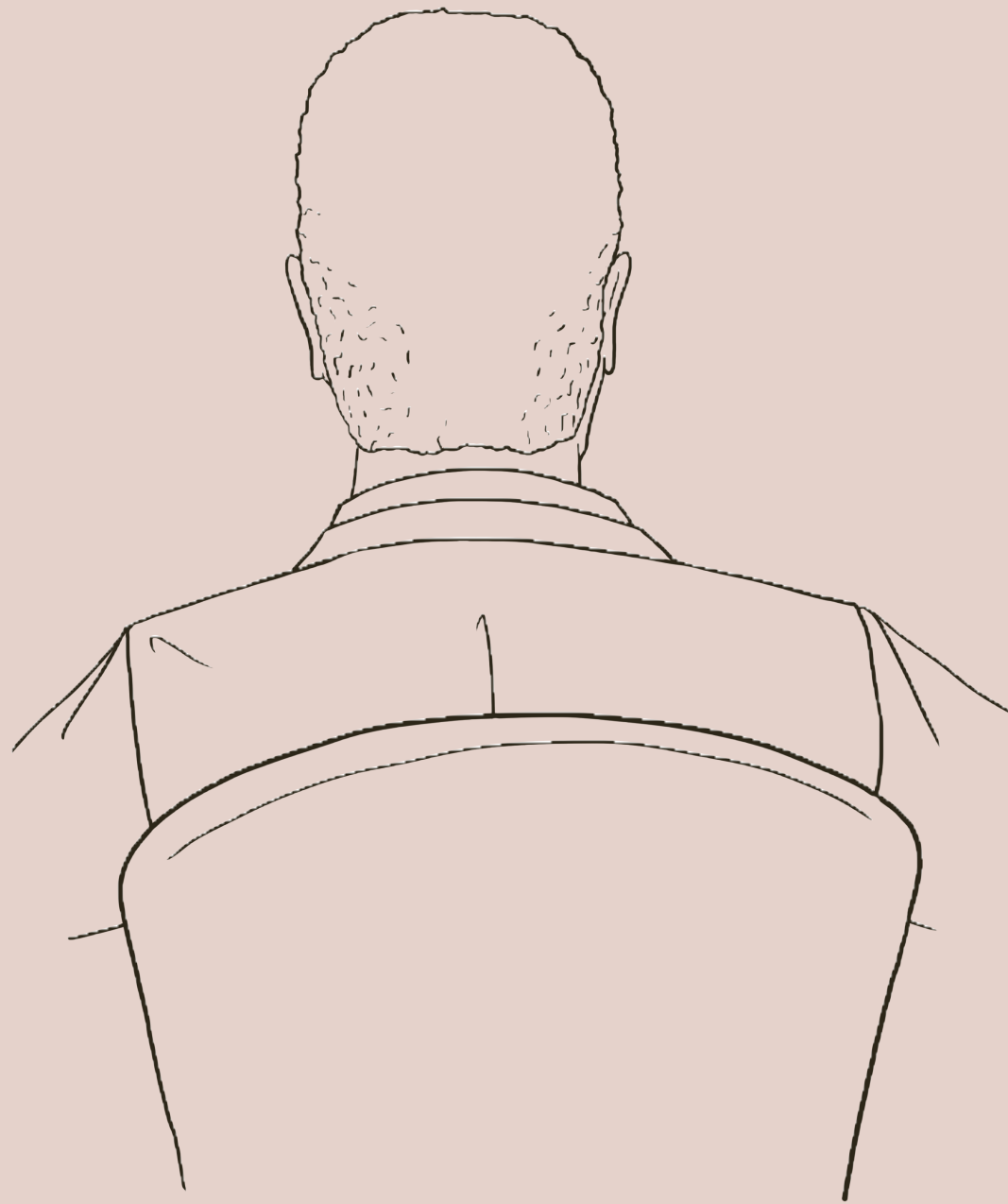
I HIRED HIM TWELVE YEARS AGO AS AN ANIMAL
HANDLER FOR MY PERSONAL MENAGERIE.

I'VE NEVER SEEN ANYONE RECEIVE SO MUCH RESPECT FROM ANIMALS.



HE HAD A NATURAL AFFINITY WITH THEM.

I WAS BAFFLED BY THIS AND SECRETLY JEALOUS.



What do you think he really knows about Madoff and us?

*I don't think it was about us; it was about Madoff.
He doesn't know.*

Make very sure he doesn't find out.

Yes sir.



ALAN WAS GREAT WITH THE ANIMALS, BUT HE WAS ALSO VERY AMBITIOUS.



HOPING TO LEARN ABOUT BUSINESS AND FINANCE, HE BEGAN TO ACCOMPANY ME ON TRIPS AROUND THE WORLD.

A FEW OF THE ANIMALS COME WITH US WHEN WE TRAVEL; THE REST ARE SAFELY LOOKED AFTER BY SOMEONE GINA FOUND.

A FRIENDSHIP DEVELOPED, AND NOW HE ACCOMPANIES MY EVERYWHERE.

I STILL FELT BAD BRINGING HIM INTO THIS WHOLE VIGILANTE SCENE. BUT WHILE ALAN WAS VERY GENTLE WITH THE ANIMALS, HE SHARED MY DESIRE FOR VENGEANCE AGAINST THOSE WHO HAD CORRUPTED OUR SOCIETY.

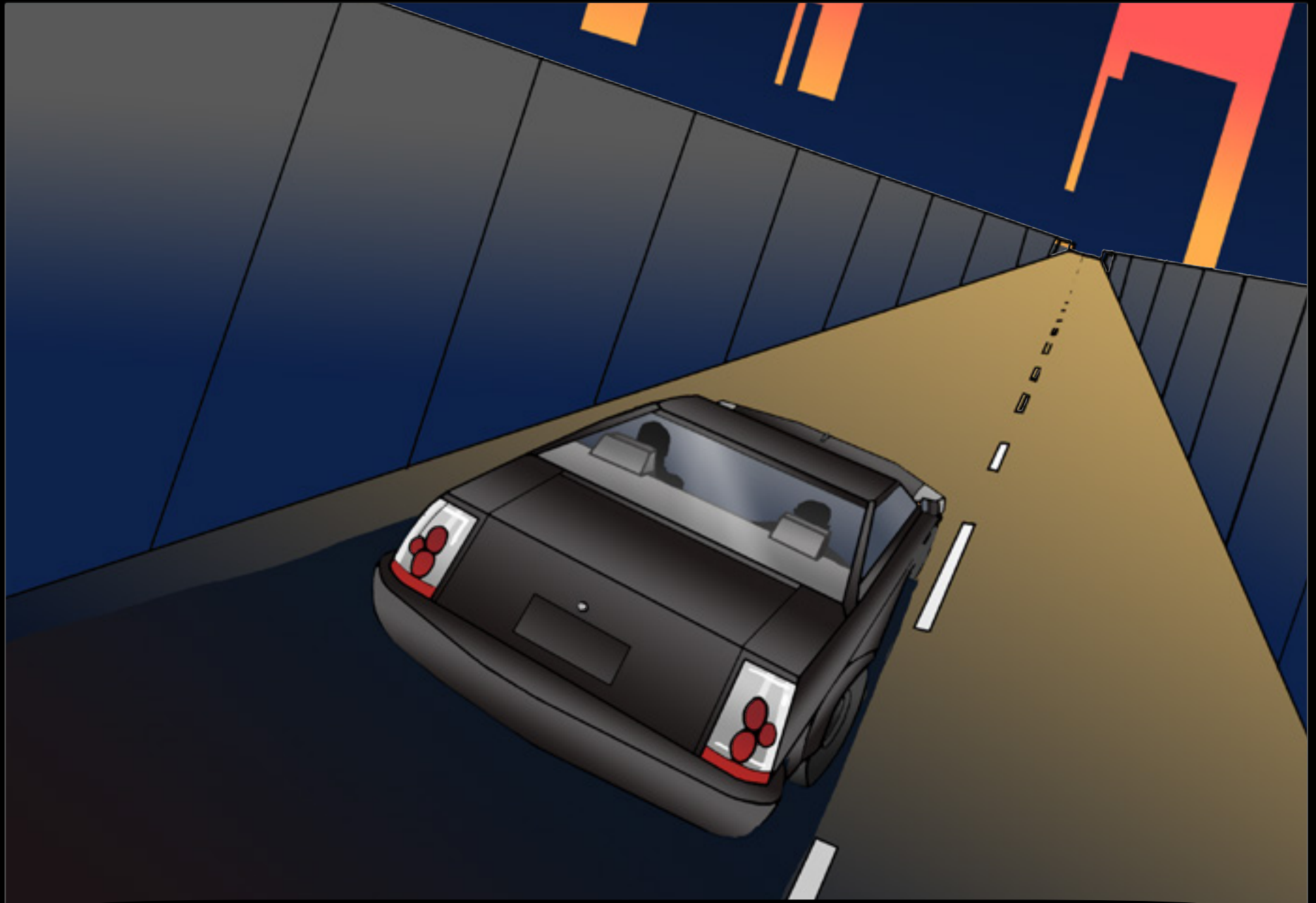


ALAN WAS THE ONLY OTHER HUMAN SOZI LET PET HIM. THAT CAT TRUSTED NOBODY BUT ME...



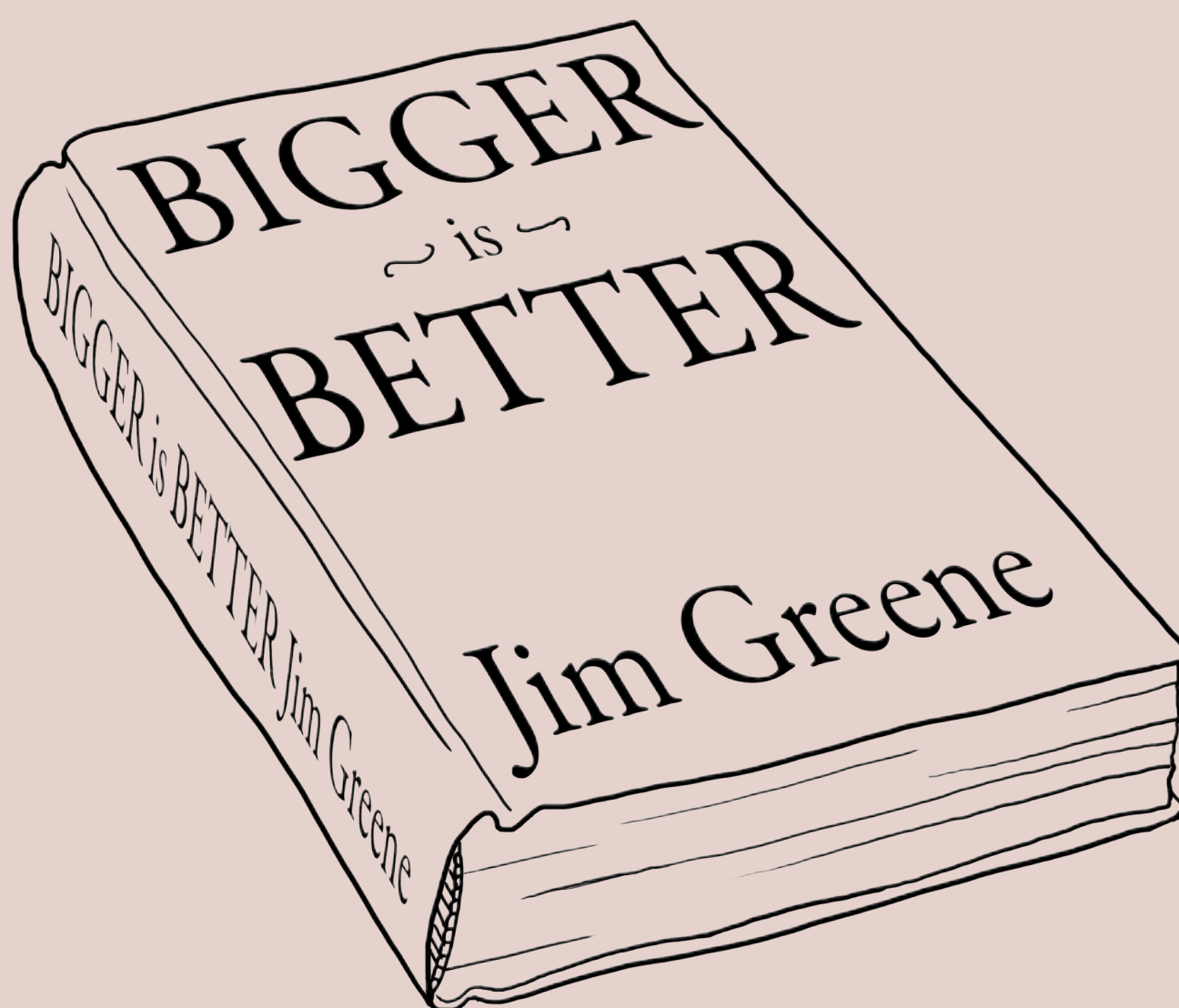
WELL, OUR OTHER
GUYS ARE SAFE.

EXCELLENT,
WHATS NEXT?



WE SHOULD RETURN TO OUR HOMES, AND BE PREPARED TO WAKE UP WITH
NEWS OF A MADOFF SUICIDE BEING SHOVED DOWN OUR THROATS.

“Harvard President and former Goldman Sachs Chairman Jim Greene has just published his latest book, and it’s already climbing the bestseller lists. Greene, a member of the President’s inner circle, makes the case that America’s largest institutions must be trusted with promoting the greatest good for the greatest number...”



WE'RE PROUD TO MAKE THIS AWARD TO PROFESSOR GREENE.

HIS INTELLECTUAL ACCOMPLISHMENTS AT HARVARD HAVE BEEN OUTSTANDING, AND LAID THE FRAMEWORK FOR MUCH OF MODERN INTERNATIONAL FINANCE. THE SCOPE OF HIS WORK IS UNPRECEDENTED. NOT ONLY HAS HE BEEN A STALNCH DEFENDER OF KEYNESIANISM, AND EFFICIENT MARKETS THEORY, BUT HE HAS TAKEN A LEADING ROLE IN ATTACKING THE DEATH PENALTY, AND VIOLENCE IN ALL FORMS.

HE HAS SHOWN THE WAY THAT VERY LARGE INSTITUTIONS, BOTH GOVERNMENTS AND CORPORATIONS, CAN WORK TOGETHER TO INCREASE THE HAPPINESS OF ALL OF US IN SOCIETY.

WHILE PROFESSOR GREENE GREW UP AMONGST GREAT WEALTH, HE HAS BEEN THE FRIEND OF THE POOR, AND HIS FOUNDATION IS A MAJOR CONTRIBUTOR TO MANY WORTHY CAUSES, BOTH IN THE UNITED STATES AND IN DEVELOPING NATIONS.





IF YOU'RE HAPPY, I'M HAPPY

ARE YOU? YOU ACT VERY STRANGELY WHENEVER I BRING HIM UP. YES, WE DATED, BUT THAT WAS YEARS AGO. HE'S BEEN A FANTASTIC FRIEND TO ME AND MY FAMILY EVER SINCE I WAS LITTLE.

HE MAY BE ALRIGHT AS A PERSON ... I JUST CAN'T AGREE WITH HIS OPINIONS, THEY GO AGAINST EVERYTHING I VALUE...

NOW, AS FOR THE CHARITY, I WAS TOLD THERE HAS BEEN A LARGE ANONYMOUS DONATION.

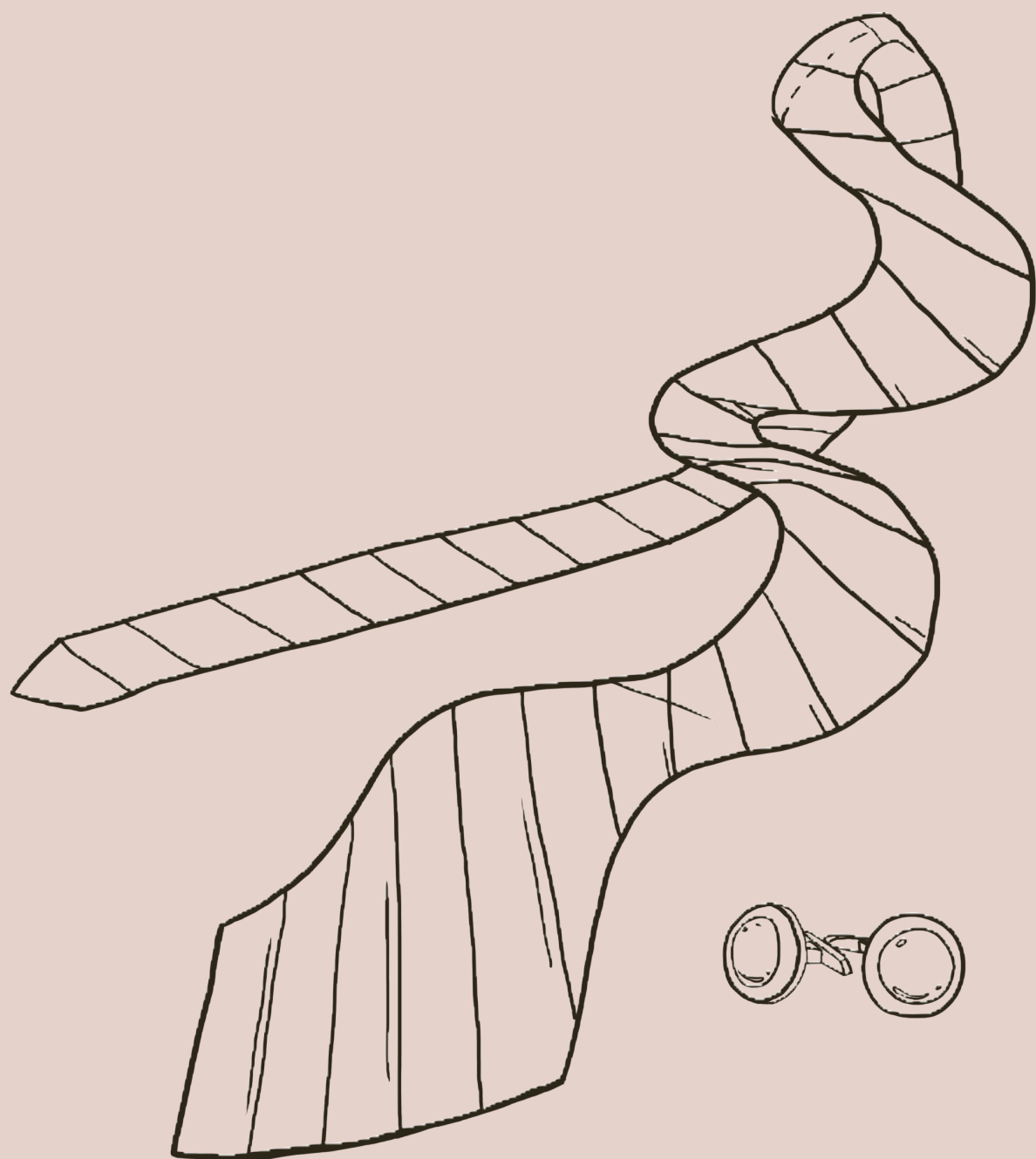
FAV YOU DON'T... THATS GREAT NEWS. I SHOULD HEAD OVER AND TAKE CARE OF THAT THEN. YOU SHOULD ALSO GET GOING.

I LOVE YOU, I'LL TALK TO YOU LATER.

LOVE YOU TOO, TAKE CARE.

Leaving the Penthouse.

How do you get to the top floor of a penthouse apartment with top level security, without an appointment? Is it because security people are always looking for a scraggly boy who looks like he came from the ghetto? And not a middle aged man wearing a custom suit? A man whose face is sometimes seen on the finance pages of the Wall Street Journal?



Such a man can easily gain access to places you could not.

SHE PROBABLY KNOWS ALL THE MONEY COMES FROM ME- BUT SHE HAS NO IDEA HOW MADOFF REALLY DIED. SHE HAS THE GOOD SENSE TO NOT ASK TOO MANY QUESTIONS; AS LONG AS WE KEEP HELPING THE PEOPLE WE BOTH WANT TO HELP. SHE KNOWS I CAME FROM THE GHETTO; WOULD SHE STILL LOVE ME IF SHE KNEW WHAT I HAD DONE TO GET TO WHERE I AM TODAY? DOES SHE EVEN REALLY LOVE ME NOW? SHE KNOWS SO LITTLE ABOUT MY LIFE.

OF COURSE GINA'S IGNORANCE IS A GOOD THING CONSIDERING THE RECENT MEETING HER UNCLE AND I HAD. JOHN THAIN IS ONE OF THOSE VERY SMART GUYS WITH A MASSIVE SENSE OF SELF- ENTITLEMENT, AND A TOTAL LACK OF PERSPECTIVE - A VERY COMMON BREED ON WALL STREET. THE NOW EX- CHAIRMAN OF MERRILL LYNCH HID HIS COMPANY'S LOSSES, WHICH DESTROYED HOLDINGS THAT FAVELA - AND MANY OTHERS - HELD IN BANK OF AMERICA.

OF COURSE, WHILE THE COMPANY WAS TAKING HUGE LOSSES, THAIN FELT NO COMPUSSION ABOUT PAYING HIS DRIVER \$230 THOUSAND A YEAR, AND SPENDING OVER \$1 MILLION ON RENOVATING HIS (ALREADY VERY NICE) OFFICE, INCLUDING A \$35,000 TOILET, AND A \$1,400 TRASH CAN, BOTH OF WHICH WERE PERFECT PLACES FOR MERRILL LYNCH STOCK. HE ALSO PAID \$5,000 FOR A MIRROR, TO LOOK AT HIS PERFECTLY COIFFED IMAGE AS HE RAPED THE COMPANY.

THAIN KNEW HIS COMPANY WAS ABOUT TO REPORT HUGE LOSSES, AND BEFORE DOING SO HE SECRETLY ARRANGED TO HAVE 700 OF HIS PARTNERS IN CRIME AT MERRILL PAID OVER \$1 MILLION EACH- "BONUSES" FOR ALL THEIR GOOD WORK IN BRINGING THE COMPANY- AND THE AMERICAN ECONOMY- TO RUIN.

BUT THE ONE THING THAT THAIN DID NOT KNOW WAS THAT FAVELA WAS A MAJOR SHAREHOLDER IN BANK OF AMERICA, THROUGH VARIOUS INVESTMENT FUNDS AND HOLDING COMPANIES, AND THAT WHILE THAIN MIGHT BE ABLE TO ESCAPE THE WRATH OF SHAREHOLDERS, THE GENERAL PUBLIC, AND POLITICIANS, THERE WAS NO CHANCE OF ESCAPING THE WRATH OF THIS SHAREHOLDER.



Value of Merrill Lynch in September, 2007:
\$128 billion

Value of Merrill Lynch in Sept. 2008 sale of company to Bank
of America:

\$50 Billion

Loss of value of Merrill Lynch from Sept. 2007 - Sept. 2008:

\$78 Billion

Compensation to Merrill Lynch CEO John Thain for 2007:

\$83,785,021.00






I CAME TO SEE WHAT YOU'VE DONE WITH MY MONEY? THIS IS A VERY NICE OFFICE THAT I'VE PAID FOR. AND I HEAR YOUR DRIVER MADE OVER \$200 GRAND LAST YEAR-

THAT HAPPENS TO BE MORE MONEY THAN FAMILIES MAKE IN A LIFETIME WHERE I COME FROM. I ALSO HEAR THAT MERRILL IS GOING TO TAKE A HUGE WRITE DOWN FOR THE 4TH QUARTER-

YET YOU MY FRIEND, ARE BUYING \$35,000 TOILETS- WITH MY MONEY.

THE SHARE PRICE WILL GO BACK UP ONCE WE'RE THROUGH THIS MESS! YOU KNOW THE ECONOMY IS IN THE TOILET!



IT'S YOU WHO IS GOING TO BE IN THE TOILET! I HEAR YOUR COUNTRY ESTATE IS SO BIG IT THAT IT HAS FIVE DIFFERENT ADDRESSES AND SPANS THREE SEPARATE TOWNS. YES INDEED YOU HAVE DONE VERY WELL, AT MY EXPENSE.

YOU'RE PAYING 150K A YEAR JUST IN PROPERTY TAXES ON YOUR LITTLE COUNTRY PLACE. I HEAR IT TAKES YOU 20 MINUTES TO RIDE YOUR FANCY HORSE JUST FROM THE FRONT GATE TO THE BACK GATE. AND THEN THERE'S YOUR PARK AVENUE APARTMENT, AND OF COURSE, THE ART COLLECTION. YOU WON'T HAVE ANY PROBLEM GIVING ME ALL MY MONEY BACK. AND YOU REALLY DON'T WANT YOUR HEAD IN THAT EXPENSIVE TOILET, NOW DO YOU?



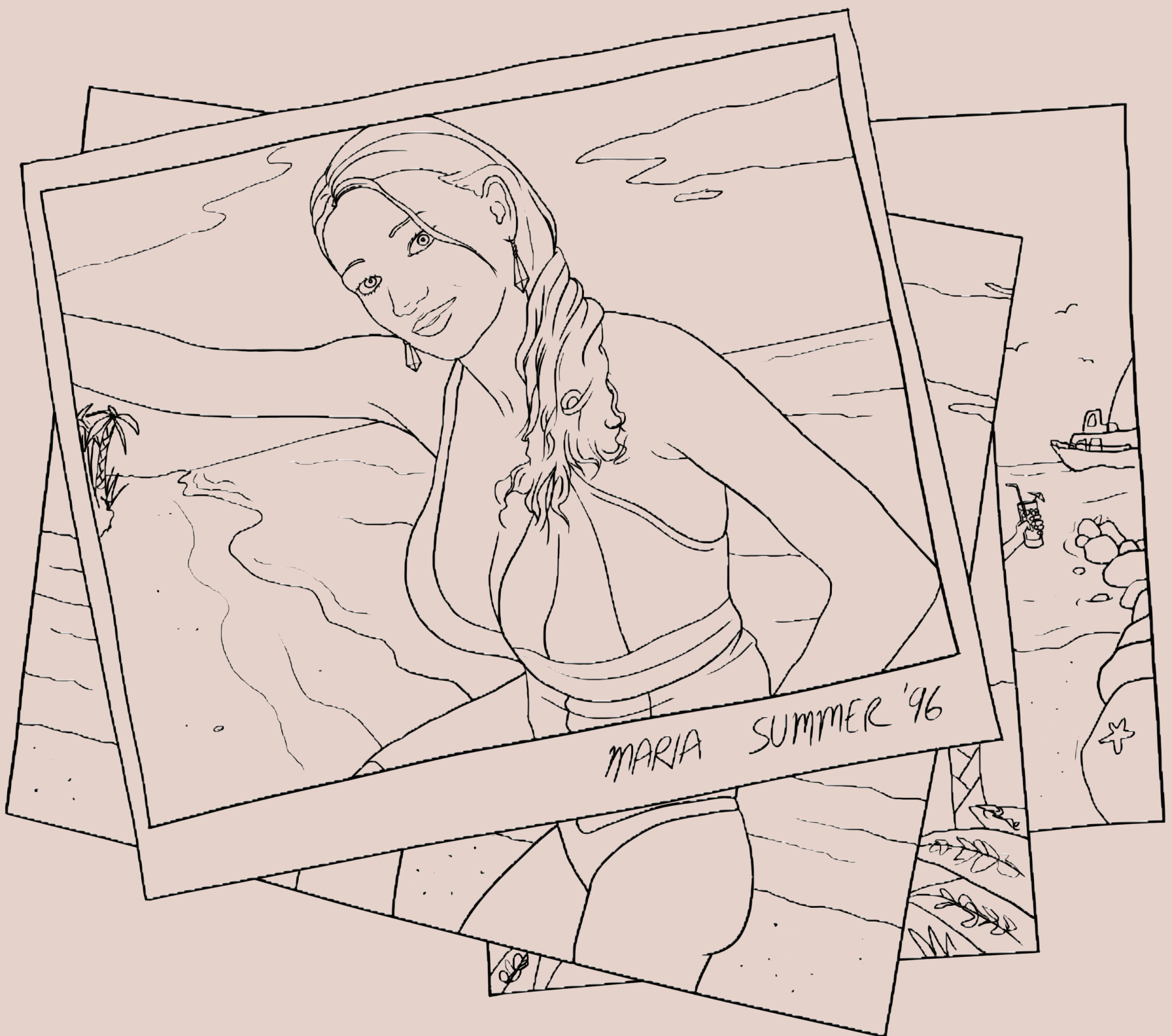
FINDING THAT THAIN WAS RESISTANT TO MY VERY SENSIBLE LOGIC, I HAD TO RESORT TO OTHER MEANS.



The girls

I had known lots of women growing up in Brazil. They were beautiful, but often not the best type of women. I was young and had no money; then I had some money, but not much sense.

I'm trying to do better now. Trying to have a real relationship, not just sex. But sometimes, still I have to resist the urge to go back to my old ways.



GINA IS A PERFECT GIRLFRIEND.

THANKS.

BEAUTIFUL, AFFECTIONATE, HARD WORKING, AND SMART, THOUGH COMPLETELY OBLIVIOUS TO THE VIOLENCE IN MY LIFE.

PEOPLE DON'T SEE WHAT THEY DON'T WANT TO SEE.

WHERE ARE YOU GOING TODAY? IT'S SATURDAY, SPEND IT WITH ME.

I HAVE SOME THINGS TO TAKE CARE OF, ENJOY TODAY WITHOUT ME.

I DON'T NEED THIS; I HAVE PLENTY OF MONEY!

NO DOUBT, TAKE IT ANYWAYS.



FAVELA HERE.

Incoming Call...
Alan




THINGS ARE DOING FINE,
I DON'T EVEN THINK THERE IS
GOING TO BE AN INVESTIGATION
REGARDING MADOFF'S DEATH.
EVERYONE "KNOWS" IT WAS SUICIDE

EXCELLENT, YOU'VE DONE WELL ALAN

THANKS BUT I'VE ALREADY GOT SOMETHING
YOU AREN'T GOING TO LIKE.

WELL?



WITH ALL THE NEWS REGARDING MADOFF'S DEATH, COVERAGE OF THE G-20 SUMMIT IN LONDON HAS FLOWN UNDER THE RADAR.

BESIDES ALL THE TIME THEY'VE WASTED TAKING PICTURES TOGETHER, THEY'VE TRIPLED THE BUDGET OF THE INTERNATIONAL MONETARY FUND TO \$3.4 TRILLION.

NOW THAT GREECE HAS DEFAULTED, THEY STILL THINK THEY CAN SAVE THE EURO BY BAILING OUT SPAIN.

WHAT?! WHERE DO THEY EXPECT ALL THIS MONEY TO COME FROM? TAX RATES IN EUROPE ARE ALREADY SKY HIGH



WELL, OF COURSE MOST OF IT WILL END UP COMING FROM THE US.

SO THEY'RE GOING TO HELP SOLVE THE WORLD'S BIGGEST ECONOMIC DOWNTURN SINCE THE GREAT DEPRESSION, BY BASICALLY TAXING THE US CITIZENS, MOST OF WHOM ARE ALREADY IN DEBT FROM BUYING HOUSES THEY CAN'T AFFORD?!

IT'S INEVITABLE THAT SOMEONE WOULD EVENTUALLY STEAL A HUGE AMOUNT OF MONEY FROM THE IMF, AND OUR INSIDE INVESTIGATION IS TURNING UP SOME BIZARRE ALLIANCES.



WHICH ARE?

DOMINIQUE STRAUSS-KAHN



FRENCH PRESIDENT NICHOLAS SARKOZY NOMINATES DOMINIQUE STRAUSS-KAHN TO LEAD THE INTERNATIONAL MONETARY FUND

IT LOOKS LIKE DSK DIRECTED VERY LARGE IMF PAYMENTS TO A BUNCH OF ORGANIZATIONS, SOME CONTROLLED BY PEOPLE WE KNOW, AND HE ALSO MADE SOME SMALLER BUT STILL VERY SIGNIFICANT PAYMENTS TO OTHERS.

WHO DID HE PAY? AND WHY?

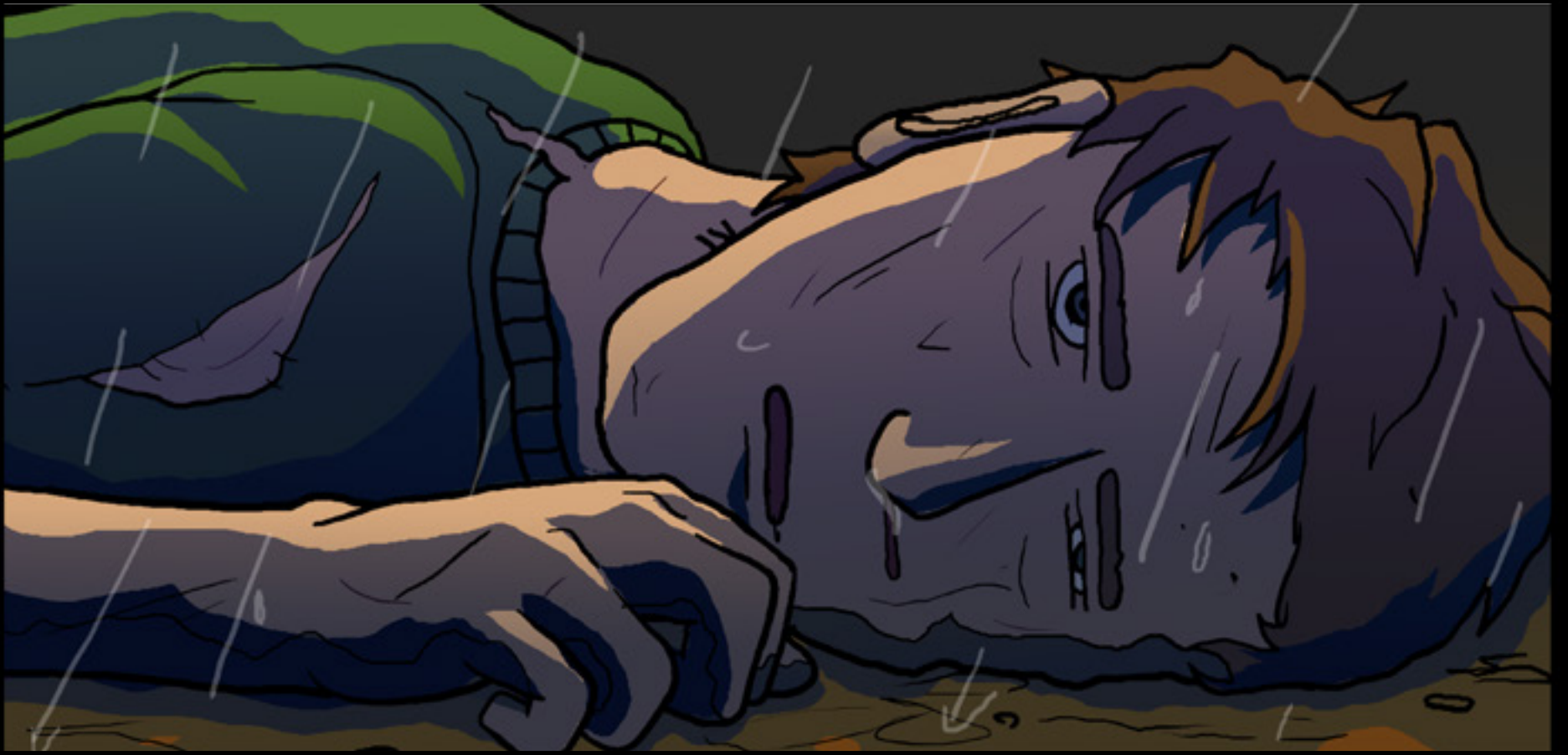


A HUGE PAYMENT WENT TO MF GLOBAL; IT LOOKS LIKE JON CORZINE WAS TRYING TO HIDE MISSING MONEY AT THIS FIRM. ANOTHER BIG PAYMENT WENT TO A COMPANY CONTROLLED BY BERNARD TAPIE, IT LOOKS LIKE THE LAWYER IN CHARGE AT THE TIME WAS NONE OTHER THAN CHRISTINE LEGARDE. A MUCH SMALLER SUM WENT TO ANOTHER IMF STAFFER, A WOMAN WHO WAS ABOUT TO CHARGE DSK WITH RAPE.



NOW THAT I THINK OF IT, THERE WAS A LIST OF FRENCH POLITICAL PARTY LEADERS AND IMF STAFFER'S IN MADOFF'S LITTLE BLACK BOOK.

THE BLACK SUDDENLY ENDED. I SLOWLY FADED BACK IN AND OUT OF CONSCIOUSNESS, BARELY ABLE TO MOVE. I COULDN'T TELL WHAT WAS GOING ON. LAST THING I KNEW I WAS BEING ATTACKED BY SOME MEN. WHAT HAD HAPPENED BETWEEN THEN AND NOW?



I ACHED ALL OVER, ESPECIALLY MY HEAD. I COULD BARELY THINK IT HURT SO BAD. I HAD NO IDEA WHERE I WAS, AND I COULDN'T SEE ANYTHING. MY HEAD WAS SPINNING, BUT AS I SLOWLY REGAINED CONSCIOUSNESS, I WAS ABLE TO FIGURE OUT WHERE I WAS.



IT WAS PITCH-BLACK AND RAINING.
I WAS COVERED IN A SLIMY SUBSTANCE. MUD?



MY BOX OF SHOE-SHINING SUPPLIES WAS GONE. I HAD NOTHING BUT THE CLOTHES ON MY BACK, AND EVEN THEY WERE TORN AND RIPPED. I SLOWLY GOT UP, AND STARTED WALKING. AFTER JUST A FEW STEPS A SHARP PAIN SHOT THROUGH MY LEG.



I STUMBLED OUT OF THE ALLEY AND INTO THE STREET. MY ANKLE WAS SWOLLEN, AND I WAS MISSING A SHOE. FROM ACROSS THE STREET A WOMAN CALLED OUT TO ME:

ARE YOU OKAY?

I COULDN'T SPEAK, SHE RAN OVER TO ME.

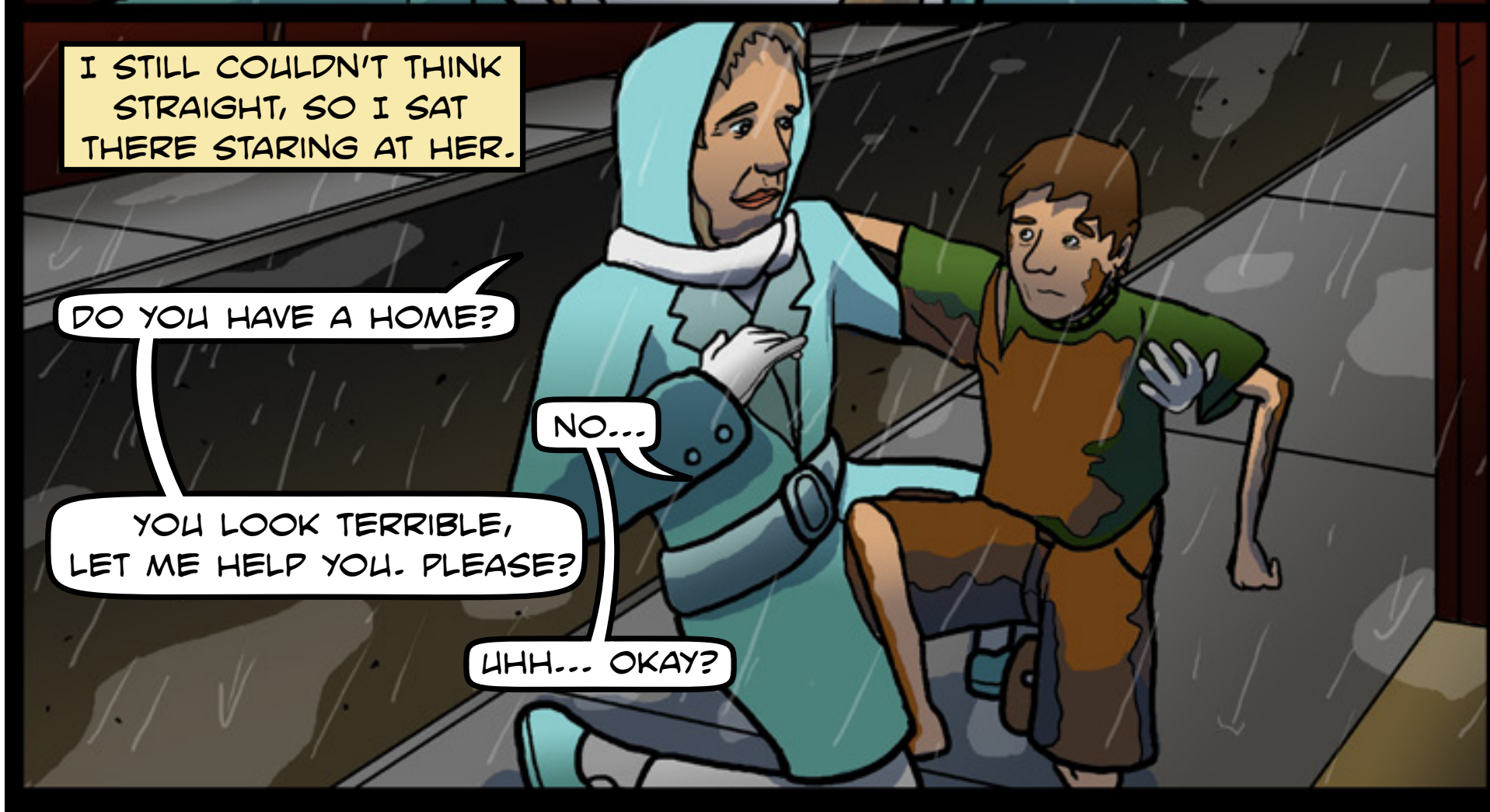


HELLO THERE,
ARE YOU OKAY?

WHA- WHERE AM I?



I SAW YOU GET
DUMPED OUT OF
THAT CAR. I HAD
NO IDEA YOU
WERE A CHILD.
YOU ARE LUCKY
TO BE ALIVE!



I STILL COULDN'T THINK
STRAIGHT, SO I SAT
THERE STARING AT HER.

DO YOU HAVE A HOME?

NO....

YOU LOOK TERRIBLE,
LET ME HELP YOU. PLEASE?

UHH... OKAY?



I'M NOT ONE TO BELIEVE IN LUCK, HOWEVER HAD THOSE SCUMBAGS NOT DUMPED ME OUT OF THE CAR AT THAT VERY MOMENT, AT THAT PLACE, AND AT THAT TIME, I WOULD HAVE BEEN A COMPLETELY DIFFERENT PERSON. MOST LIKELY A DEAD PERSON.

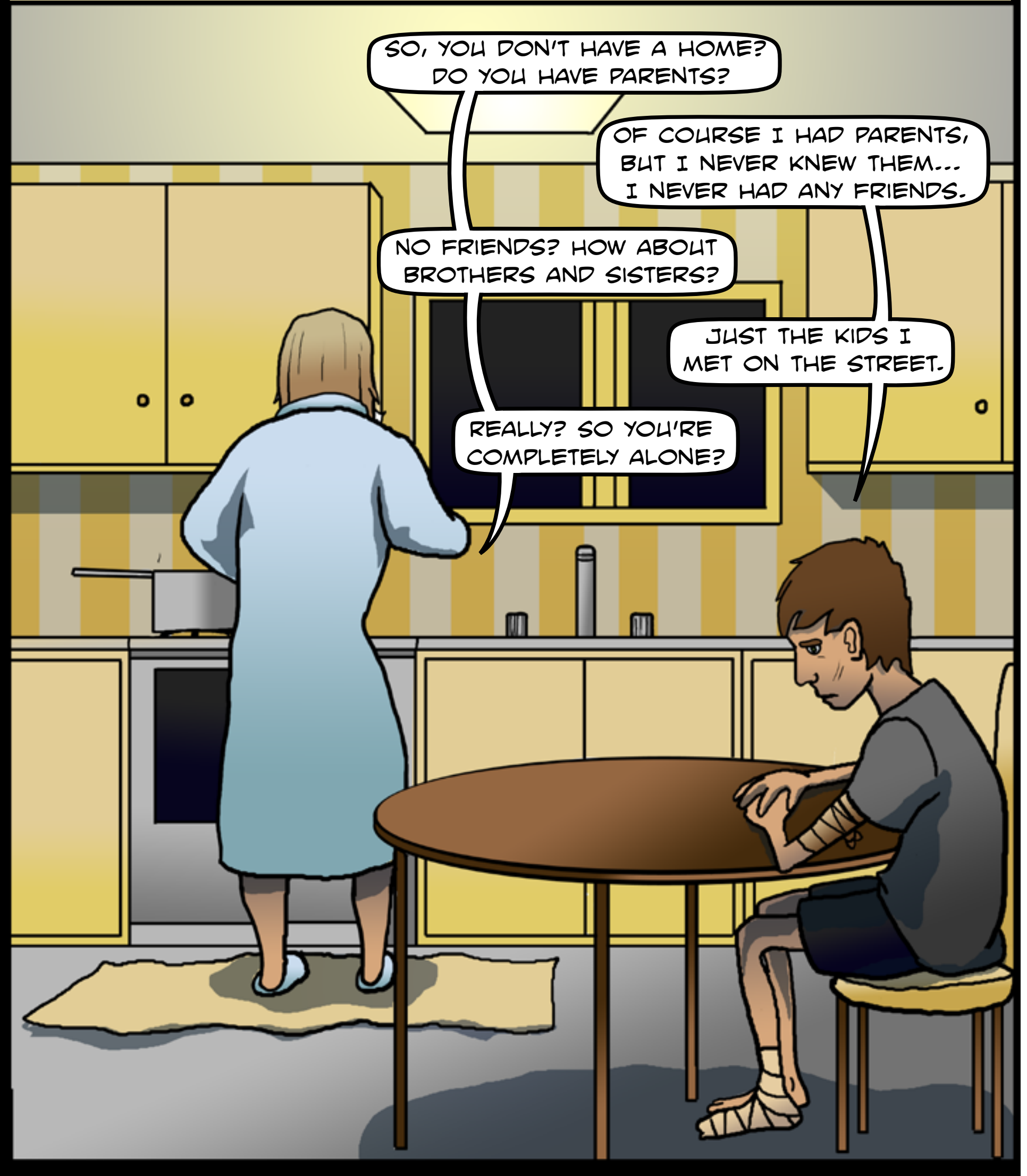
I DON'T KNOW WHY I WENT WITH THE WOMAN. NORMALLY I SIMPLY SHRUGGED OFF HELP, AND JUST WENT MY OWN WAY.

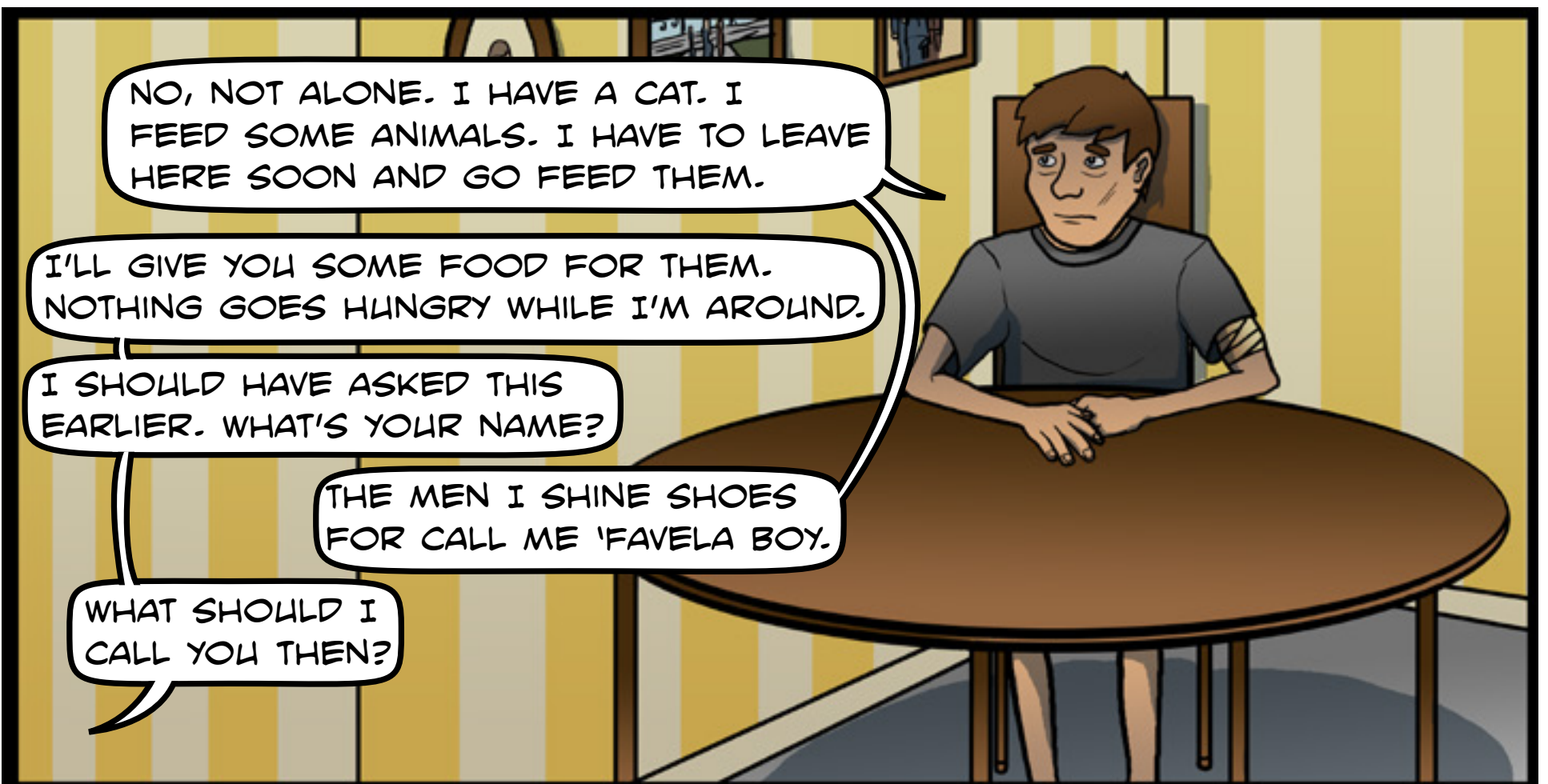
THIS TIME, I DIDN'T.

MAYBE I WAS TOO EXHAUSTED AND ACHING TO REALLY CARE ONE WAY OR ANOTHER. WHO WAS THIS WOMAN? WHY SHOULD I TRUST HER?

I'LL NEVER KNOW, BUT I DO KNOW, SHE DID AS SHE PROMISED, SHE TOOK ME TO HER HOUSE, ALLOWED ME TO TAKE A REAL SHOWER FOR THE FIRST TIME I COULD REMEMBER. SHE CLEANED UP ALL MY WOUNDS.

AND EVEN MADE ME DINNER.





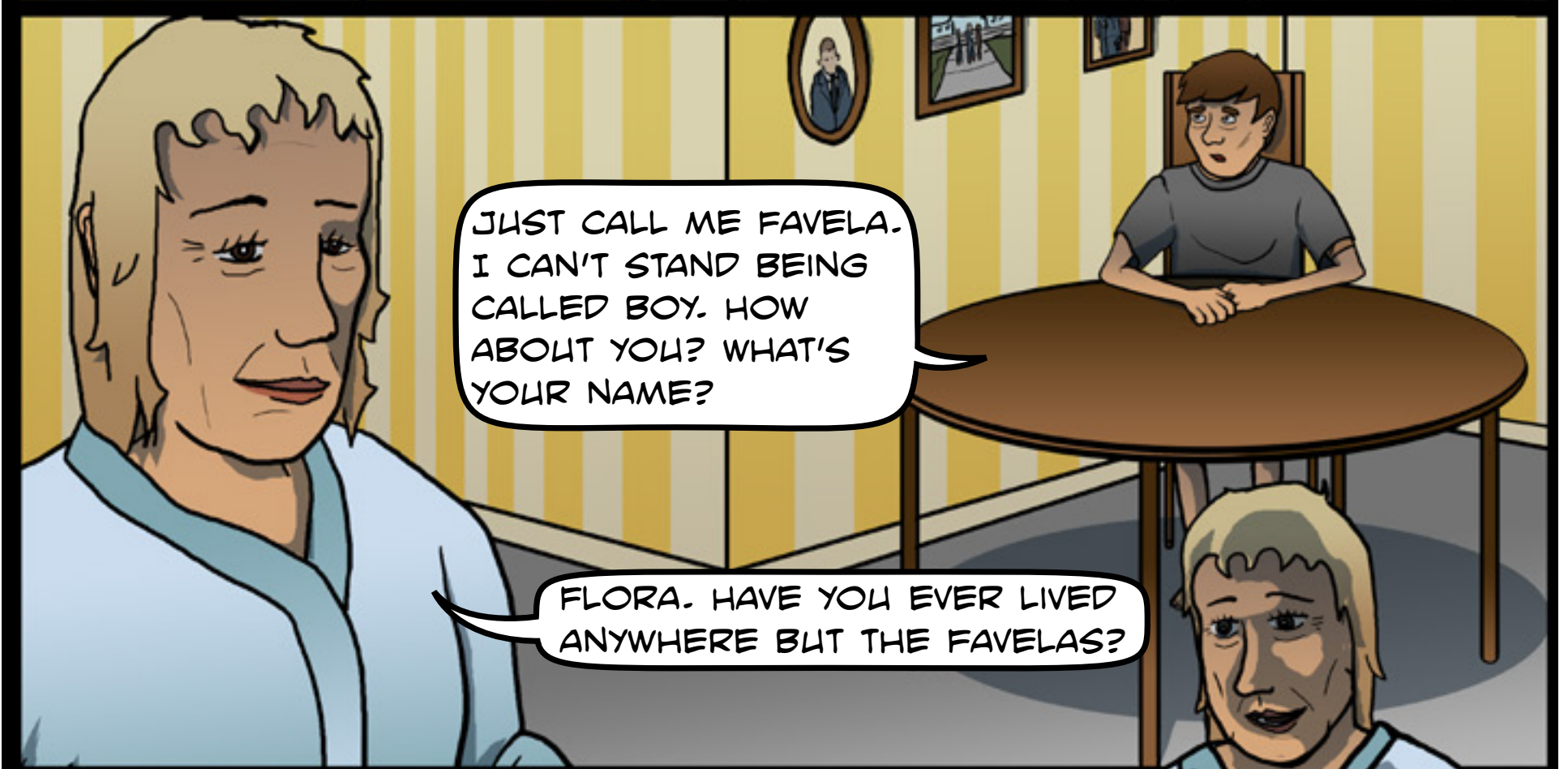
NO, NOT ALONE. I HAVE A CAT. I FEED SOME ANIMALS. I HAVE TO LEAVE HERE SOON AND GO FEED THEM.

I'LL GIVE YOU SOME FOOD FOR THEM. NOTHING GOES HUNGRY WHILE I'M AROUND.

I SHOULD HAVE ASKED THIS EARLIER. WHAT'S YOUR NAME?

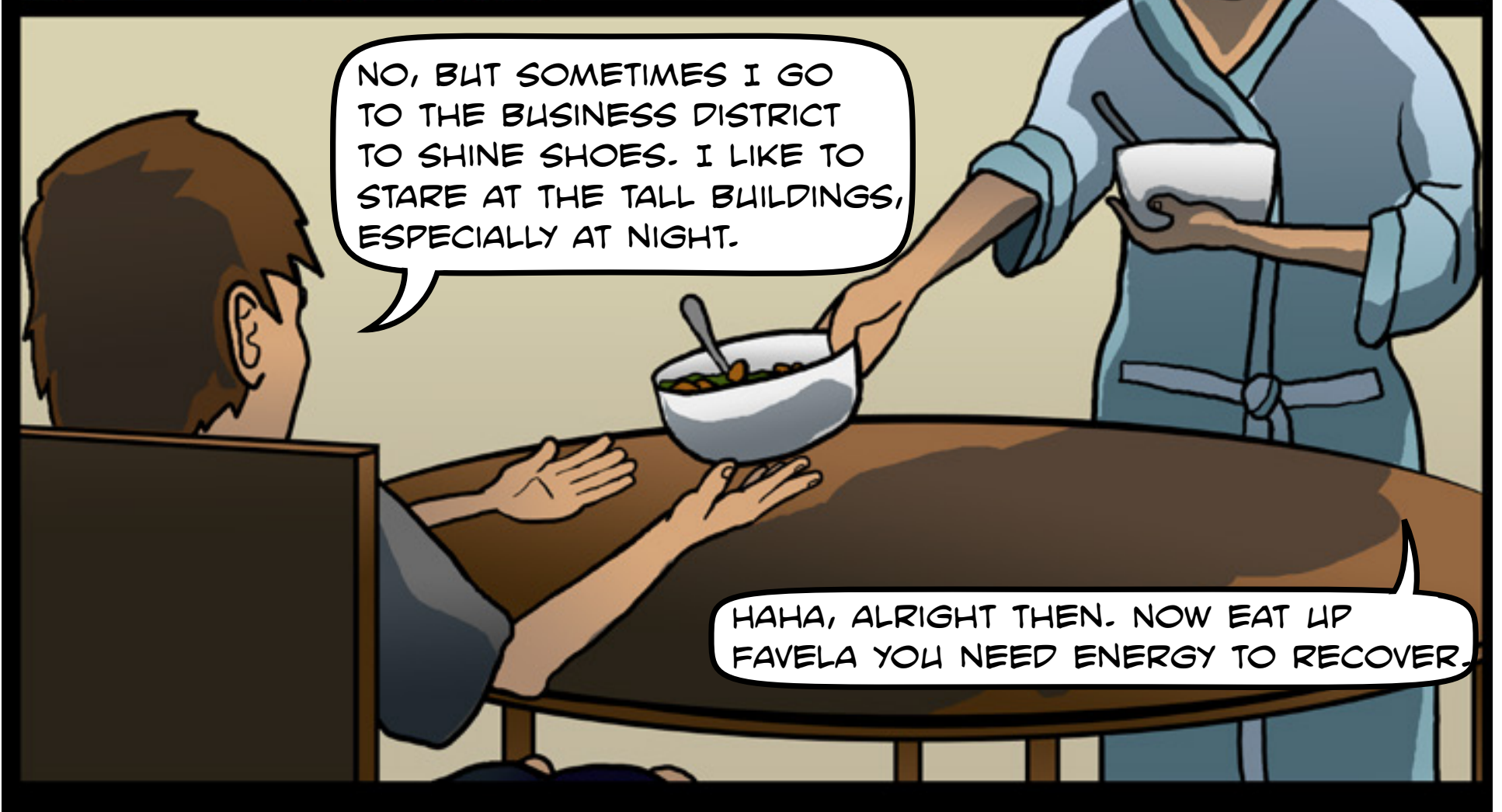
THE MEN I SHINE SHOES FOR CALL ME 'FAVELA BOY.

WHAT SHOULD I CALL YOU THEN?



JUST CALL ME FAVELA. I CAN'T STAND BEING CALLED BOY. HOW ABOUT YOU? WHAT'S YOUR NAME?

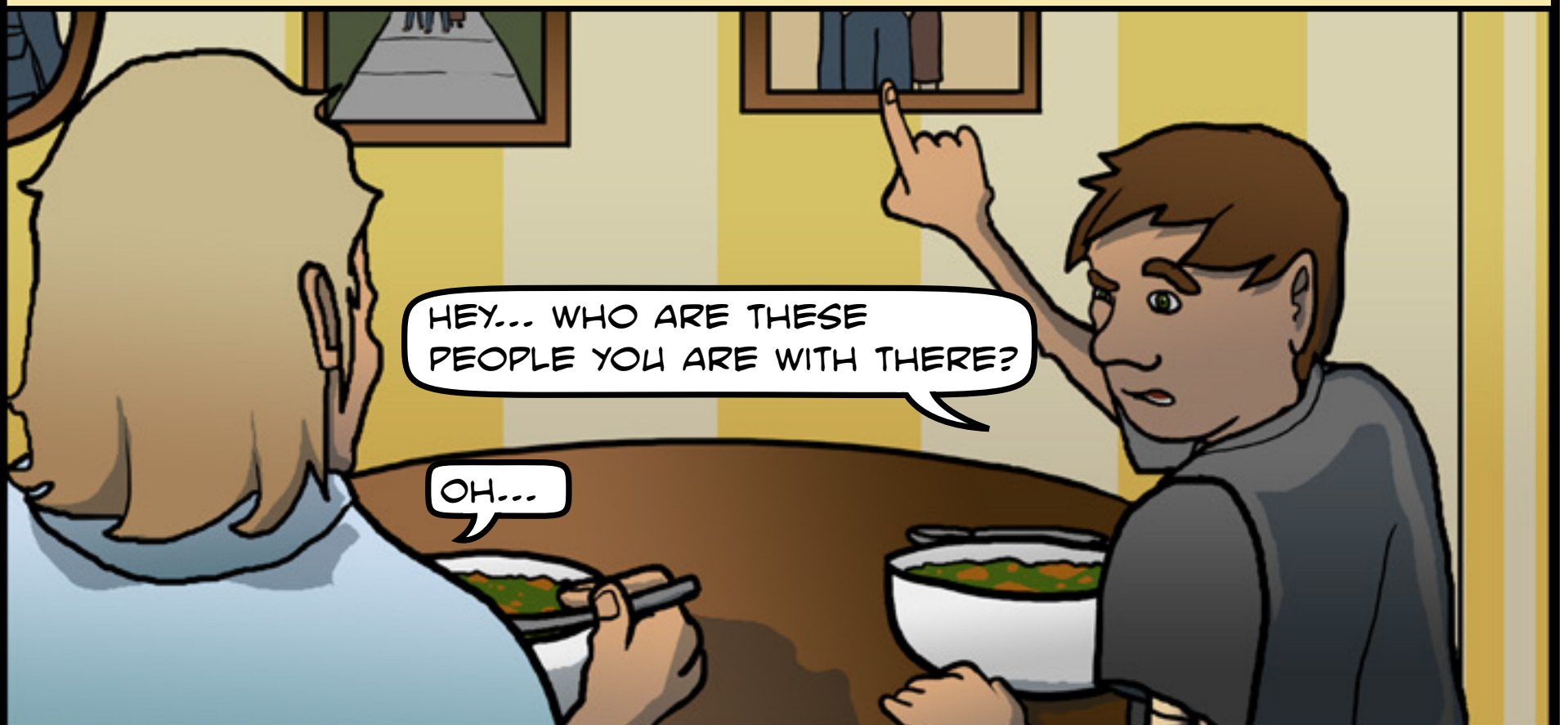
FLORA. HAVE YOU EVER LIVED ANYWHERE BUT THE FAVELAS?



NO, BUT SOMETIMES I GO TO THE BUSINESS DISTRICT TO SHINE SHOES. I LIKE TO STARE AT THE TALL BUILDINGS, ESPECIALLY AT NIGHT.

HAHA, ALRIGHT THEN. NOW EAT UP FAVELA YOU NEED ENERGY TO RECOVER.

I CAN REMEMBER THE TASTE OF THAT SOUP LIKE YESTERDAY. IT WAS THE FIRST REAL MEAL I HAD EVER HAD IN MY ENTIRE LIFE, AND BY FAR ONE OF THE BEST TASTING THINGS I HAD EVER EATEN. AS FLORA CLEANED UP I NOTICED BLACK AND WHITE PICTURES ON THE WALL. THERE WERE MANY PICTURES, BUT ONE STOOD OUT TO ME. THERE WAS A PICTURE OF HER AT A MUCH YOUNGER AGE, WITH A MAN AND A BOY. THEY WERE DRESSED VERY FANCY, IN FRONT OF AN IMPORTANT LOOKING BUILDING.



SHE SAYS NOTHING FOR A MOMENT WHILE SHE LOOKS AT THE PICTURE.

THAT IS MY HUSBAND CARLOS, AND MY SON FRANCISCO. MY HUSBAND WAS A POLITICIAN. HE HAD A DREAM TO CLEAN UP THE CRIME IN THIS CITY BEFORE EVERYONE CAME HERE FOR THE WORLD CUP IN 2014, AND THEN THE OLYMPICS TWO YEARS LATER. HE WAS IN CHARGE OF BUILDING PROJECTS, LIKE THE NEW STADIUMS. EVERYONE TRIED TO BRIBE HIM, BUT HE DENIED THEM ALL, EVEN THOUGH ALL THE OTHER POLITICIANS WERE TAKING BRIBES. HE WORKED HARD, AND TRIED TO DO BUSINESS THE RIGHT WAY, BUT . EVENTUALLY THE BRIBES BECAME THREATS. I BEGGED HIM TO STOP BEFORE HE GOT HURT, BUT HE REFUSED. HE WAS MURDERED ONE DAY ON HIS WAY HOME BY A GANG.



I WAS DEVASTATED, SO WAS FRANCISCO. HE WAS EIGHTEEN AT THE TIME, AND WANTED REVENGE SO BADLY. AN IMPOSSIBLE AND SUICIDAL TASK. I PLEADED WITH HIM, AND FINALLY CALMED HIM DOWN. BUT, HIS RAGE COULDN'T BE SUPPRESSED FOR LONG. AFTER SEEING A YOUNG WOMAN BEING HARASSED BY A GANG, FRANCISCO GOT INVOLVED. THERE WERE GUNS, AND SHOOTING. MY SON DIED, AND PART OF ME DIED THAT DAY. LIKE YOU, I HAVE NO ONE LEFT.



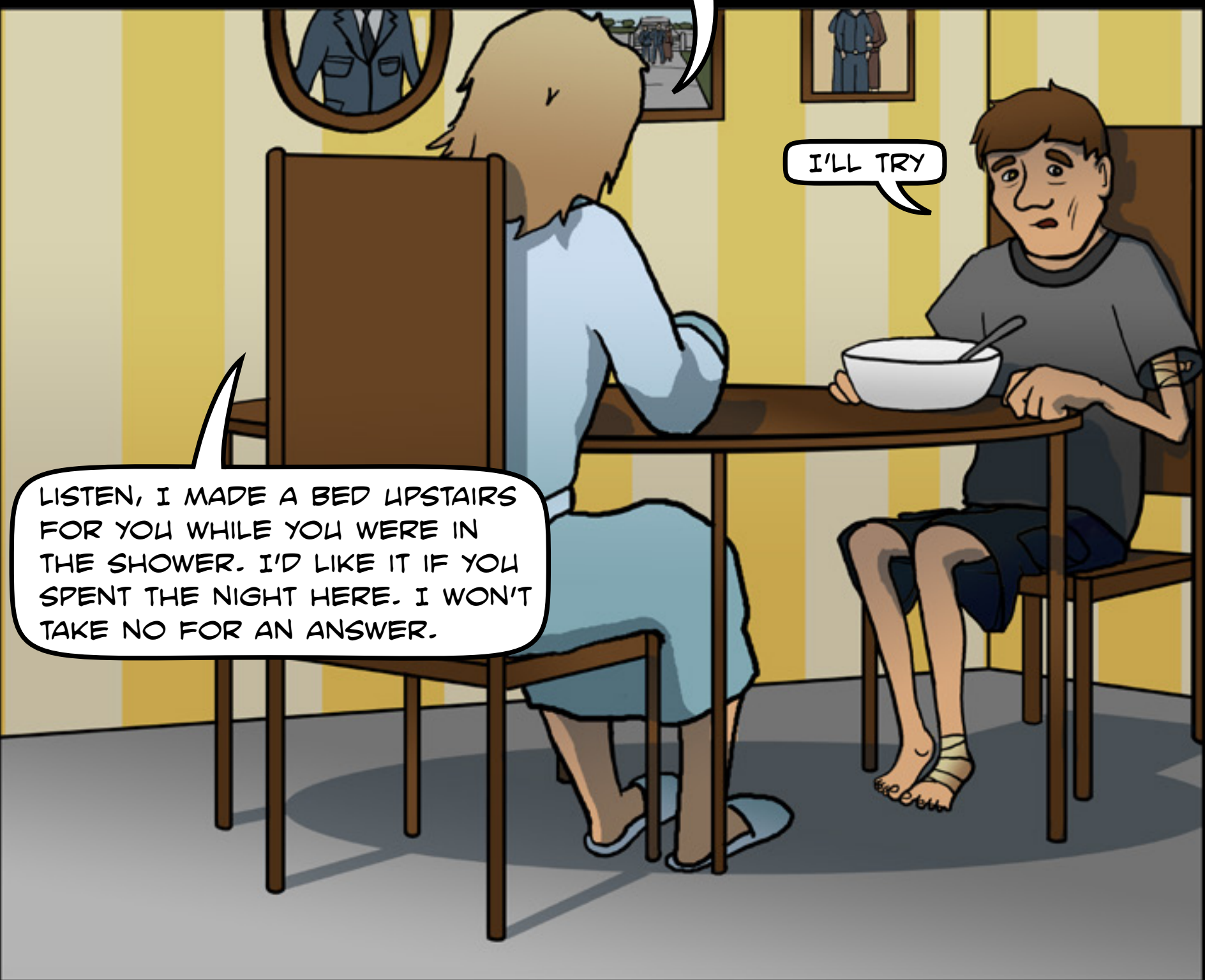
SORRY, IT HAPPENED MANY YEARS AGO BUT I STILL FEELS LIKE YESTERDAY.



I SAW SOMEONE GET MURDERED.

THAT'S WHY I WAS KIDNAPPED. I WAS RUNNING THROUGH SOME BACK ALLEYS TO GET TO MY SHOE SHINING SPOT. I WITNESSED A MURDER, AND THE GANG SAW ME. I TRIED TO RUN BUT COULDN'T. THEN I WOKE UP IN THAT ALLEY WHERE YOU FOUND ME.

WELL PLEASE FAVELA, BE CAREFUL. DON'T SEEK REVENGE HERE. THERE ARE TOO MANY OF THEM. I DON'T WANT YOU TO END UP LIKE MY HUSBAND OR SON. ENOUGH PEOPLE HAVE DIED.



I'LL TRY

LISTEN, I MADE A BED UPSTAIRS FOR YOU WHILE YOU WERE IN THE SHOWER. I'D LIKE IT IF YOU SPENT THE NIGHT HERE. I WON'T TAKE NO FOR AN ANSWER.

THERE WAS NO WAY I WOULD SAY NO. NOT ONLY DID I NOT HAVE ANYWHERE ELSE TO GO TO, BUT THIS WOMAN WAS SHOWING ME LOVE. SOMETHING I HAD HAD ONLY PREVIOUSLY EXPERIENCED FROM MY CAT SOZI, AND THE OTHER ANIMALS I FED. SHE ASKED ME TO STAY EVERY NIGHT FROM THEN ON, UNTIL SPENDING THE NIGHT WAS A GIVEN. BUT EVEN THOUGH THIS LADY SHOWED ME NOTHING BUT LOVE, I WAS SCARED AND UNCOMFORTABLE AT FIRST, AS I HAD LEARNED FROM THE STREET NOT TO TRUST PEOPLE, AND THIS WAS SO NEW TO ME. EVERYONE I HAD KNOWN BEFORE, IT WAS OBVIOUS WHAT THEY WANTED; MONEY, OR DRUGS, OR SEX.

BUT FOR THE FIRST COUPLE OF DAYS, WHILE I WAS HEALING, I WAS TOO TIRED TO OBJECT.

AFTER IT WAS CLEAR THAT I WAS GOING TO SURVIVE . FLORA SOON ASKED ME TO WORK WITH HER AT THE LOCAL CHARITY, CALLED DARK STAR. I FELT BETTER THAT I COULD REPAY HER KINDNESS IN SOME WAY.

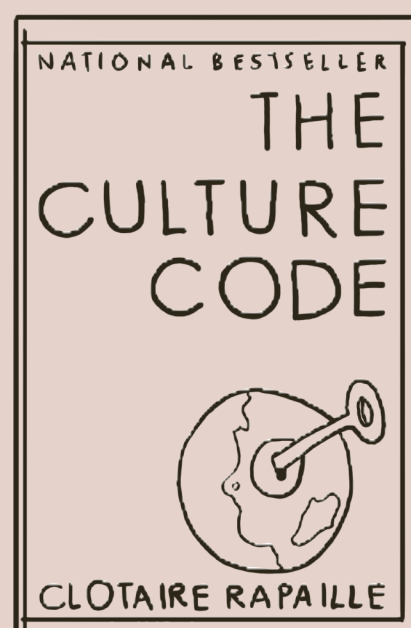
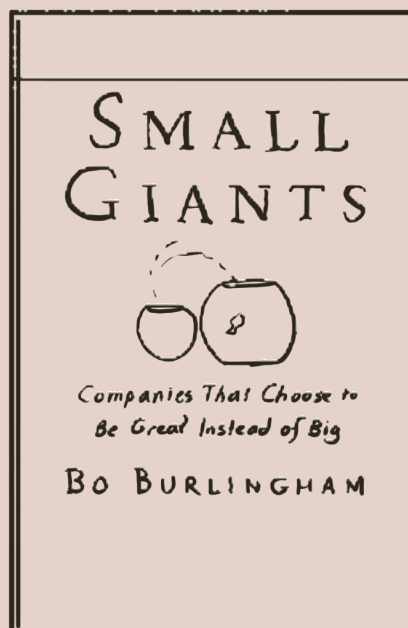
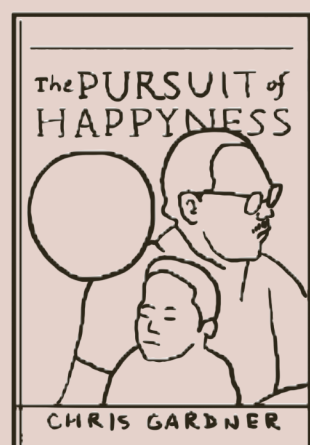
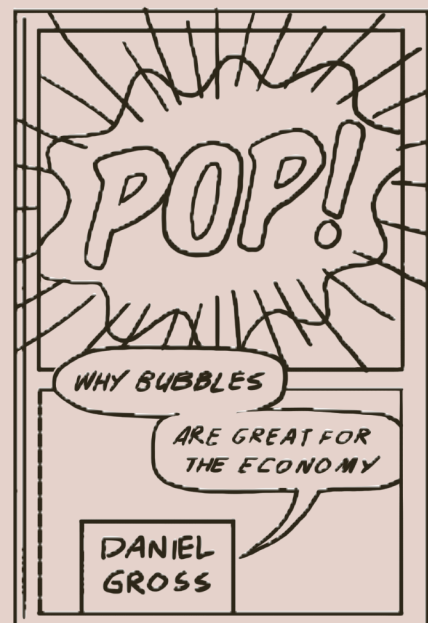
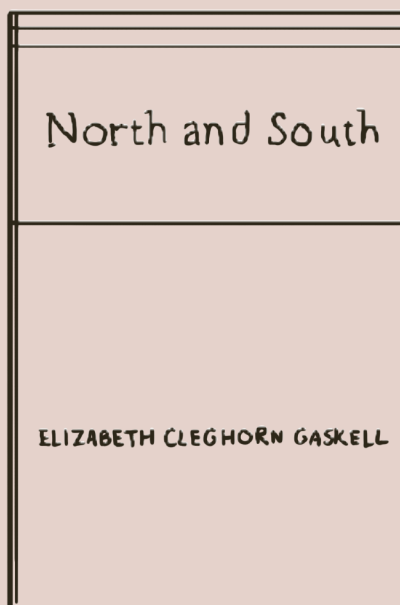
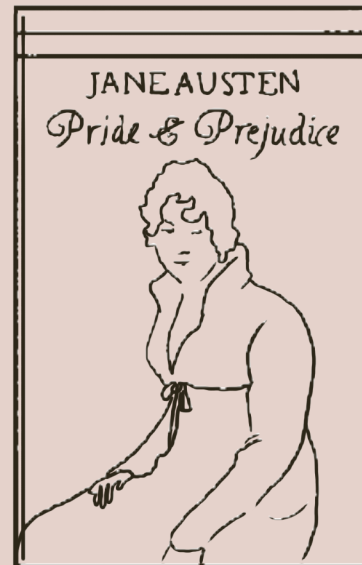
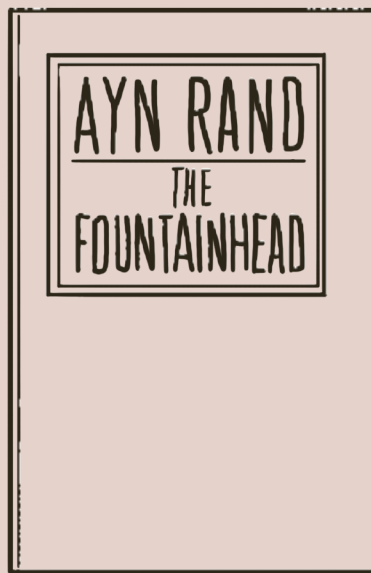
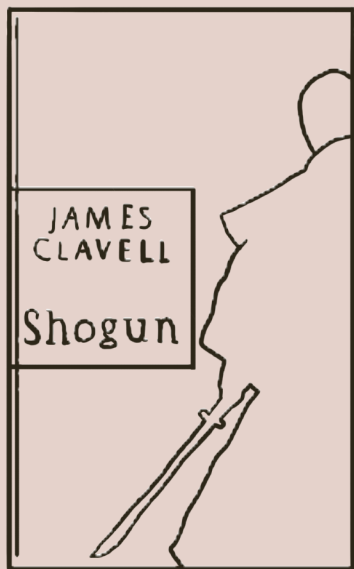
URNS OUT SHE USED HER OWN MONEY TO START THE CHARITY, WHICH WAS DESIGNED TO HELP THE POOR CHILDREN OF THE AREA. WHY SHE LET ME STAY AT HER HOUSE, AND NOT THESE OTHER CHILDREN, I'LL NEVER KNOW FOR SURE. SHE WAS AN OLD WOMAN, AND PROBABLY FELT INCOMPLETE WITHOUT ANY CHILDREN OF HER OWN TO RAISE. LOOKING BACK NOW, I THINK SHE LONGED FOR A CHILD, AND MAYBE THAT'S WHY SHE NEVER ASKED ME TO LEAVE.

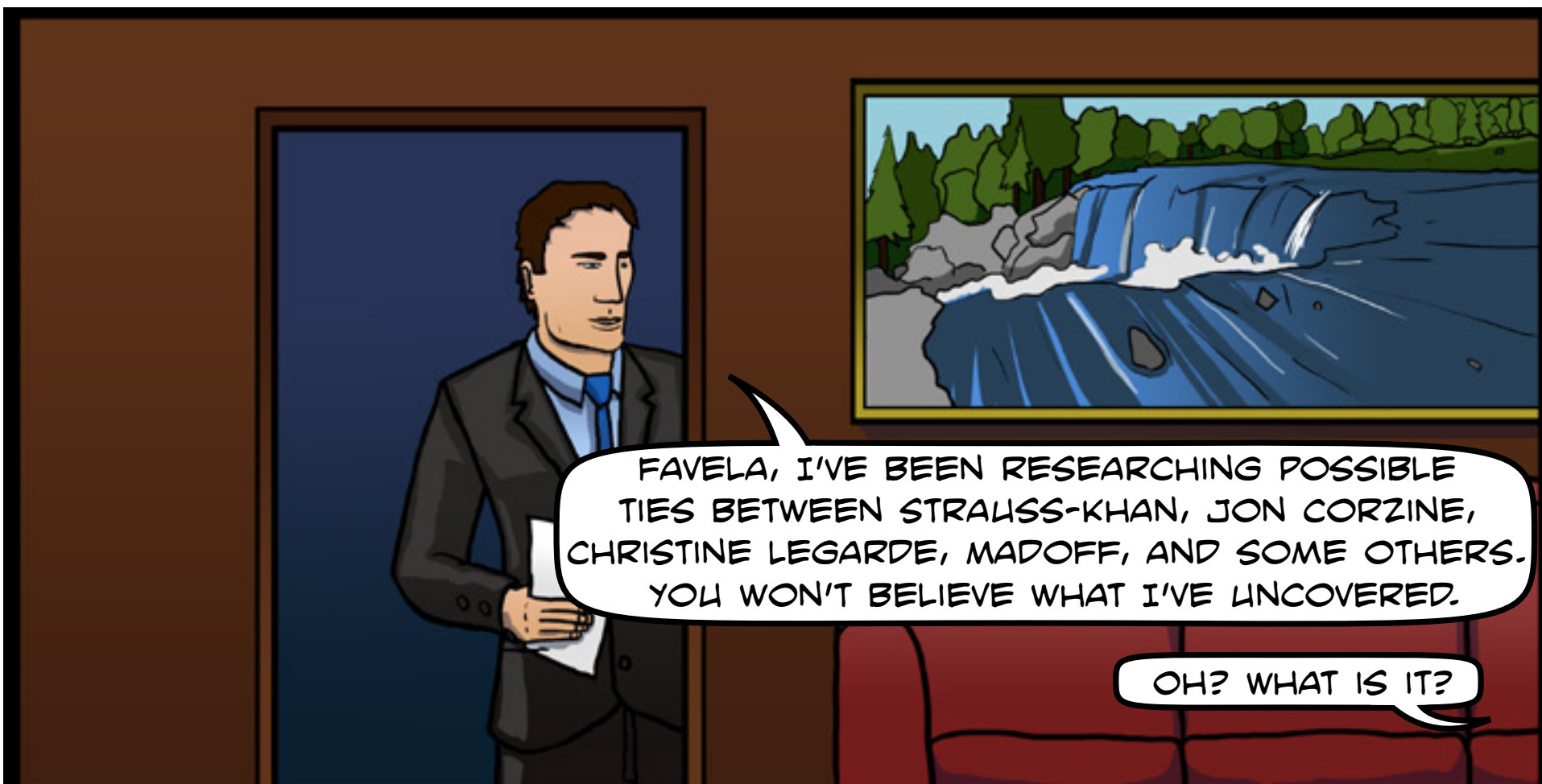
FLORA DID A LOT FOR ME. BESIDES LETTING ME STAY AT HER HOUSE, PROVIDING MEALS, AND WORK, SHE GAVE ME THE ONE THING I NOW VALUE MOST: AN EDUCATION. EVERY NIGHT AFTER WORK, SHE WOULD TEACH. IT STARTED OUT WITH THE BASICS, SUCH AS PROPER GRAMMAR, AND LEARNING TO WRITE IN MY NATIVE PORTUGUESE. AT THE SAME TIME SHE ALSO TAUGHT ME ENGLISH, THE LINGUA FRANCA OF THE BUSINESS WORLD. SHE HOPED THAT ONE DAY I WOULD BE ABLE TO LEAVE SAO PAULO AND BRAZIL AND SEE THE WORLD... SHE TAUGHT ME MATH AND HISTORY. SHE MANAGED TO FIND TEXTBOOKS THROUGH PEOPLE SHE HELPED AT THE CHARITY, WHICH SHE PROMPTLY GAVE TO ME TO STUDY. LEARNING BECAME AN OBSESSION FOR ME, I WANTED FLORA TO BE PROUD OF ME. SHE ESPECIALLY FOUND ME BOOKS ABOUT BUSINESS, AS SHE KNEW THAT I WOULD HAVE TO MAKE MY OWN WAY IN THE WORLD. I THOUGHT AT FIRST THAT I WOULD ONLY STAY FOR A FEW DAYS. A FEW DAYS BECAME WEEKS, AND THE WEEKS BECAME MONTHS.

I ENDED UP LIVING WITH THIS LADY FOR ALMOST 4 YEARS.

SHE THOUGHT OF ME AS HER SON, AND I THOUGHT OF HER AS MY MOTHER.

IT WASN'T UNTIL I TURNED 18, THE SAME AGE AS HER SON WHEN HE DIED, THAT THINGS BEGAN TO CHANGE.





FAVELA, I'VE BEEN RESEARCHING POSSIBLE TIES BETWEEN STRAUSS-KHAN, JON CORZINE, CHRISTINE LEGARDE, MADOFF, AND SOME OTHERS. YOU WON'T BELIEVE WHAT I'VE UNCOVERED.


OH? WHAT IS IT?

WE HAVE SOMEONE ON THE INSIDE THAT WENT THROUGH THE HIDDEN DETAILS ON A BUNCH OF IMF EXPENDITURES. IT TURNS OUT VARIOUS CORRUPT US, BRAZILIAN AND FRENCH GOVERNMENT OFFICIALS INVESTED MONEY THAT THEY STOLE FROM THE INTERNATIONAL MONETARY FUND WITH MADOFF. OR, RATHER, THEY THOUGHT THEY WERE INVESTING THE MONEY, BUT MADOFF WAS MOSTLY SPENDING IT, AND USING IT TO PAY OFF EARLY "INVESTORS." CLASSIC PYRAMID SCHEME.




SO THEY STOLE FROM THE IMF, MADOFF STOLE FROM THEM.

THEY THOUGHT THAT MADOFF WAS A SAFE, LOW PROFILE PLACE TO STASH THEIR STOLEN CASH. THEY DIDN'T WANT INVESTMENTS THAT MIGHT GET TRACED BACK TO THEM.

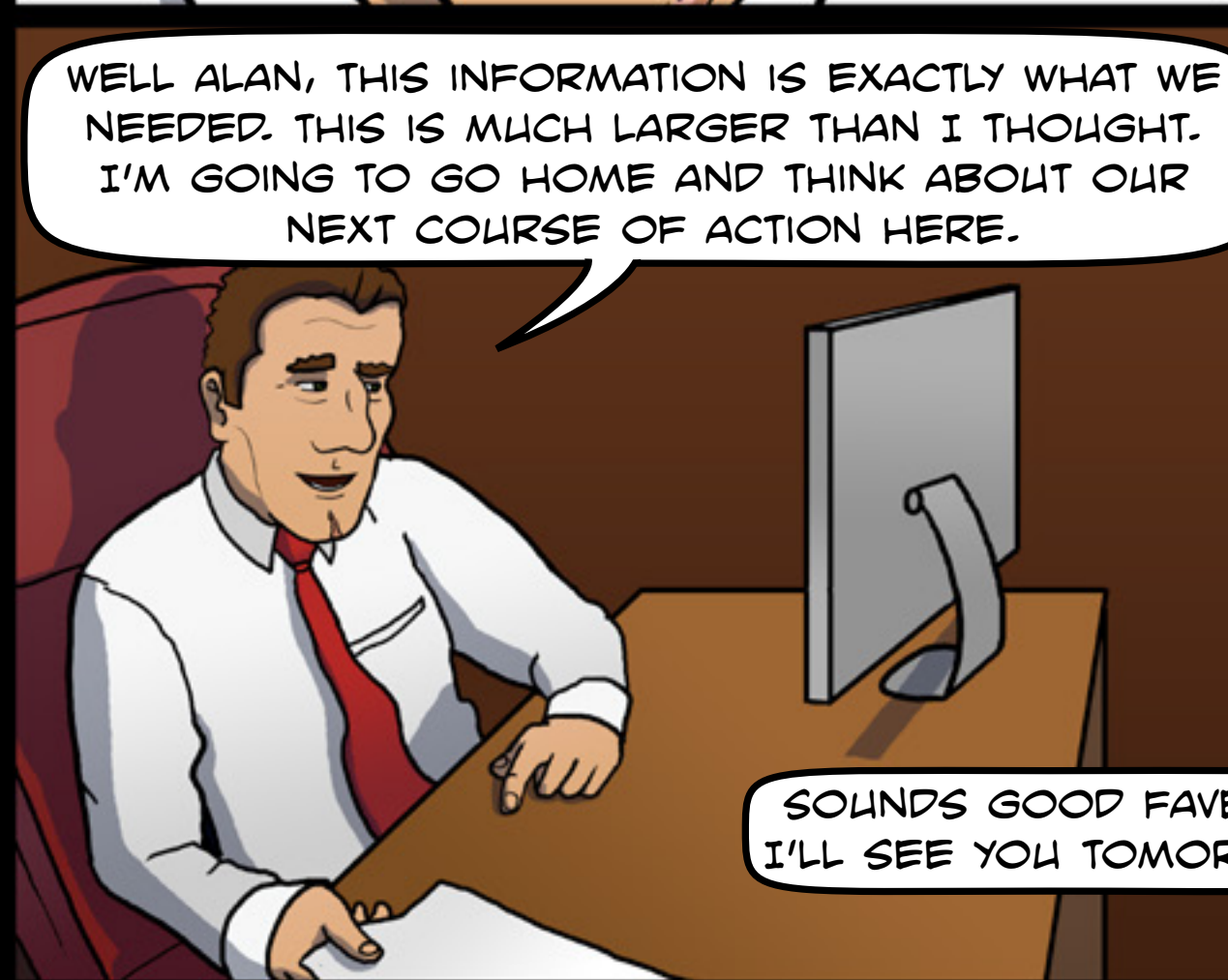


HOWEVER, PEOPLE INVESTIGATING MADOFF WOULD HAVE NEVER LOOKED AT THE IMF UNLESS THEY FOUND THIS BOOK. HE WAS VERY GOOD AT HIDING THINGS, ALTHOUGH I'M STILL SURPRISED HE WAS ABLE TO HIDE IT THIS LONG, AND SO MUCH MONEY; WE'RE TALKING BILLIONS HERE.



SINCE SO MANY OF THE INVESTORS, INCLUDING OUR FRIENDS AT THE IMF, WERE NOT SUPPOSED TO BE WEALTHY, THEY CANNOT EVER ADMIT TO HAVING HAD, OR LOST, THE MONEY.

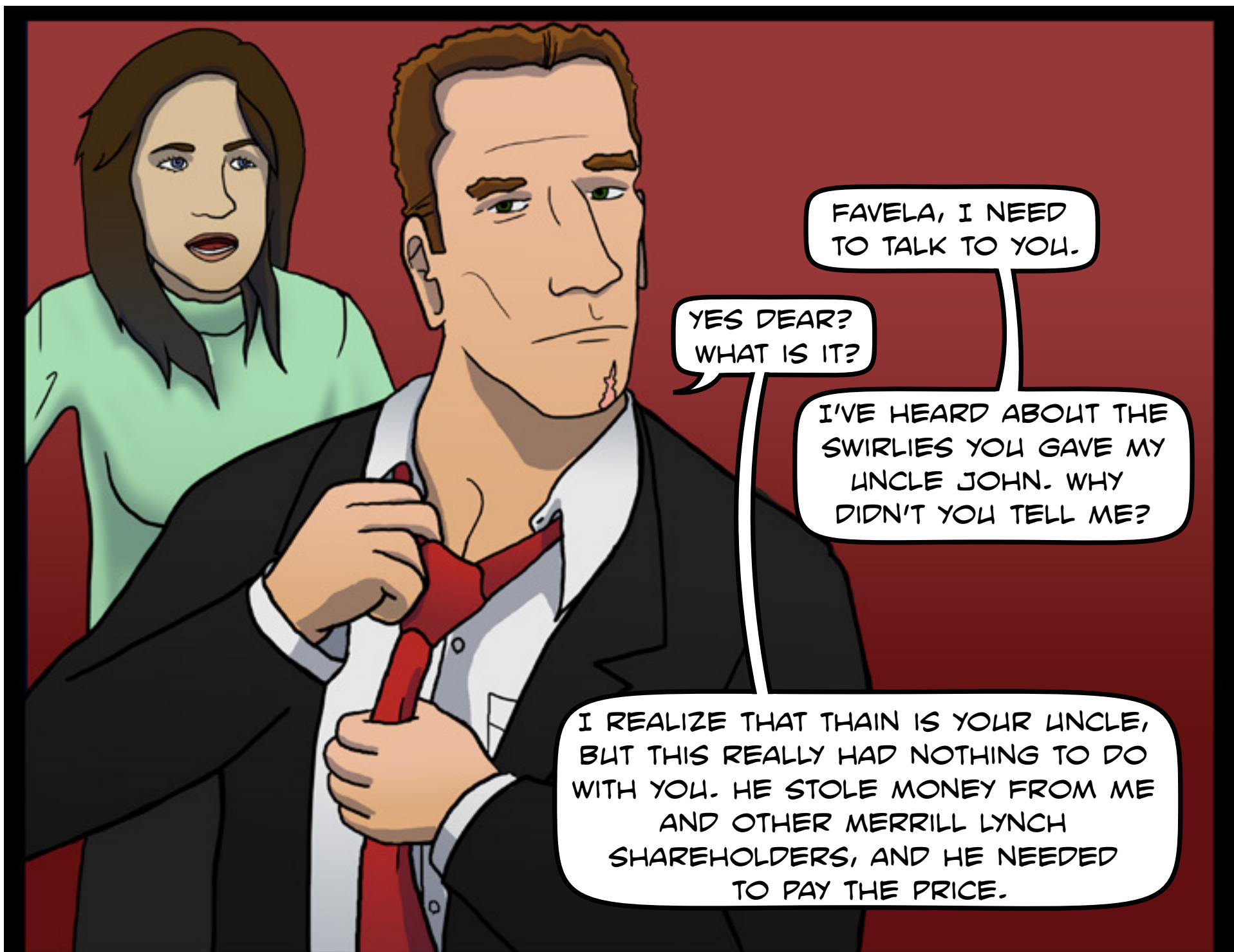
WE'RE NEVER GOING TO BE ABLE TO FIND THAT \$65 BILLION, BUT AT LEAST WE KNOW WHERE IT WENT AND WHO WAS INVOLVED.



WELL ALAN, THIS INFORMATION IS EXACTLY WHAT WE NEEDED. THIS IS MUCH LARGER THAN I THOUGHT. I'M GOING TO GO HOME AND THINK ABOUT OUR NEXT COURSE OF ACTION HERE.



SOUNDS GOOD FAVELA, I'LL SEE YOU TOMORROW.



FAVELA, I NEED TO TALK TO YOU.

YES DEAR? WHAT IS IT?

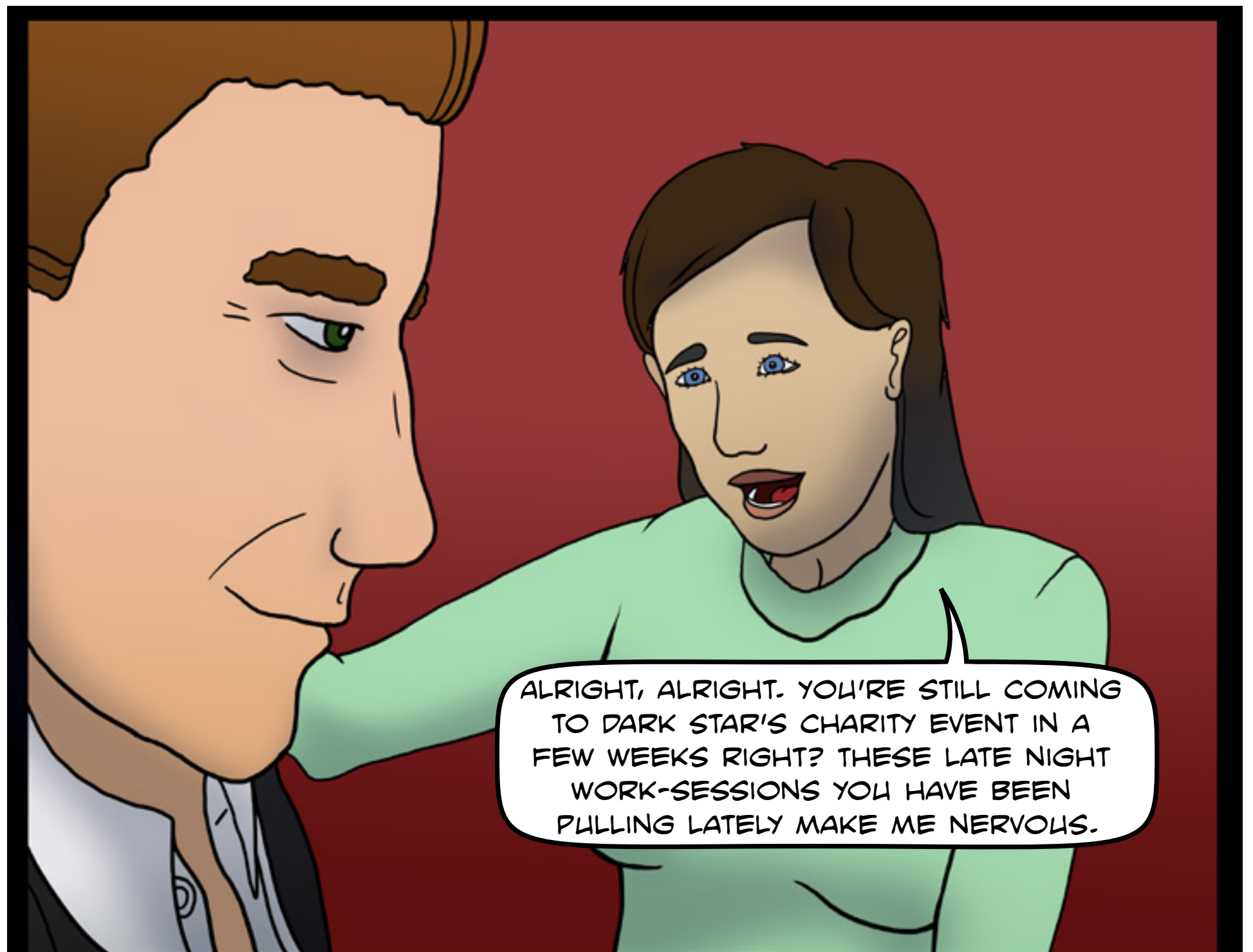
I'VE HEARD ABOUT THE SWIRLIES YOU GAVE MY UNCLE JOHN. WHY DIDN'T YOU TELL ME?

I REALIZE THAT THAIN IS YOUR UNCLE, BUT THIS REALLY HAD NOTHING TO DO WITH YOU. HE STOLE MONEY FROM ME AND OTHER MERRILL LYNCH SHAREHOLDERS, AND HE NEEDED TO PAY THE PRICE.



BUT YOU KNOW HOW MUCH I DISLIKE HIM, I'M NOT UPSET ABOUT WHAT YOU DID TO HIM... I'M DISAPPOINTED THAT YOU COULDN'T TELL ME.

NEXT TIME I GO TO TEACH A FAMILY MEMBER OF YOURS A LESSON, I'LL BE SURE TO TELL YOU.



ALRIGHT, ALRIGHT. YOU'RE STILL COMING TO DARK STAR'S CHARITY EVENT IN A FEW WEEKS RIGHT? THESE LATE NIGHT WORK-SESSIONS YOU HAVE BEEN PULLING LATELY MAKE ME NERVOUS.




DON'T WORRY ABOUT ME. I HAVE BEEN BUSY LATELY, BUT IN NO WAY WOULD I MISS YOUR CHARITY DINNER.

GOOD FAV, IT WOULDN'T BE THE SAME WITHOUT YOU THERE. ANYWAYS, SINCE YOU ARE HOME A LITTLE EARLIER THAN USUAL YOU CAN WATCH JIM GREENE'S INTERVIEW ON POSITIVE PRESS WITH ME, IT STARTS IN JUST A FEW MINUTES!



OH... WELL LISTEN I REALLY SHOULD BE HEADING TO BED. I'VE HAD A ROUGH FEW DAYS...



FAV, PLEASE. IT WON'T TAKE LONG AT ALL. IT WOULD MEAN A LOT TO ME, ESPECIALLY CONSIDERING WE HAVEN'T SPENT MUCH TIME TOGETHER IN A WHILE.

I KNOW, I'M SORRY

...OKAY, I'LL WATCH IT.

GREAT!



POSITIVE PRESS: PROFESSOR, TELL US ABOUT YOUR CURRENT VIEW OF THE FINANCIAL MARKETS, AND THE WORLD IN GENERAL.

GREENE: WELL, OBVIOUSLY, WE LIVE IN VOLATILE AND OFTEN TROUBLING TIMES, AND DURING THESE TIMES, THE PROPER FUNCTIONING OF LARGE INSTITUTIONS, BOTH PUBLIC AND PRIVATE SECTOR, IS CRUCIAL.

POSITIVE PRESS: MANY OBSERVERS, AND CITIZENS IN GENERAL, ARE TROUBLED BY THE HUGE AMOUNTS OF MONEY WHICH ARE BEING USED TO SUBSIDIZE INSTITUTIONS LIKE THE IMF, THE WORLD BANK, AND CENTRAL BANKS AROUND THE WORLD, AND ALSO, HOW LITTLE TRANSPARENCY THESE INSTITUTIONS HAVE. WITH FALLING REAL INCOMES, SHOULD WE CONTINUE RAISING TAXES TO FUND HUGE PUBLIC INSTITUTIONS, AND CONTINUE BAILING OUT THE ONES THAT WERE SUPPOSED TO BE PRIVATE?

GREENE: I THINK THAT ONLY THE REALLY LARGE NATIONAL AND INTERNATIONAL INSTITUTIONS HAVE THE CRITICAL MASS NECESSARY TO ADDRESS THE HUGE, AND OFTEN FAR REACHING, CHALLENGES OF OUR TIMES. THE BEST AND THE BRIGHTEST MEN AND WOMEN, FROM OUR LEADING EDUCATIONAL INSTITUTIONS, ARE THE LEADERS OF THESE INSTITUTIONS; PRESIDENT OBAMA FROM HARVARD LAW SCHOOL; NEW YORK CITY MAYOR MICHAEL BLOOMBERG WAS TRAINED AT HARVARD BUSINESS SCHOOL, JUST TO NAME TWO PROMINENT EXAMPLES. THE GREAT INVESTMENT BANKS LIKE GOLDMAN SACHS RECRUIT ONLY FROM THE LEADING BUSINESS SCHOOLS. I'M PROUD TO BE PART OF THE PROCESS OF EDUCATING THE BEST AND THE BRIGHTEST. WE HAVE TO DO WHATEVER IS NECESSARY TO SUPPORT THESE PEOPLE AND THE INSTITUTIONS THEY LEAD.



POSITIVE PRESS: YOU HAVE ARGUED IN THE PAST THAT THE AGE OF THE ENTREPRENEUR, THE INDIVIDUAL, AND THE SMALL ORGANIZATION HAVE PASSED. WHY IS THIS SO?

GREENE: AS SOCIETY HAS EVOLVED, SO HAS COMPLEXITY. EVERY ISSUE; MORAL, FINANCIAL, LEGAL, POLITICAL; NOW INVOLVES THE GLOBAL VILLAGE; THE ISSUES ARE SIMPLY TOO COMPLICATED FOR INDIVIDUALS, OR SMALL INSTITUTIONS, TO BE ABLE TO CORRECTLY MAKE SOPHISTICATED DECISIONS TAKING INTO ACCOUNT THE MYRIAD VARIABLES INVOLVED. IN THE WAY WE LIVE NOW, BIGGER IS BETTER. IN STOCK AND BOND MARKETS, MOST TRADES ARE GENERATED IN MICRO SECONDS BASED ON COMPUTER PROGRAMS. THE MARKETS ARE REMARKABLY EFFICIENT, TRANSLATING INFORMATION INTO SECURITY PRICES IN SECONDS. ONLY INSTITUTIONS LIKE GOLDMAN SACHS, ON THE PRIVATE SIDE, AND THE FEDERAL RESERVE, ON THE PUBLIC SIDE, HAVE THE RESOURCES AND COLLECTIVE BRAINPOWER TO DEAL EFFECTIVELY WITH MODERN FINANCIAL MARKETS, AND OTHER COMPLEX SYSTEMS.



POSITIVE PRESS: THERE'S BEEN MUCH TALK ABOUT A BRAZILIAN TRADER, KNOWN ONLY AS FAVELA, WHO ROSE FROM NOTHING, HAS NO FORMAL EDUCATION, WORKS WITH A TINY STAFF, AND YET HAS MANAGED TO MAKE A HUGE FORTUNE ON WALL STREET.

GREENE: I'VE HEARD OF HIM, BUT INDIVIDUALS LIKE THAT ARE WORTH FAR LESS ATTENTION THAN THEY RECEIVE. HIS SUCCESS THUS FAR MAY JUST HAVE BEEN LUCK; IN ANY EVENT, HE'S A DROP IN THE OCEAN; PEOPLE LIKE HIM HAVE NO EFFECT ON THE GREAT ISSUES OR INSTITUTIONS OF THE DAY.

POSITIVE PRESS: WELL, PERHAPS, BUT HE SEEMS TO BE MAKING BIG CHANGES ON WALL STREET, FIRING OVERPAID CEOS AND CUTTING CORPORATE EXPENSES; SHAREHOLDERS SEEM TO LOVE HIM.



GREENE: HE'S A PASSING FAD; JUST ANOTHER OLD STYLE CORPORATE RAIDER, AN ANACHRONISM. WHAT WE NEED NOW IS COOPERATION AND CONCILIATION, NOT HIS SORT OF CONFRONTATIONAL ANTICS.

POSITIVE PRESS: YOU'RE KNOWN AS FAR MORE THAN A LEADING FINANCE AND ECONOMICS PROFESSOR; YOU'RE REGARDED AS A SORT OF MODERN DAY RENAISSANCE MAN. SO WE'D LIKE TO PAY A LITTLE GAME REGARDING YOUR INTERESTS OUTSIDE OF FINANCE. WE CALL IT BEST AND WORST; YOUR FAVORITE AND LEAST FAVORITE IN VARIOUS CATEGORIES. I KNOW YOU'RE A SERIOUS READER, SO LET'S START WITH BOOKS?

GREENE: WELL, OF COURSE, IN FINANCE, KEYNES'S GENERAL THEORY OF GROWTH WILL ALWAYS BE RELEVANT. ANYTHING BY JOHN KENNETH GALBRAITH. MARX IS OUT OF FASHION NOW, BUT DAS CAPITAL HAS AN AMAZING ARRAY OF INSIGHTS, AS DOES THE WORK OF FREUD. ON A PERSONAL LEVEL, PROUST'S A REMEMBRANCE OF THINGS PAST IS ONE OF MY FAVORITE BOOKS.

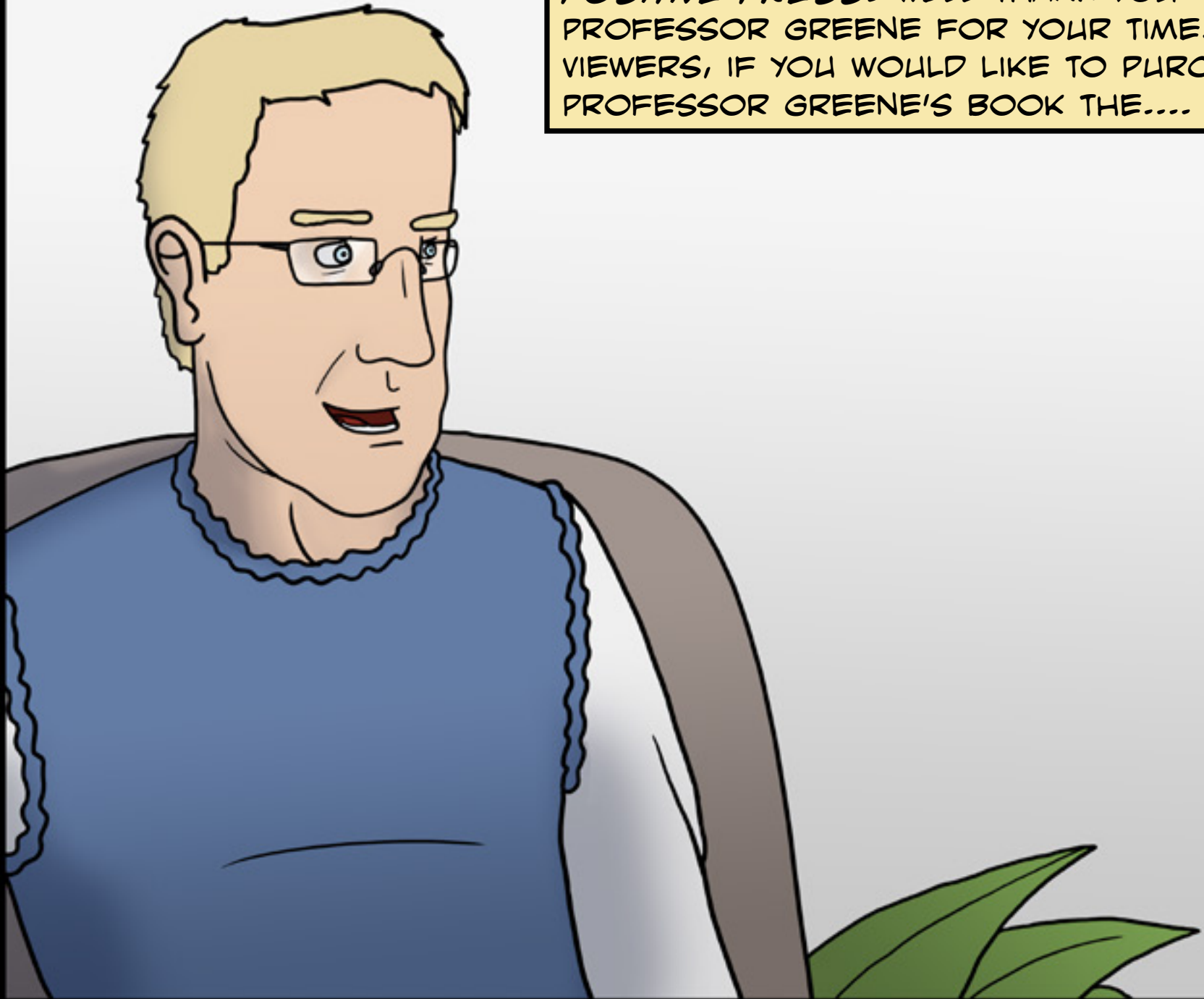
POSITIVE PRESS: AND WORST?

AYN RAND'S ATLAS SHRUGGED IS THE SORT OF BOOK THAT SHOULD NEVER HAVE BEEN PUBLISHED; IT JUST FEEDS THE MISGUIDED INTELLECTS OF THE LUNATIC FRINGE.

POSITIVE PRESS: HOW ABOUT ART?

GREENE: OF COURSE, DAMIEN HIRST IS A GENIUS WHO HAS CHANGED ART. I ALSO COLLECT WORKS BY JULIAN SCHNABEL. IN GENERAL, THE MORE ABSTRACT THE BETTER. THE AGE OF REPRESENTATIVE ART HAS LONG PASSED, AND I, FOR ONE, WAS GLAD TO SEE IT GO.

POSITIVE PRESS: WELL THANK YOU PROFESSOR GREENE FOR YOUR TIME. VIEWERS, IF YOU WOULD LIKE TO PURCHASE PROFESSOR GREENE'S BOOK THE....



I'M GOING TO BED NOW

FAV... I'M SORRY, I DIDN'T KNOW-

ITS OKAY, WE'LL TALK LATER, BUT RIGHT NOW I AM VERY TIRED.



HE'S DIGGING AROUND THE IMF NOW

HOW DO YOU KNOW?

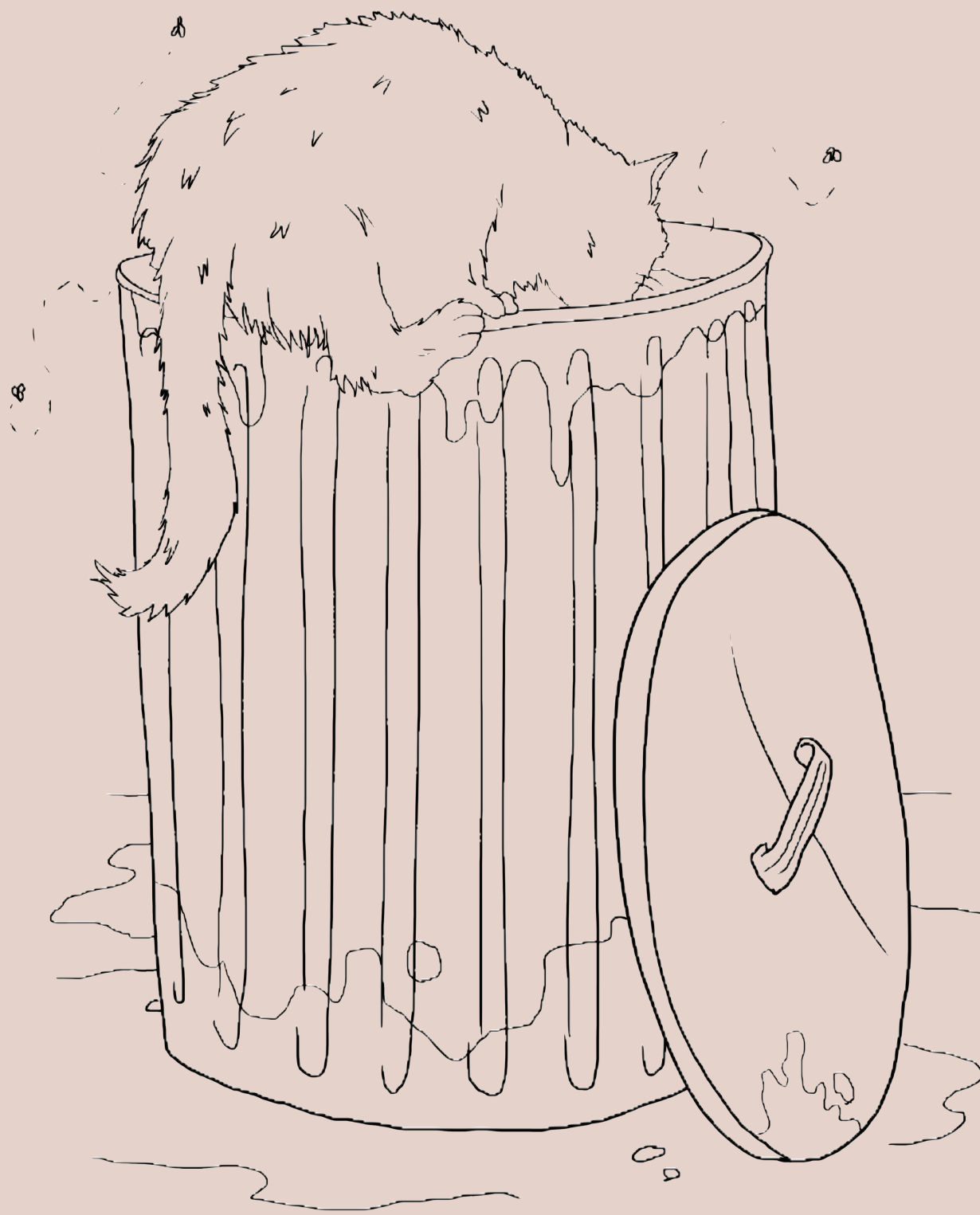
WE HAVE AN INSIDER

WHO?

YOU DON'T NEED TO KNOW.

WHAT DOES HE KNOW ABOUT GOLDMAN?

YOU'RE BEING PARANOID.



I HAD BEEN WORKING AT FLORA'S DARK STAR FOR MANY YEARS. KNOWING MOST OF THE SURROUNDING RESTAURANTS AND SHOPS VERY WELL. DARK STAR WAS RESPONSIBLE FOR TURNING THIS NEIGHBORHOOD AROUND, HELPING MANY OF THE POOR KIDS TO BECOME EDUCATED. JUST A FEW YEARS AGO THIS WAS A DANGEROUS AND POOR AREA, AND THE GANGS MOSTLY LEFT IT ALONE; THERE WAS NOTHING TO STEAL. BUT AS THE AREA GREW AND PROSPERED, THE GANGS SAW OPPORTUNITY. THEY DEMANDED PROTECTION MONEY. 'PROTECTION FROM WHO?' SHOPKEEPERS WOULD ASK... IT WAS PROTECTION FROM THE GANGS THEMSELVES. YOU HAD TO PAY THEM, OR BE ROBBED AND ATTACKED. THEY EVEN BEGAN TO SHOW UP AROUND DARK STAR, BUT FLORA AND I MANAGED TO KEEP THEM AT BAY. OUR NEIGHBOR FELIPE, WHO HAD A MODEST BUT VERY POPULAR TOY STORE, WASN'T SO LUCKY. HE WAS HARASSED WEEKLY, THEN DAILY. IT WAS A THURSDAY EVENING. DARK STAR HAD JUST FINISHED ITS EVENING DINNER SERVICE FEEDING THOSE WHO OTHERWISE WOULD GO HUNGRY. I WAS TAKING OUT THE TRASH BEHIND THE BUILDING IN THE ALLEY, WHEN I HEARD FELIPE ARGUING WITH SOMEONE NEXT DOOR.




JUST LEAVE ME ALONE!
WHAT DID I EVER DO TO YOU?

LISTEN MAN, I'M SICK OF
PLAYING GAMES WITH YOU.
IF YOU WANT TO STAY IN
BUSINESS YOU NEED TO
START PAYING - NOW!

YOU'LL REGRET IT IF YOU DON'T.

FELIPE WAS A NICE KIND MAN,
AND I WASN'T GOING TO LET
HIM BE HARASSED WITHOUT
A FIGHT.

I WENT OVER TO THEM.



HEY, LEAVE THIS MAN ALONE.
WHAT RIGHT DO YOU HAVE
TO COME AROUND HERE AND
TELL HIM WHAT TO DO?



WHO THE HELL ARE
YOU TO COME INTO
OUR CONVERSATION?

I'VE HEARD OF YOU GUYS,
YOU STEAL FROM THE
INNOCENT HARD WORKING
PEOPLE. TOO LAZY TO GO
MAKE YOUR OWN MONEY?

STAY THE HELL OUT OF
OUR BUSINESS OR I'LL
DEAL WITH YOU NEXT!

AS I GOT CLOSER, I FINALLY SAW HIS FACE. IT WAS ONE OF THE MEN WHO HAD KIDNAPPED ME ALMOST 4 YEARS AGO.

HEY, KID....YOU LOOK FAMILIAR...
HAVE I KICKED YOUR ASS BEFORE?
OR MAYBE I DID YOUR SISTER,
OR YOUR MOTHER?

JUST LEAVE.

YEAH, I REMEMBER YOU NOW.
I THOUGHT WE FINISHED YOU A
LONG TIME AGO.

GLAD TO GET
THE CHANCE TO
FINISH THE JOB NOW.

JUST SHUT UP AND
LEAVE US ALONE.

HE PULLED OUT A KNIFE AND
RAN AT ME; I DIDN'T EXPECT
HIM TO ATTACK SO SOON AND
SO VIOLENTLY.



I WASN'T THE BOY I WAS 4 YEARS AGO. I EASILY DODGED HIM AND KICKED HIM IN THE STOMACH. HE FELL, HARD, ONTO HIS FACE.





LITTLE DID I REALIZE THOUGH, WAS THE TWO MEN WHO WERE COMING FROM BEHIND ME. THEY WERE THE OTHER MEN WHO I HAD SEEN MURDER THAT MAN. THEY EASILY OVERWHELMED ME AND DRAGGED ME DOWN.



THE MAN I HAD KICKED GOT BACK UP AND BEGAN TO REPEAT WHAT I HAD DONE TO HIM: KICKING ME IN THE FACE AND STOMACH. THIS WAS LIKE A FLASHBACK TO THE NIGHTMARE THAT WAS MY REALITY SO MANY YEARS AGO.



EXCEPT THIS TIME I HAD FLORA AND FELIPE.



SOME GUNSHOTS WENT OFF. I HEARD ONE OF THE MEN SNARL AS HE LET GO OF ME. THEY BEGAN TO RUN FOR THEIR CAR, BUT FELIPE KEPT SHOOTING.



I STOOD UP, GRABBED A PIPE, AND RAN AFTER THEM, JUST CLOSE ENOUGH TO CLOBBER ONE IN THE BACK. HE LET OUT A SCREAM OF PAIN BEFORE HE FINALLY SLIPPED OUT OF REACH.

ONE OF THEM POPPED OUT OF THE BACK OF THE CAR CARRYING A PISTOL, AND HE FIRED A VOLLEY OF SHOTS BACK AT US AS THE OTHER MEN CLIMBED INSIDE.



I DOVE BEHIND SOME GARBAGE CANS, THINKING THEY HAD SHOT AT ME.

AS I TURNED TO LOOK
BEHIND ME, I WENT COLD.





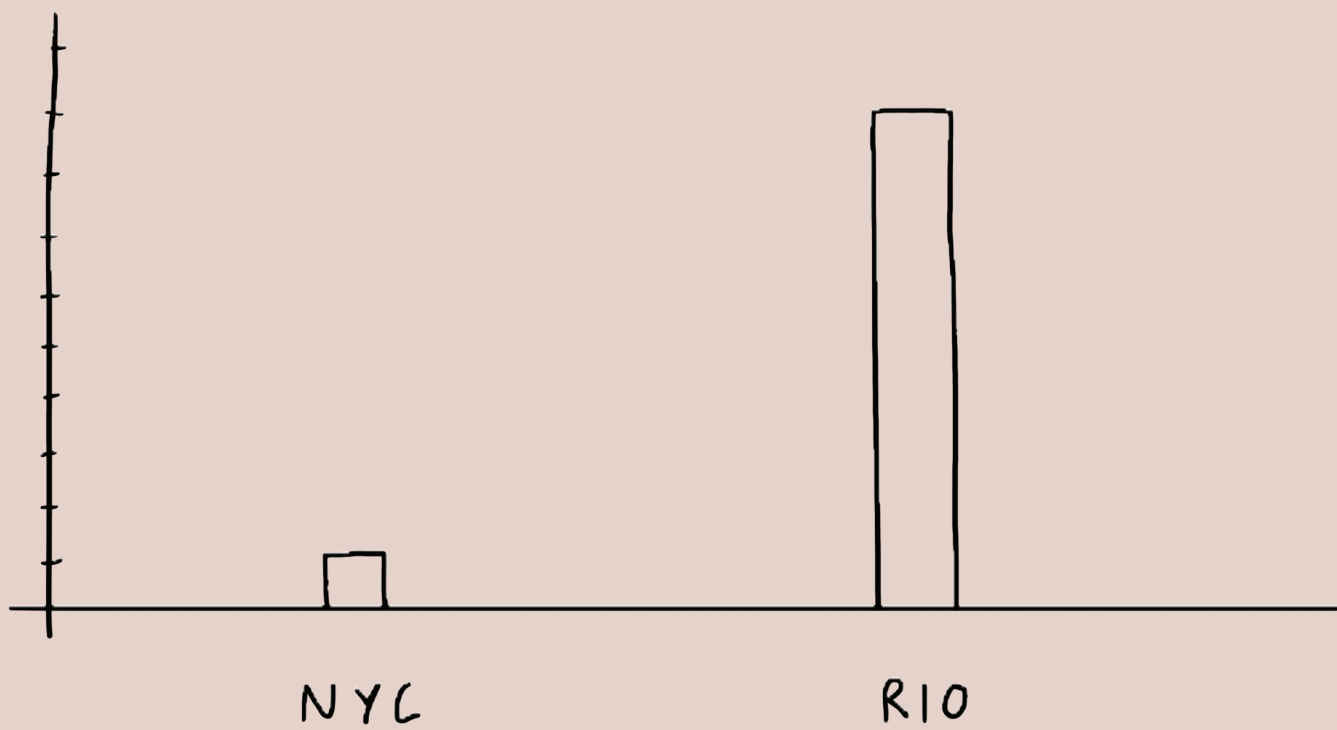


Favelas are incredibly violent, lawless places, where murder is common. Criminals kill each other, and the police kill criminals. It's all a fight to the death:

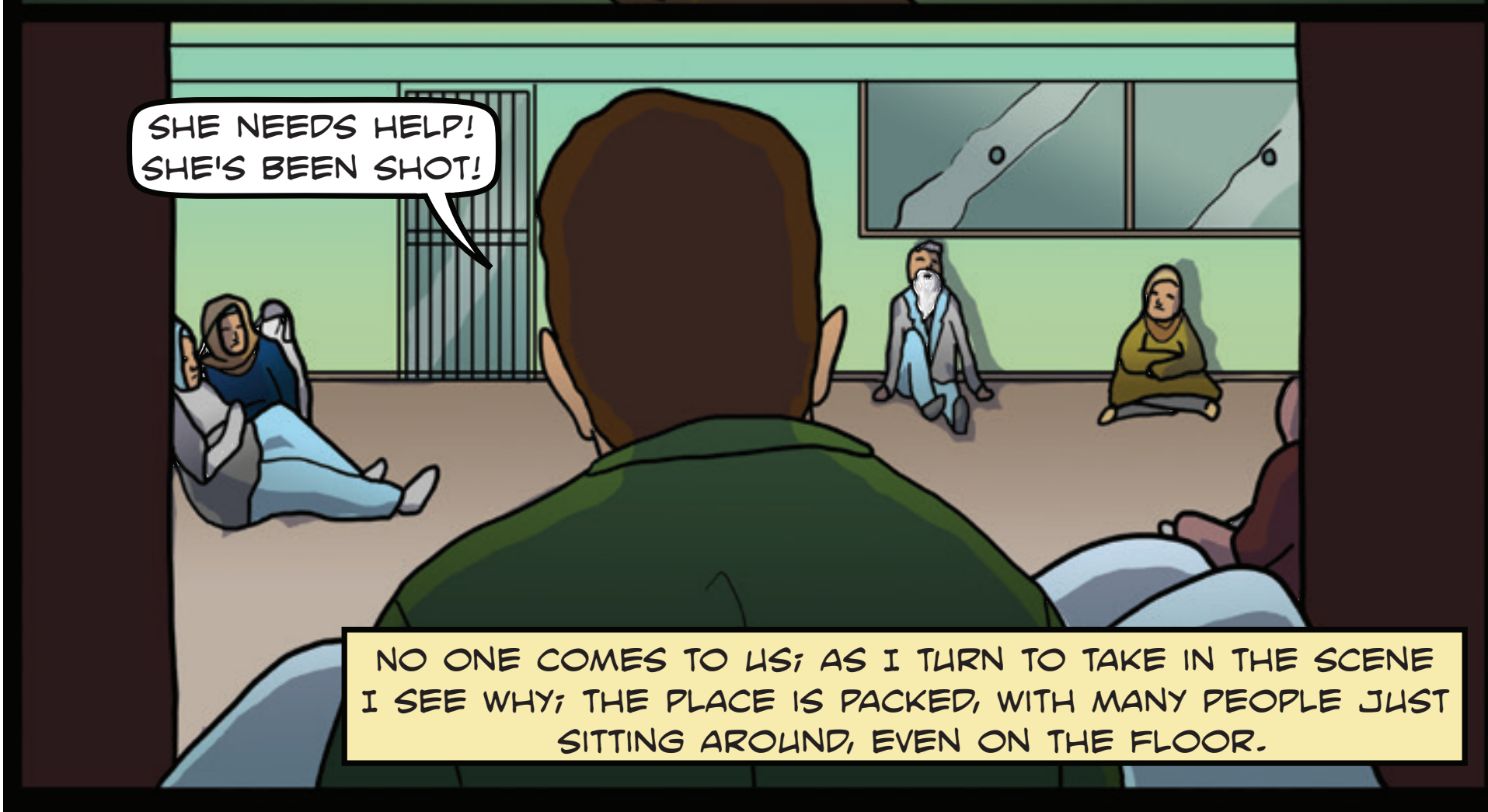
PEOPLE ARRESTED BY POLICE VS KILLED BY POLICE.



MURDER RATE IS 9x HIGHER IN RIO THAN NYC.



IN SAO PAULO & RIO, POLICE HAVE KILLED 11,000 PEOPLE SINCE 2003

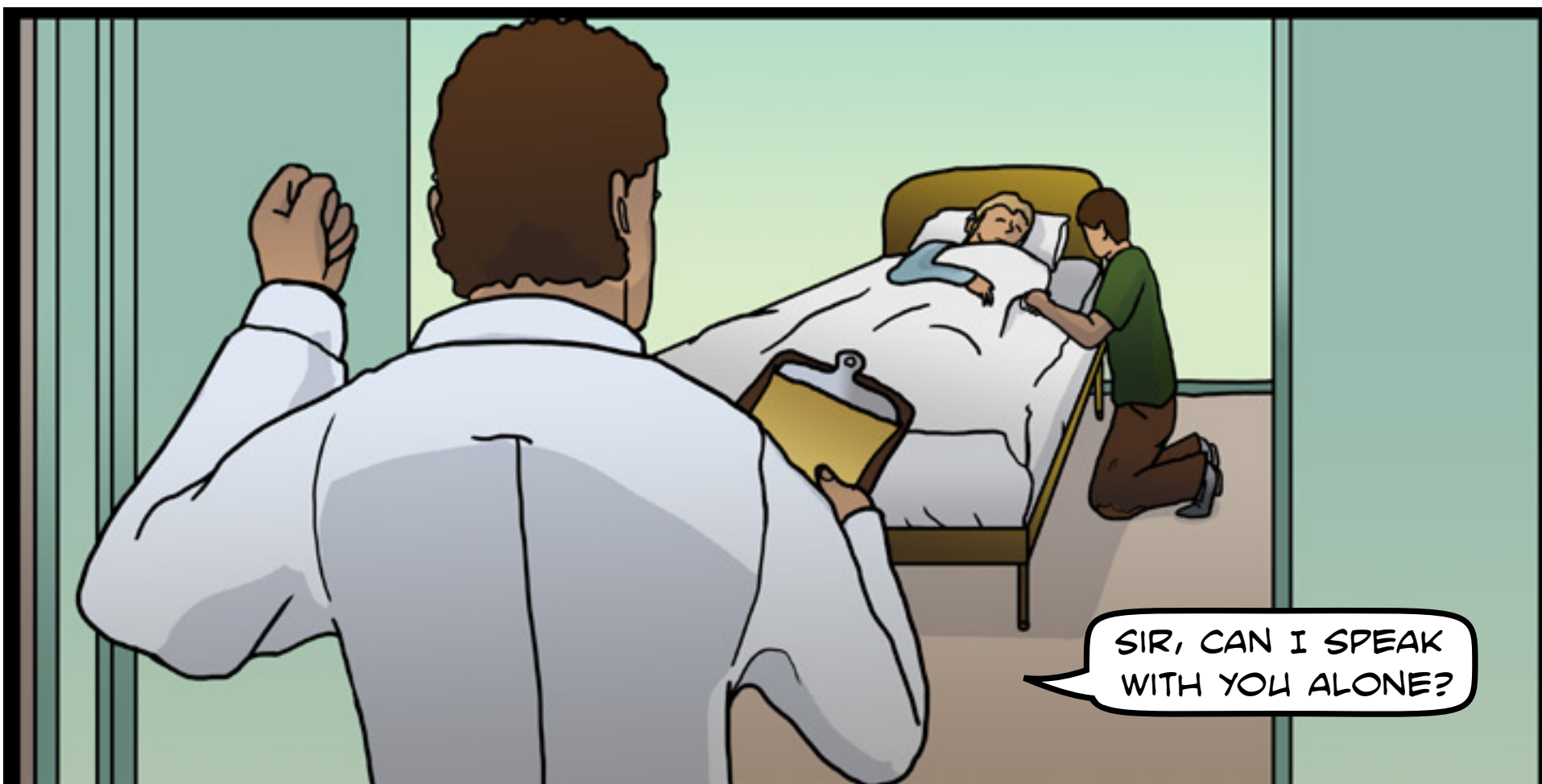


NO ONE COMES TO US; AS I TURN TO TAKE IN THE SCENE I SEE WHY; THE PLACE IS PACKED, WITH MANY PEOPLE JUST SITTING AROUND, EVEN ON THE FLOOR.

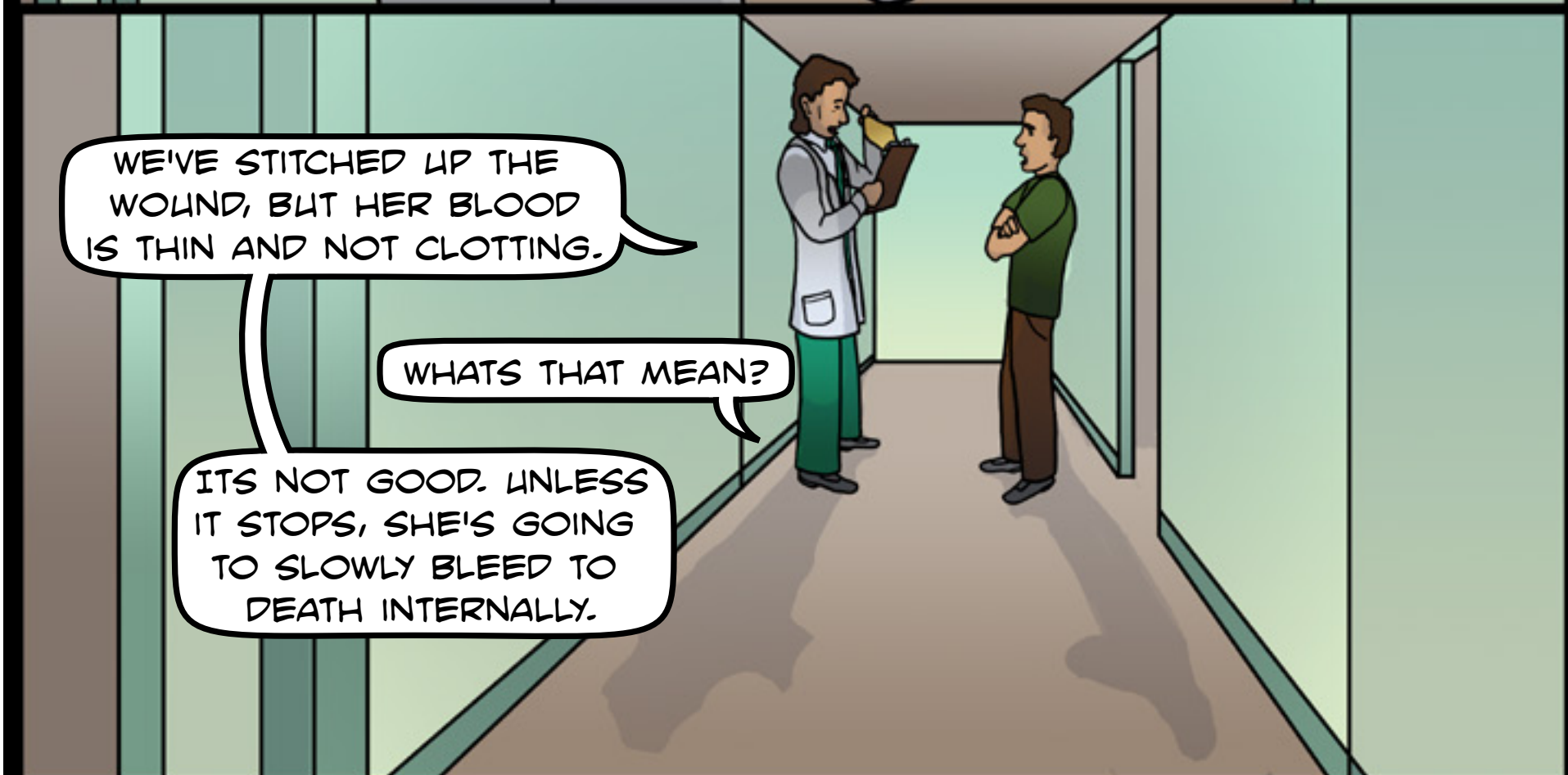
JUST THEN A MAN CAME IN, SURROUNDED BY SEVERAL MEN AND WOMEN. I THOUGHT THAT MAYBE I RECOGNIZED HIM FROM NEWSPAPER PHOTOS. HE WAS OBVIOUSLY RICH; WELL DRESSED, AS WERE ALL THE PEOPLE AROUND HIM. I SAW A BIG BLACK LIMOUSINE OUTSIDE; IT HAD DRIVEN RIGHT UP ONTO THE CURB TO LET THESE PEOPLE OUT NEAR THE DOOR. THEN I SAW MEDICAL STAFF QUICKLY GATHERING AROUND THE MAN. I HAD NO IDEA IF HE WOULD LIVE OR DIE, BUT, UNLIKE EVERYONE ELSE, HE WAS GETTING A LOT OF ATTENTION, AND GETTING IT VERY QUICKLY.



AT THAT MOMENT I REALIZED THAT I WOULD NEVER BEG FOR HELP AGAIN. I WOULD DO ANYTHING TO HELP FLORA, BUT SHE WOULD ALREADY HAVE BEEN GETTING THE RIGHT TREATMENT IF I HAD BEEN RICH. OF COURSE, I HAD ALWAYS KNOWN THAT THE RICH HAD MUCH EASIER LIVES, BUT IN THAT MOMENT THINGS CRYSTALLIZED IN MY MIND - I WOULD BECOME RICH AND BE ABLE TO PROTECT THOSE THAT DEPENDED ON ME. AND NOTHING WOULD STOP ME.



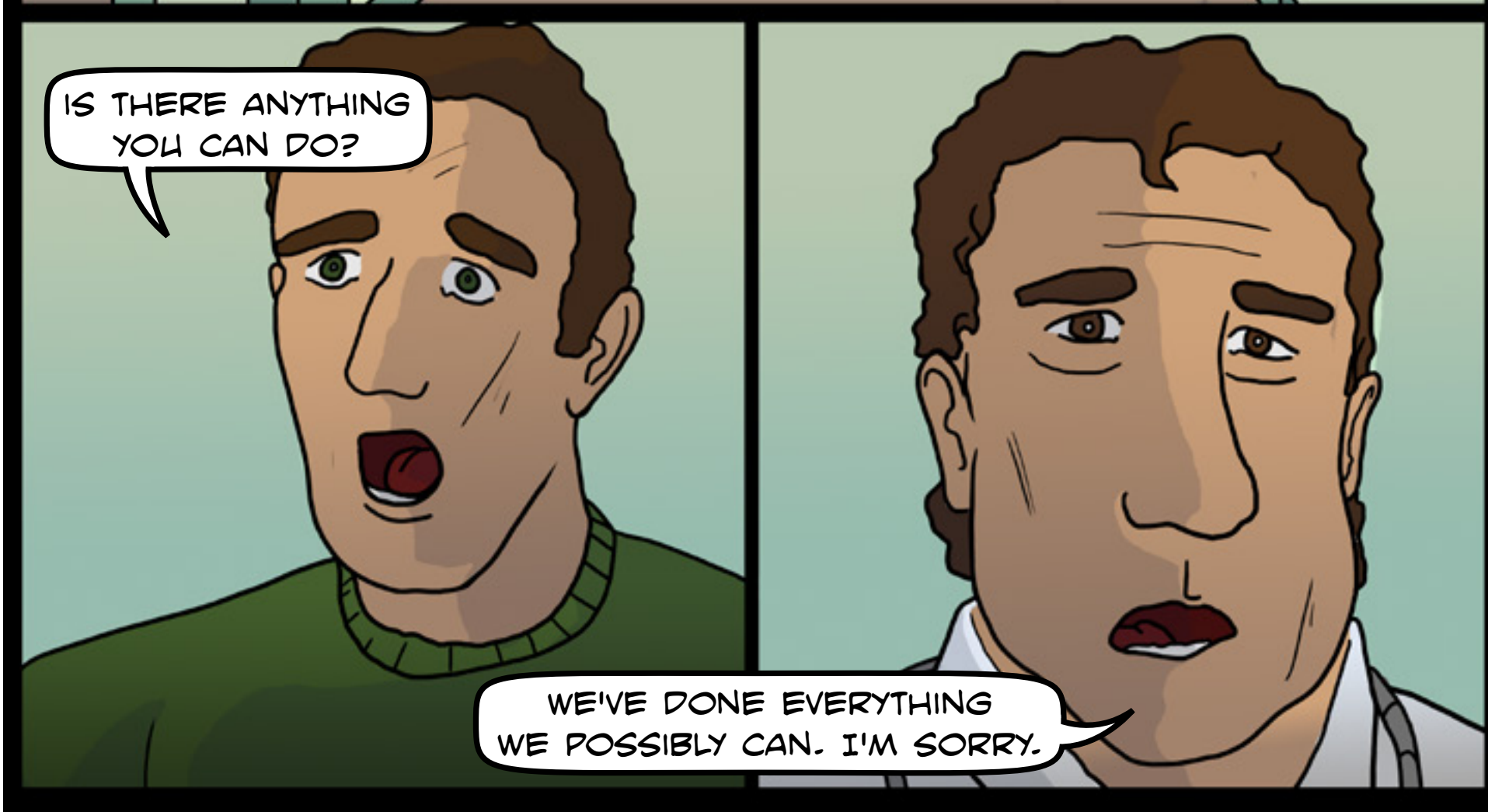
SIR, CAN I SPEAK WITH YOU ALONE?



WE'VE STITCHED UP THE WOUND, BUT HER BLOOD IS THIN AND NOT CLOTTING.

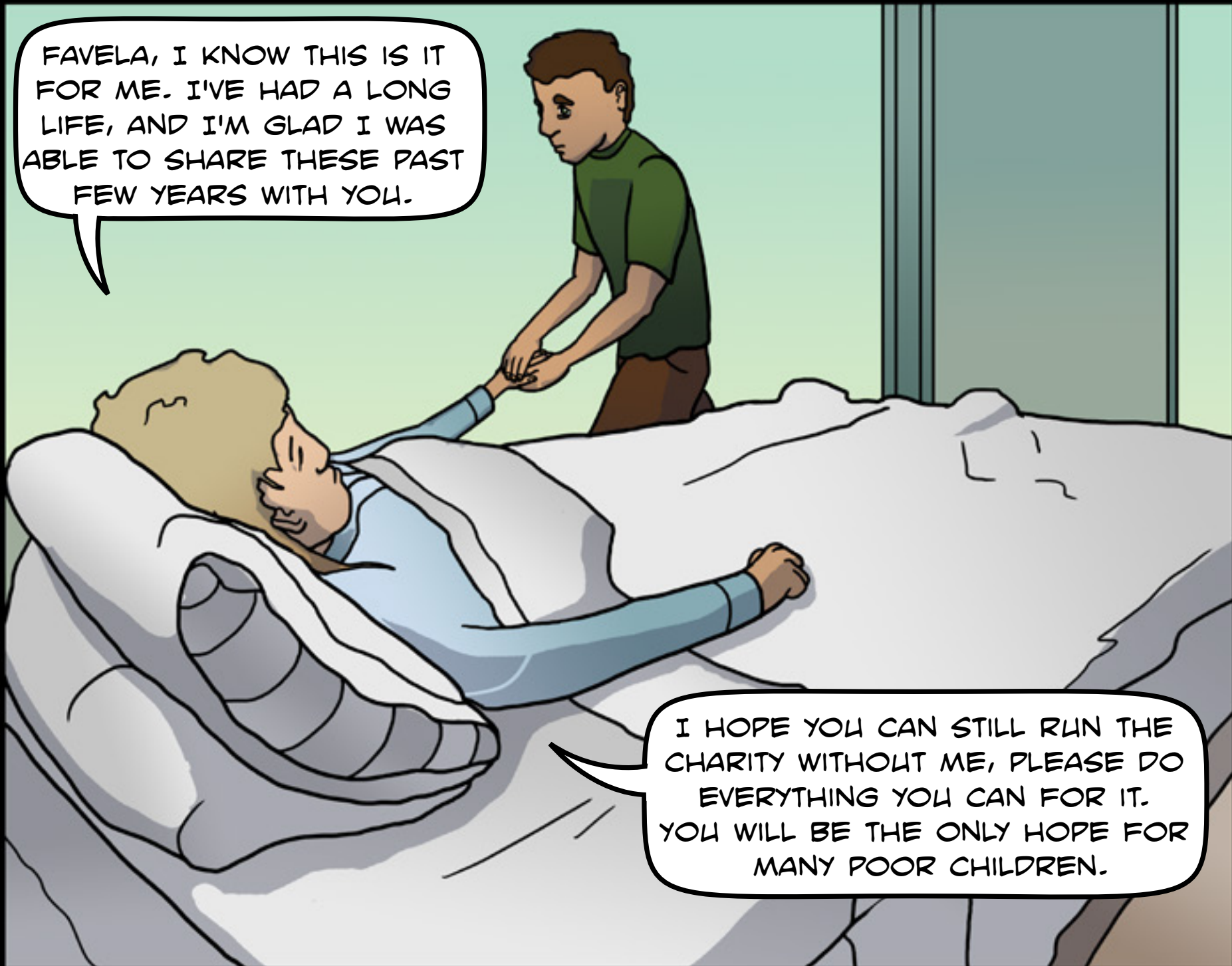
WHAT'S THAT MEAN?

IT'S NOT GOOD. UNLESS IT STOPS, SHE'S GOING TO SLOWLY BLEED TO DEATH INTERNALLY.



IS THERE ANYTHING YOU CAN DO?

WE'VE DONE EVERYTHING WE POSSIBLY CAN. I'M SORRY.



FAVELA, I KNOW THIS IS IT FOR ME. I'VE HAD A LONG LIFE, AND I'M GLAD I WAS ABLE TO SHARE THESE PAST FEW YEARS WITH YOU.

I HOPE YOU CAN STILL RUN THE CHARITY WITHOUT ME, PLEASE DO EVERYTHING YOU CAN FOR IT. YOU WILL BE THE ONLY HOPE FOR MANY POOR CHILDREN.

I'LL DO EVERYTHING I CAN.

I'M LEAVING WHAT I HAVE TO YOU FAV, IT'S NOT MUCH, BUT I KNOW YOU'LL USE IT WELL.

I VOW REVENGE AGAINST THE GANG MEMBER WHO DID THIS TO YOU.

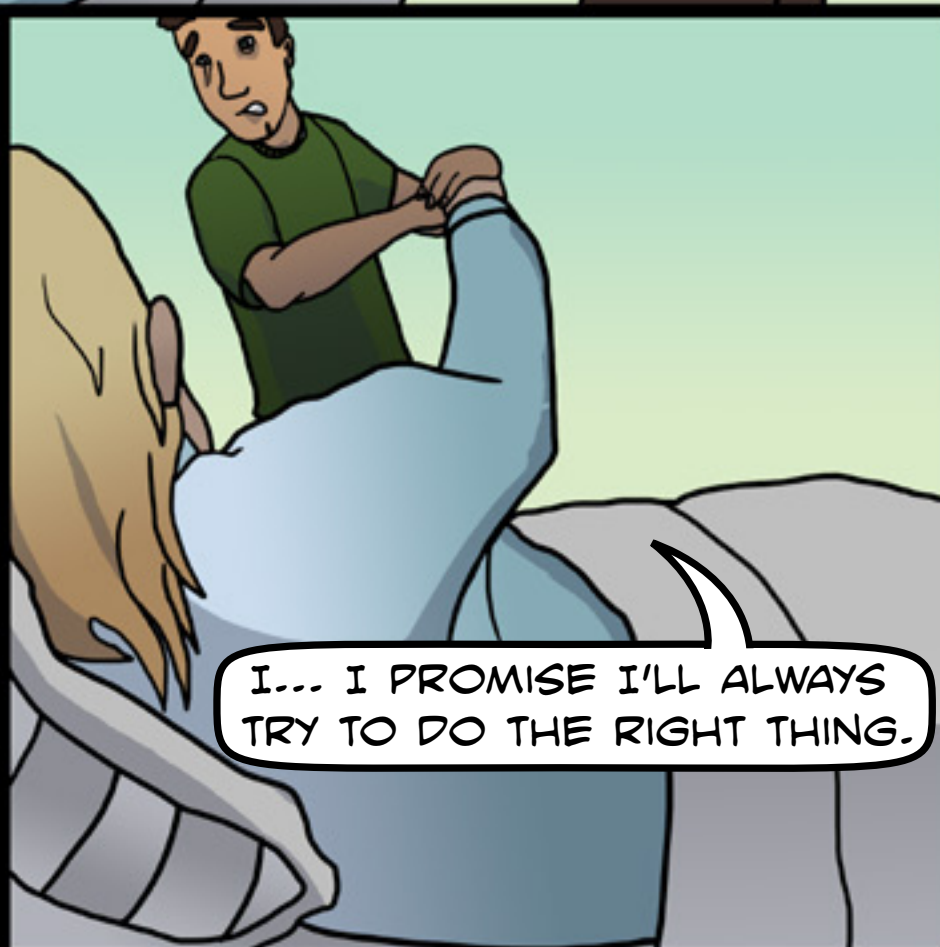
FAVELA! NO, PLEASE. THEY'RE STRONGER THAN YOU THINK. I DON'T WANT YOU TO END UP LIKE MY SON...

YOU NEED TO STEP BACK FROM THINGS AND SEE THE BIGGER PICTURE. THERE ARE THINGS YOU CAN'T JUST DO ALONE.

THE POLITICIANS EMPLOY THE GANGS, AND THERE ARE VERY POWERFUL PEOPLE WHO CONTROL THE POLITICIANS. THE ENTIRE SYSTEM IS CORRUPT.



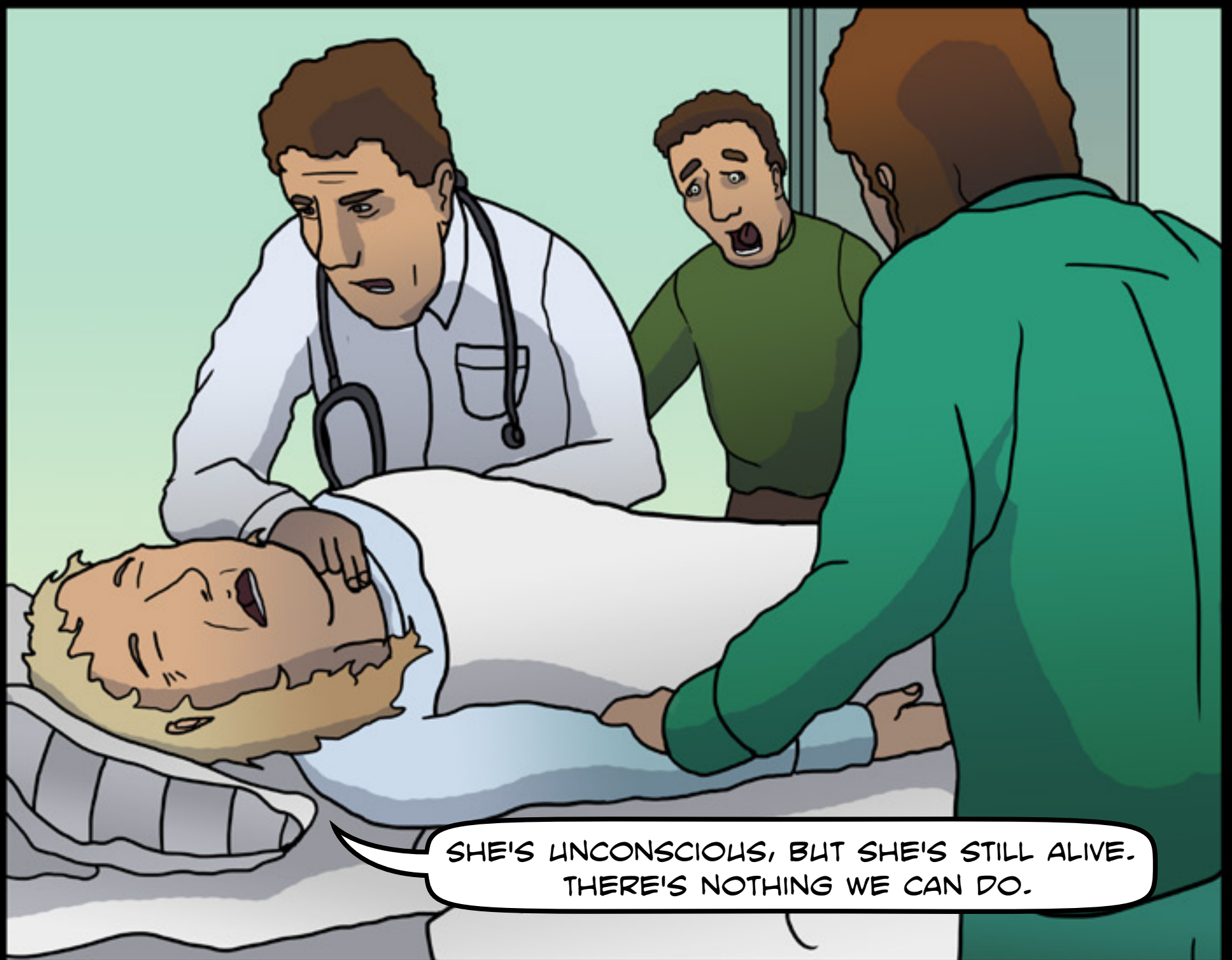
PLEASE FAVELA, PLEASE DON'T GO AFTER THEM. PROMISE ME YOU WON'T.



I... I PROMISE I'LL ALWAYS TRY TO DO THE RIGHT THING.



HELP! NURSE!



SHE'S UNCONSCIOUS, BUT SHE'S STILL ALIVE.
THERE'S NOTHING WE CAN DO.

I STAYED BY HER BEDSIDE FOR THE NEXT 7 HOURS



SHE DIED THE FOLLOWING MORNING.

Notable Goldman Sachs Alumni:

Robert Rubin

- Left Goldman to become Bill Clinton's Treasury Secretary
- Ex-chairman of Citigroup, where he received \$126 million in cash and stock compensation during a period in which Citigroup was basically run into the ground, requiring a vast government bailout engineered by none other than Hank Paulson.

Hank Paulson

- The former Goldman CEO and treasury secretary under George Bush who engineered the early stages of the bailout. Paulson was recruited to the Bush White House by Joshua Bolten, George W. Bush's Chief of Staff.

Joshua Bolten

- George W. Bush's Chief of Staff from 2006 to 2008; previously the deputy chief of staff. - Worked for Goldman, in their London office (94-99).

Jon Corzine

- Head of fixed income trading who many blamed for Goldman's trading losses
- Co-CEO of Goldman. He then used his vast fortune to buy a senate seat, but not enjoying that he decided to run for governor of New Jersey, where he was just as ineffective as he had been 18 in the senate.

George Herbert Walker the 4th

- Second cousin of former president George W. Bush, and a former partner and managing director at Goldman.

Mark Carney

- Worked for Goldman Sachs for 13 years in their offices in London, Tokyo, New York, and Toronto before becoming head of the central bank of Canada

Neel T. Kashkari

- Was a Vice President of Goldman Sachs before joining the treasury and becoming Assistant Secretary of the Treasury for Financial Stability, where he led the program to buy troubled financial assets under the TARP program; \$10 billion of this was allocated to his former employer.

Robert Zoellick

- Current president of the World Bank. He was the United States Deputy Secretary of State and U.S. Trade Representative. He has previously served as Senior International Advisor to Goldman Sachs.

Malcolm Turnbull

- Worked for Goldman as chairman and managing director for Australia from 1997 to 2001. He was leader of the opposition and parliamentary leader of the Australian Liberal Party in 2009, and has served in the Australian House of Representatives since 2004. Reuben Jeffery III
- Under Secretary of State for Economic, Business, and Agricultural Affairs (2007-)

Romani Prodi

- Prime Minister of Italy twice (1996-1998 and 2006-2008) and President of the European Commission (1999-2004)

Mario Draghi

- Governor of the Bank of Italy (2006-)

Massimo Tononi

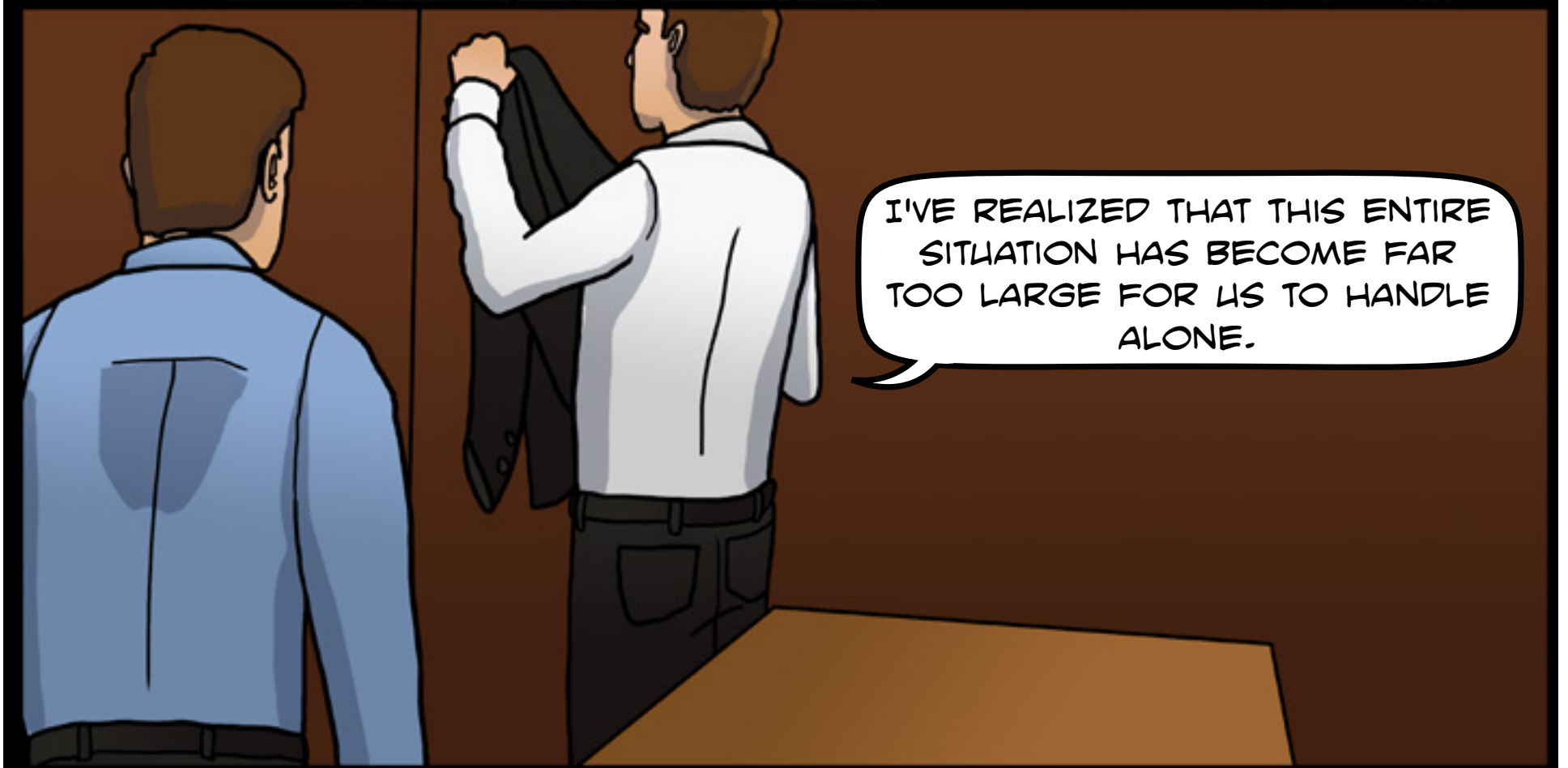
- Italian deputy treasury chief (2006-2008) in Goldman in the depths of the financial crisis,



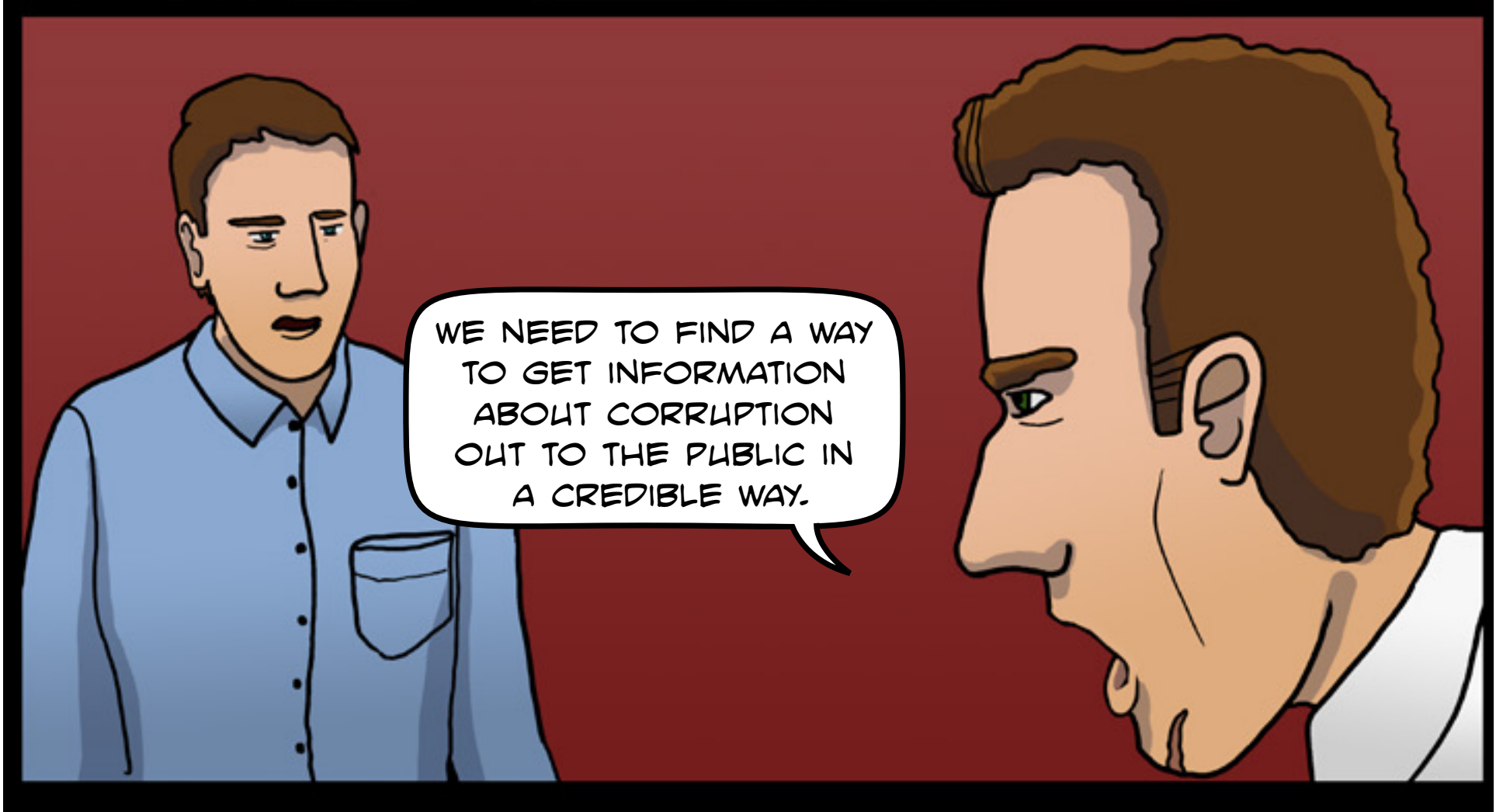
GOOD MORNING ALAN.

HELLO SIR

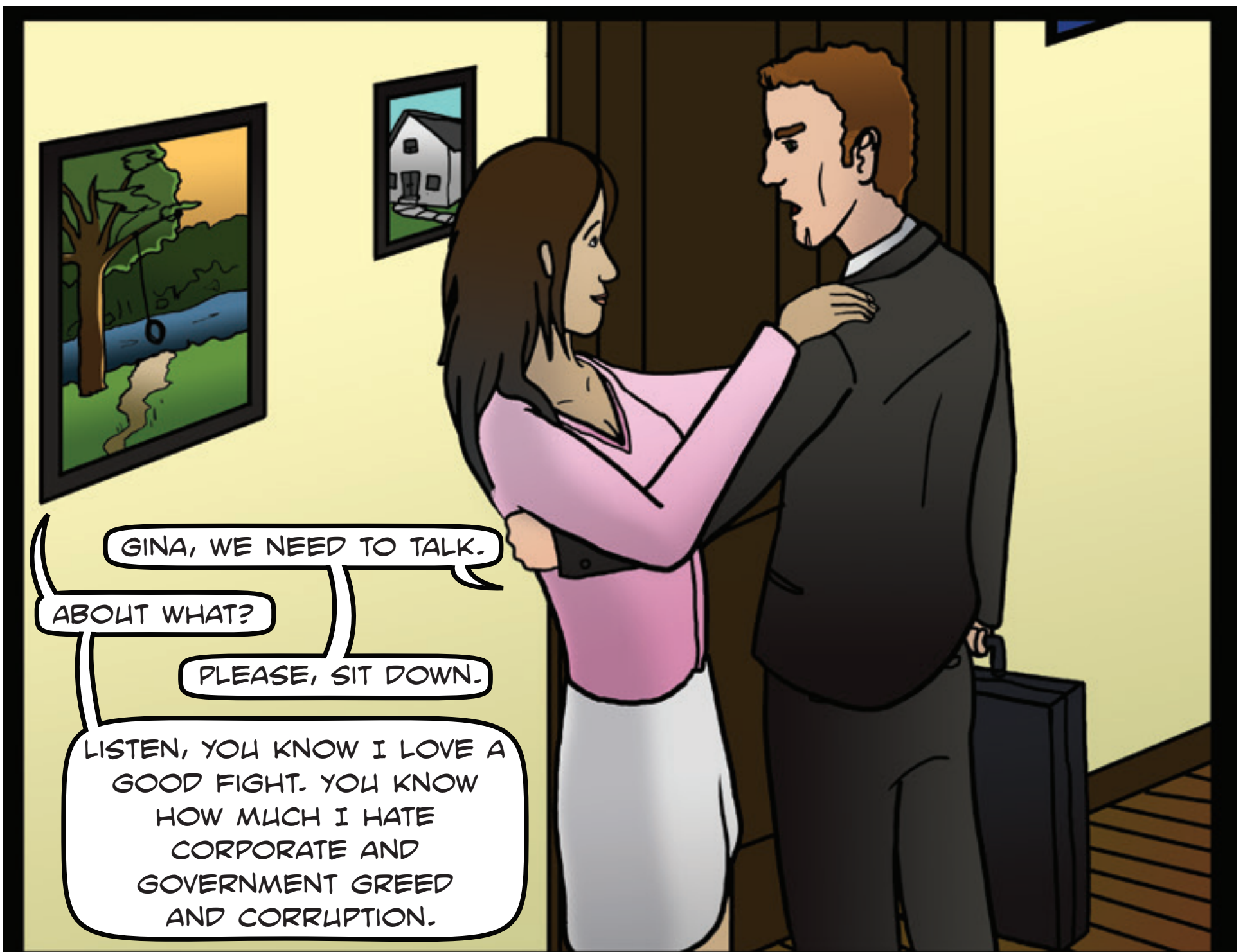
LETS TALK.



I'VE REALIZED THAT THIS ENTIRE SITUATION HAS BECOME FAR TOO LARGE FOR US TO HANDLE ALONE.



WE NEED TO FIND A WAY TO GET INFORMATION ABOUT CORRUPTION OUT TO THE PUBLIC IN A CREDIBLE WAY.

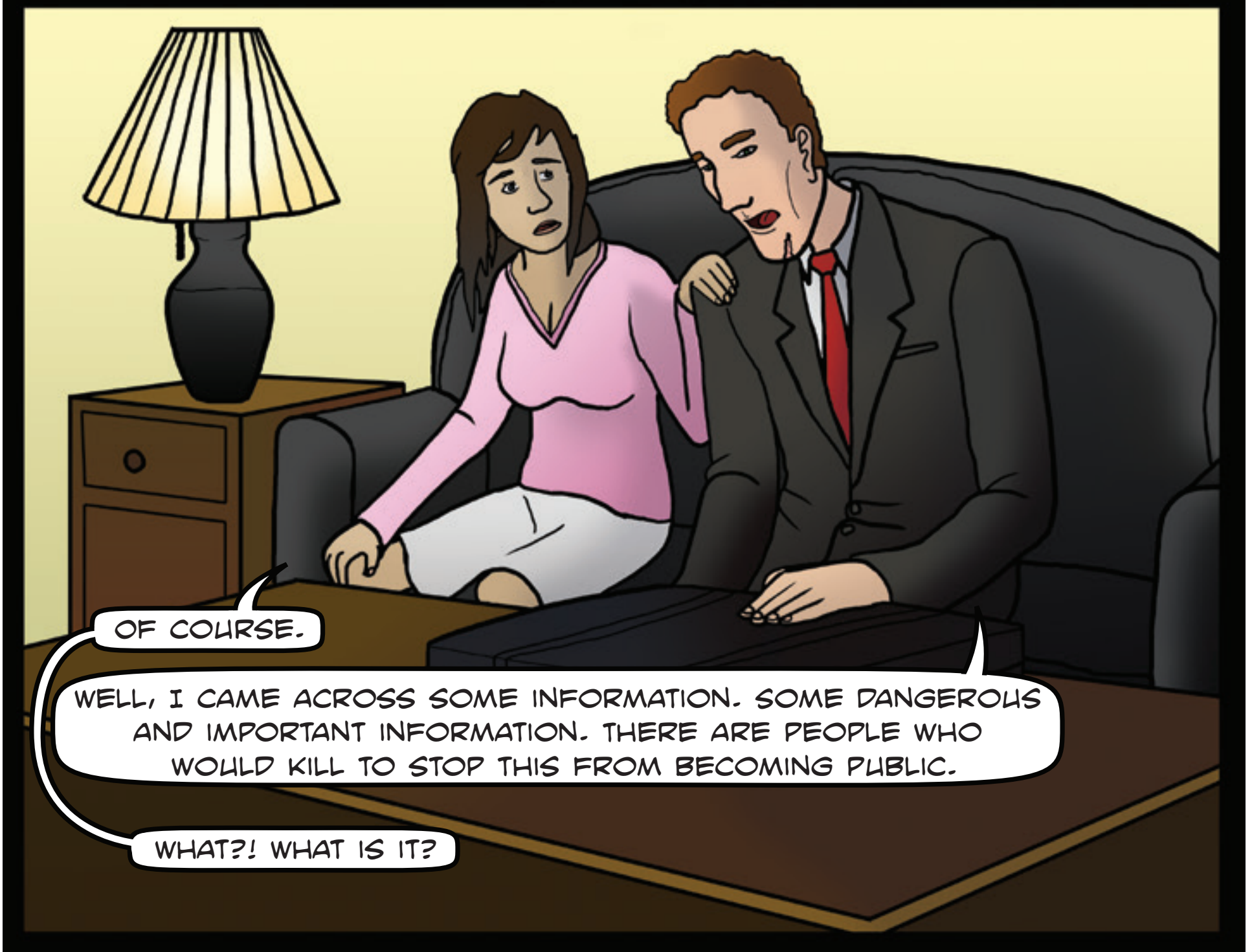


GINA, WE NEED TO TALK.

ABOUT WHAT?

PLEASE, SIT DOWN.

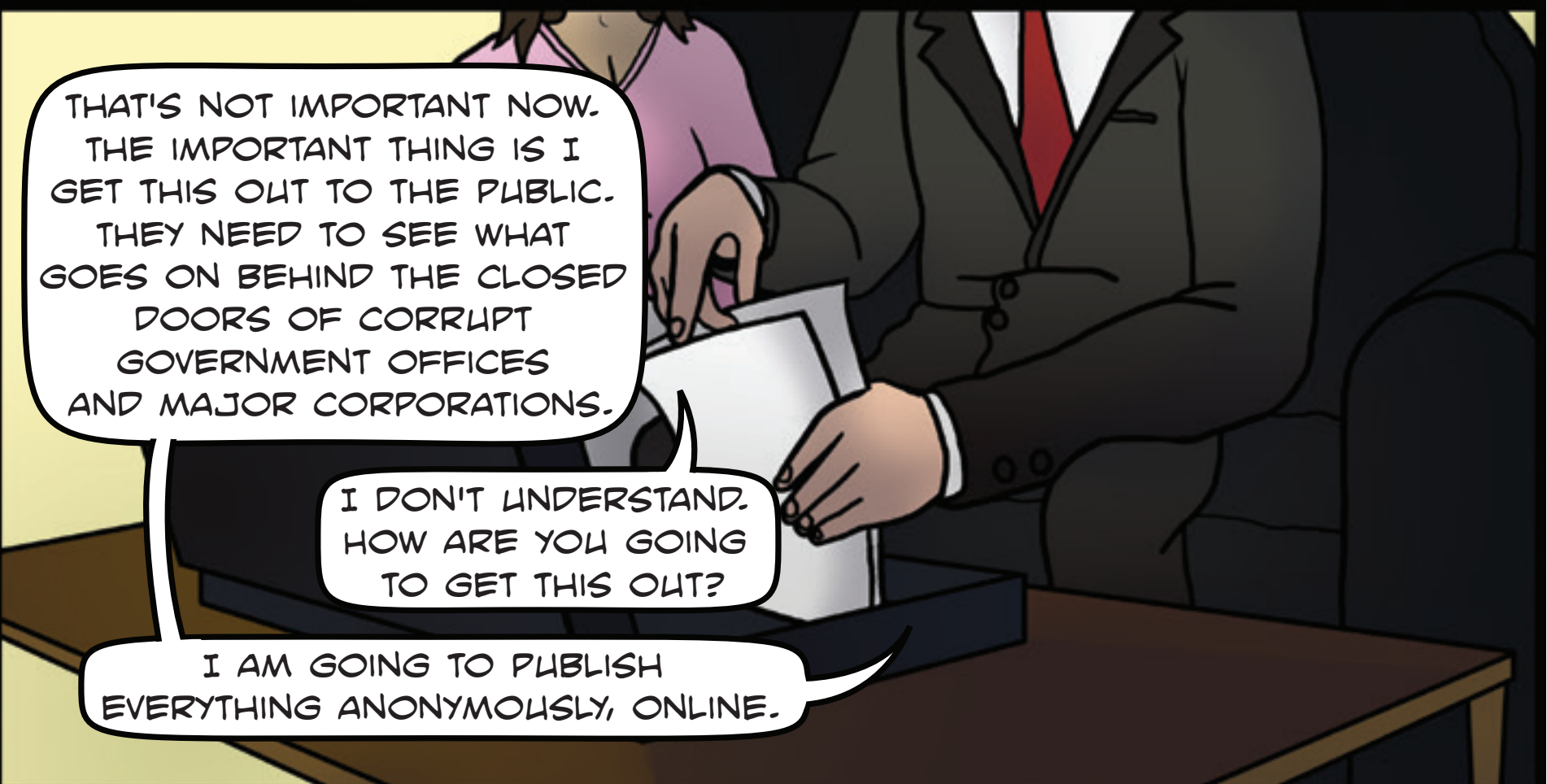
LISTEN, YOU KNOW I LOVE A GOOD FIGHT. YOU KNOW HOW MUCH I HATE CORPORATE AND GOVERNMENT GREED AND CORRUPTION.



OF COURSE.

WELL, I CAME ACROSS SOME INFORMATION. SOME DANGEROUS AND IMPORTANT INFORMATION. THERE ARE PEOPLE WHO WOULD KILL TO STOP THIS FROM BECOMING PUBLIC.

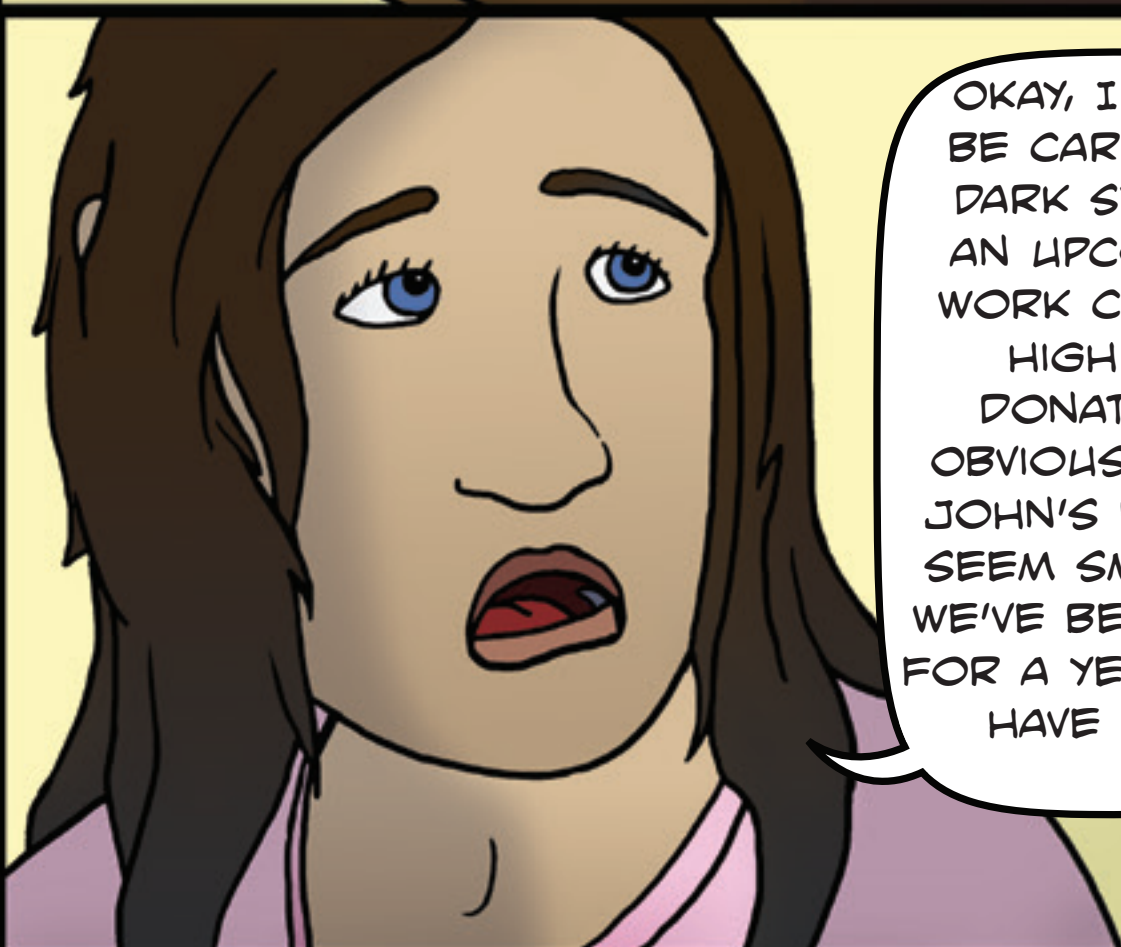
WHAT?! WHAT IS IT?



THAT'S NOT IMPORTANT NOW. THE IMPORTANT THING IS I GET THIS OUT TO THE PUBLIC. THEY NEED TO SEE WHAT GOES ON BEHIND THE CLOSED DOORS OF CORRUPT GOVERNMENT OFFICES AND MAJOR CORPORATIONS.

I DON'T UNDERSTAND. HOW ARE YOU GOING TO GET THIS OUT?

I AM GOING TO PUBLISH EVERYTHING ANONYMOUSLY, ONLINE.



OKAY, I TRUST YOU; I KNOW YOU'LL BE CAREFUL. BUT I NEED TO KNOW DARK STAR WILL BE SAFE, WE HAVE AN UPCOMING DINNER SOON. YOUR WORK COULD DISRUPT MANY OF THE HIGH PROFILE PEOPLE WHOSE DONATIONS WE ARE RELYING ON. OBVIOUSLY, I CAN'T COUNT ON UNCLE JOHN'S DONATION ANY MORE. IT MAY SEEM SMALL TO YOU RIGHT NOW, BUT WE'VE BEEN WORKING ON THIS DINNER FOR A YEAR, AND WITHOUT IT WE WON'T HAVE MONEY TO HELP A LOT OF THE KIDS.

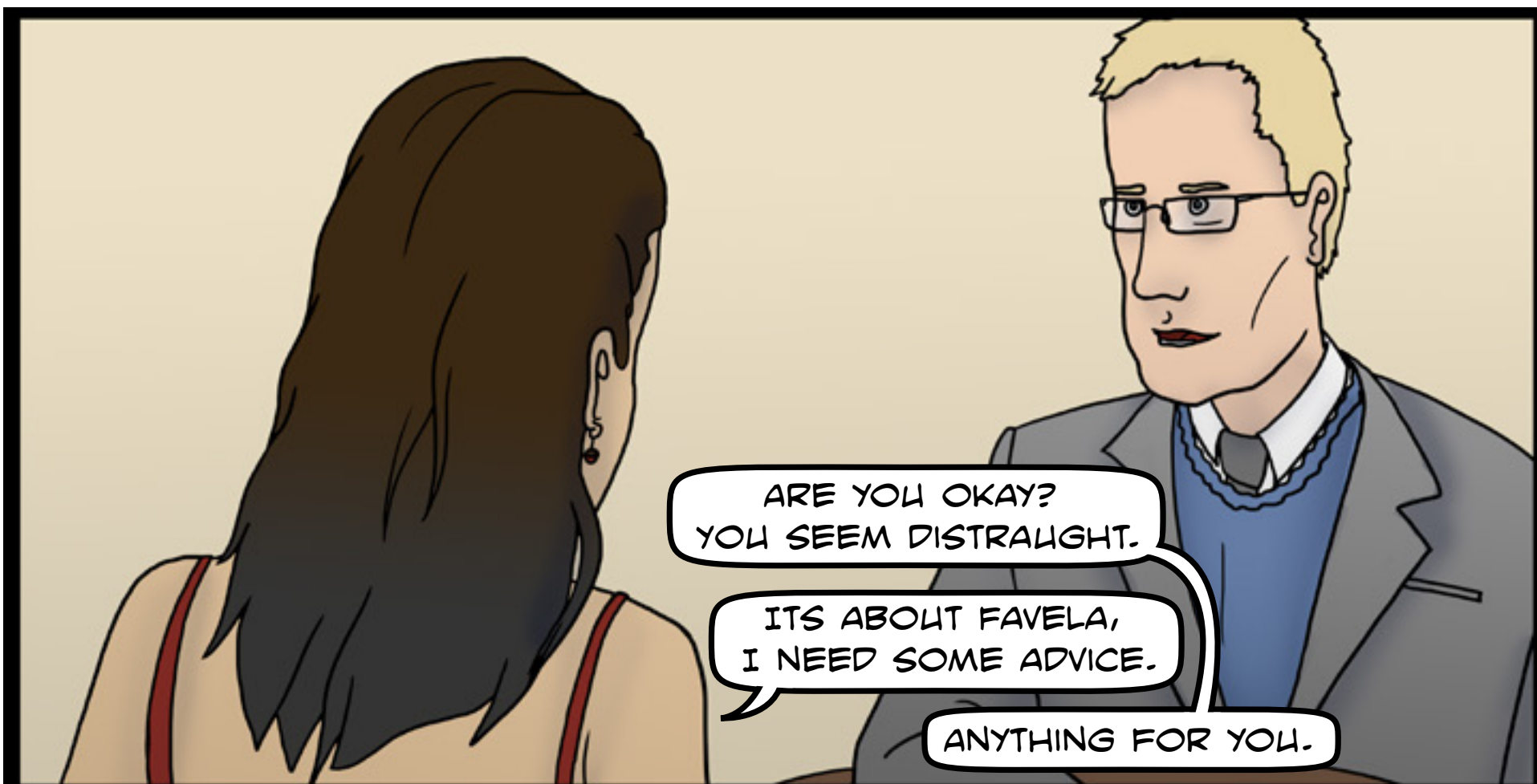


I PROMISE EVERYTHING WITH THE CHARITY WILL BE SAFE, AND YOUR UPCOMING DINNER WILL BE FINE.

FAVELA, I KNOW YOU LOVE A GOOD FIGHT, BUT ... PLEASE BE CAREFUL.

The Meetup

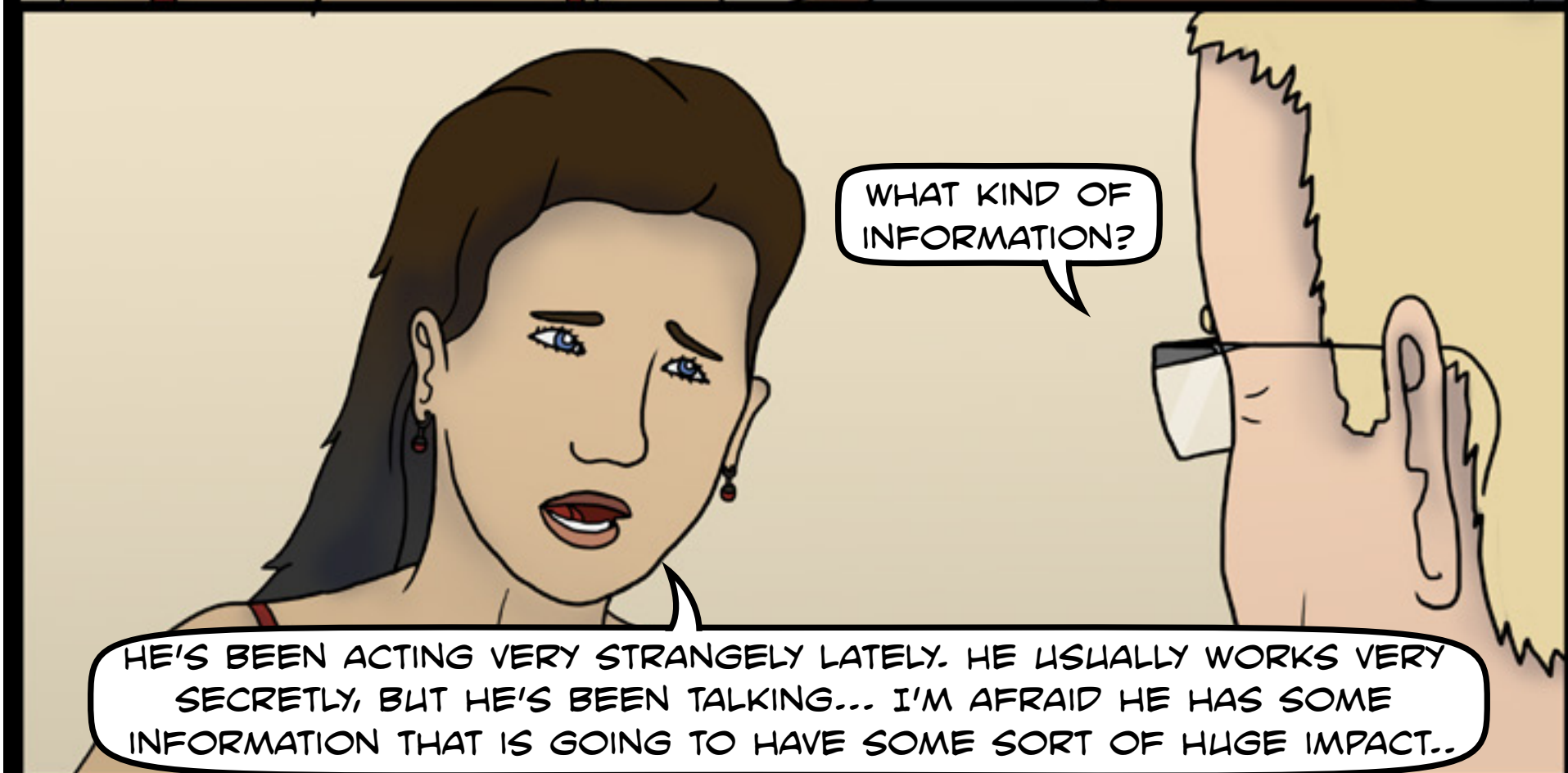




ARE YOU OKAY?
YOU SEEM DISTRAUGHT.

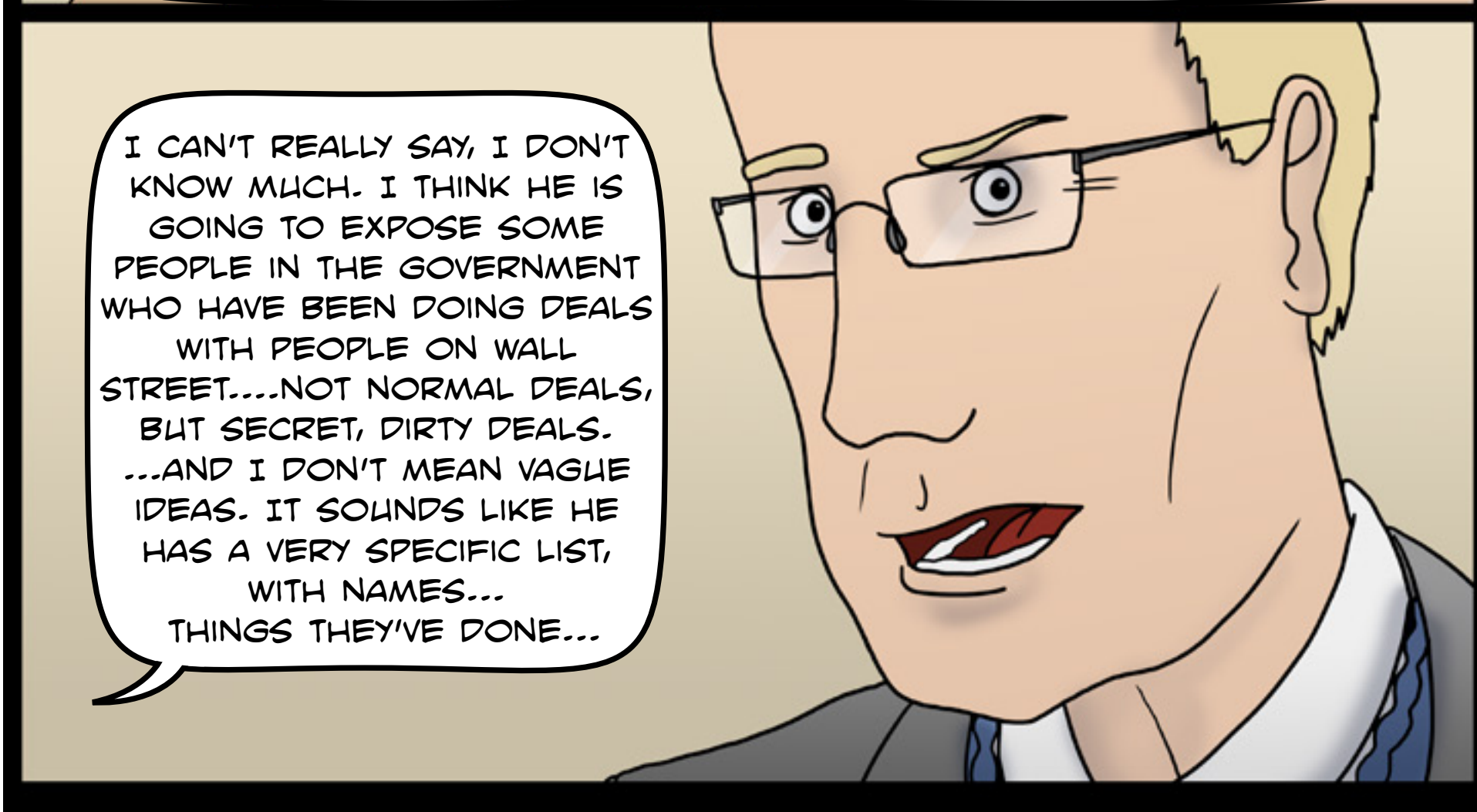
ITS ABOUT FAVELA,
I NEED SOME ADVICE.

ANYTHING FOR YOU.




WHAT KIND OF
INFORMATION?


HE'S BEEN ACTING VERY STRANGELY LATELY. HE USUALLY WORKS VERY SECRETLY, BUT HE'S BEEN TALKING... I'M AFRAID HE HAS SOME INFORMATION THAT IS GOING TO HAVE SOME SORT OF HUGE IMPACT..



I CAN'T REALLY SAY, I DON'T KNOW MUCH. I THINK HE IS GOING TO EXPOSE SOME PEOPLE IN THE GOVERNMENT WHO HAVE BEEN DOING DEALS WITH PEOPLE ON WALL STREET....NOT NORMAL DEALS, BUT SECRET, DIRTY DEALS. ...AND I DON'T MEAN VAGUE IDEAS. IT SOUNDS LIKE HE HAS A VERY SPECIFIC LIST, WITH NAMES... THINGS THEY'VE DONE...




HE ALWAYS HAS HAD THIS EGO, HE THINKS HE CAN CHANGE THE WORLD. HE DOESN'T REALIZE HOW SMALL HE IS COMPARED TO WHAT IS GOING ON.



JIM, I'M JUST WORRIED HE'LL BE HURT. YOU HAVE A GOOD NAME, YOU KNOW ALL THE INSIDE PEOPLE; IS THERE SOMETHING GOING ON?

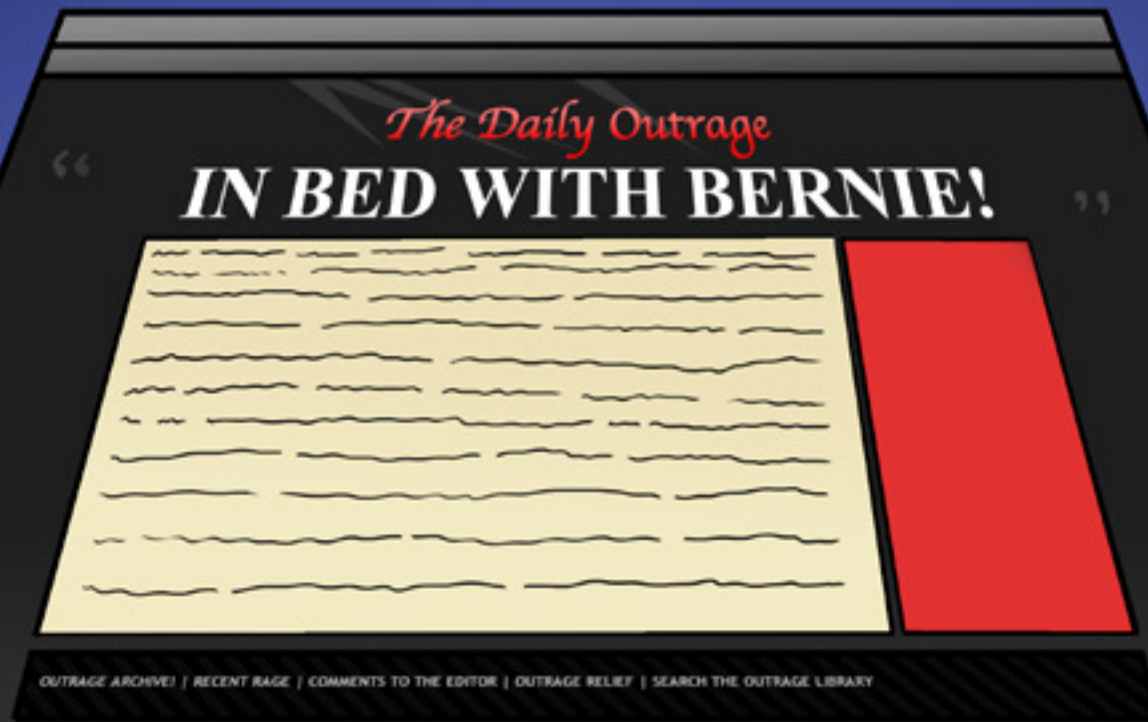
I'D DO A LOT OF THINGS FOR YOU GINA, BUT I CAN'T TALK ABOUT THAT. THE ECONOMY, AND THE COUNTRY, ARE IN DANGEROUS PLACES RIGHT NOW. SOME THINGS ARE GOING TO BE DONE THAT....WELL, FAVELA WON'T LIKE THEM...

FAV IS A BIG BOY, AND HE'LL MAKE HIS OWN DECISIONS. BUT YOU SHOULD MAKE SURE HE DOES NOTHING RASH... FOR HIS OWN PROTECTION.... I'M SORRY HE'S PUTTING YOU IN THIS POSITION... BUT...

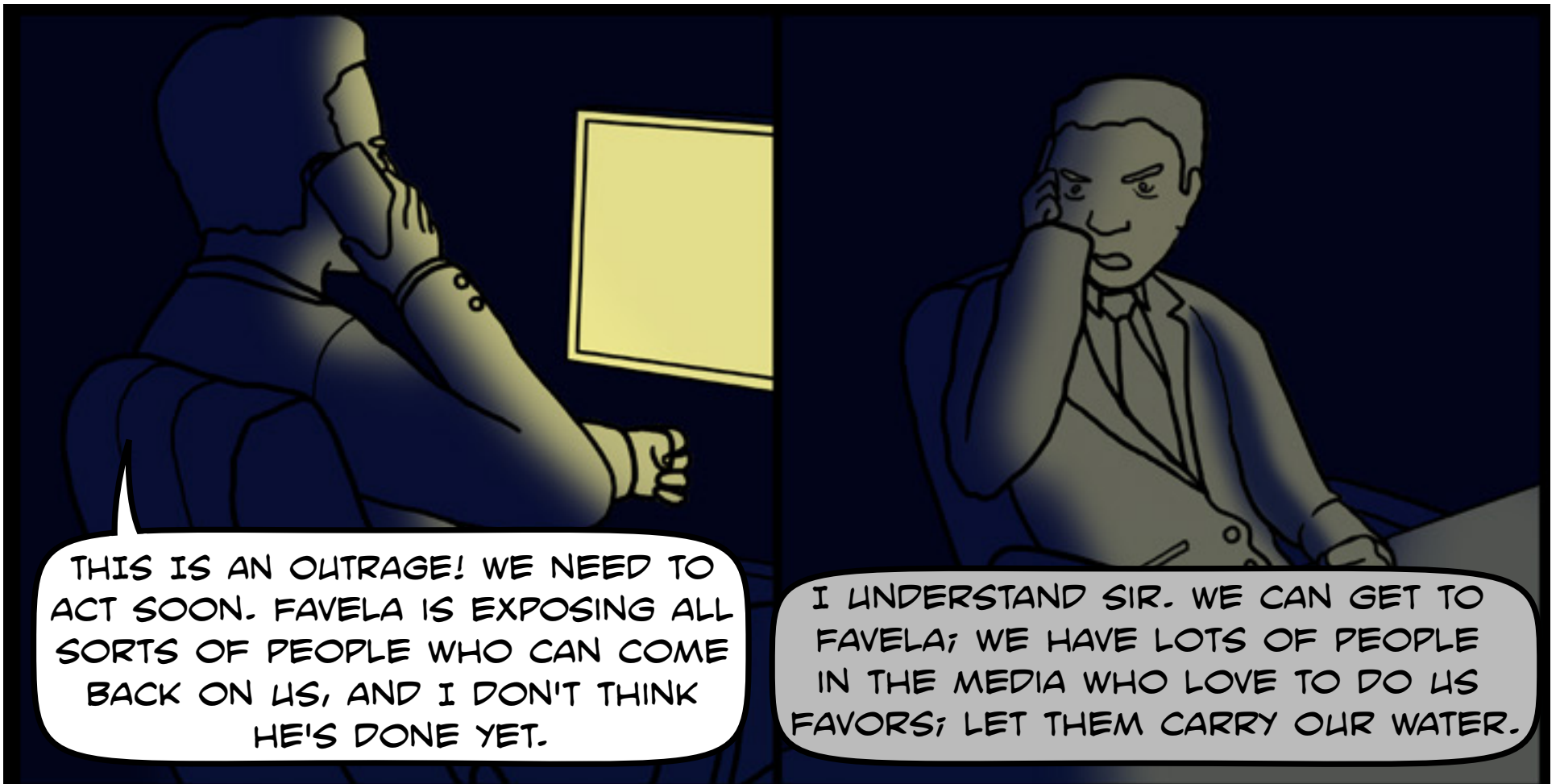


YOU WOULDN'T HAVE TO WORRY IF YOU HAD JUST STAYED WITH ME...

THE FIRST DAY OF DAILY OUTRAGE. FAVELA ANONYMOUSLY REPORTS HIS FINDINGS ON THE TIES BETWEEN BERNIE MADOFF AND SENIOR OFFICIALS AT THE IMF. FAVELA POSTS THE STORY DOCUMENTING THE INVESTMENTS FROM SENIOR IMF OFFICIALS TO MADOFF'S FUNDS ON THE NEW DAILY OUTRAGE BLOG AND PERSONALLY CALLS HIS MEDIA CONTACTS TO ALERT THEM TO THE STORY. BECAUSE EVERYONE WHO KNOWS HIM KNOWS THAT FAVELA NEVER DOES ANYTHING HALFWAY, AND IS A MAN TO BE TAKEN SERIOUSLY, THEY PAY ATTENTION. WITHIN HOURS THE MEDIA IS ALL OVER THE STORY.

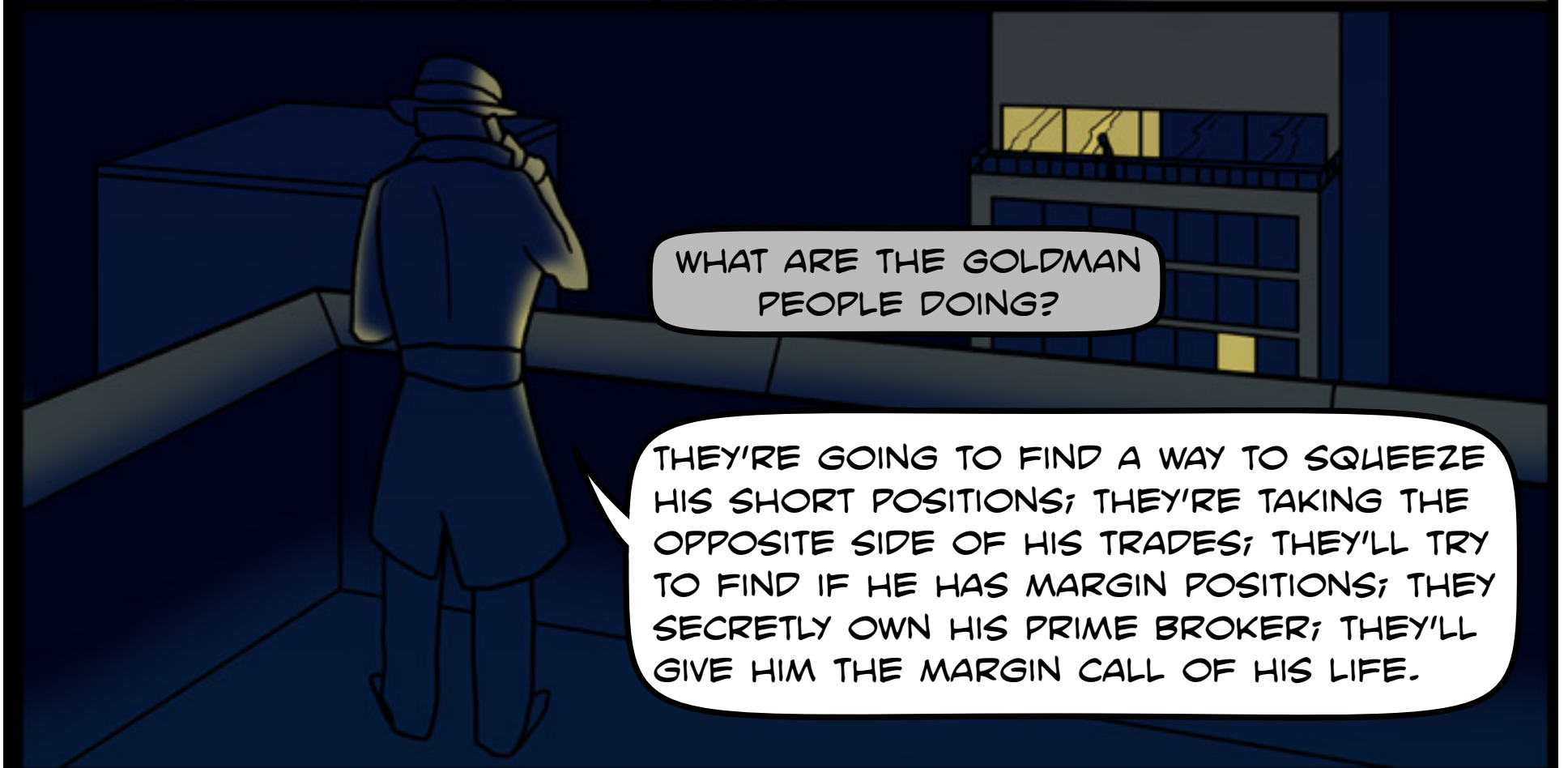


THE FOLLOWING DAY, CHRISTINE LEGARDE RESIGNS AS HEAD OF THE IMF. THE IMF ANNOUNCES IT IS INVESTIGATING "ALLEGED MISALLOCATIONS OF FUNDS". JON CORZINE AND JOHN THAIN CAN'T BE LOCATED. GOLDMAN SACHS DENIES ANY INVOLVEMENT.



THIS IS AN OUTRAGE! WE NEED TO ACT SOON. FAVELA IS EXPOSING ALL SORTS OF PEOPLE WHO CAN COME BACK ON US, AND I DON'T THINK HE'S DONE YET.

I UNDERSTAND SIR. WE CAN GET TO FAVELA; WE HAVE LOTS OF PEOPLE IN THE MEDIA WHO LOVE TO DO US FAVORS; LET THEM CARRY OUR WATER.



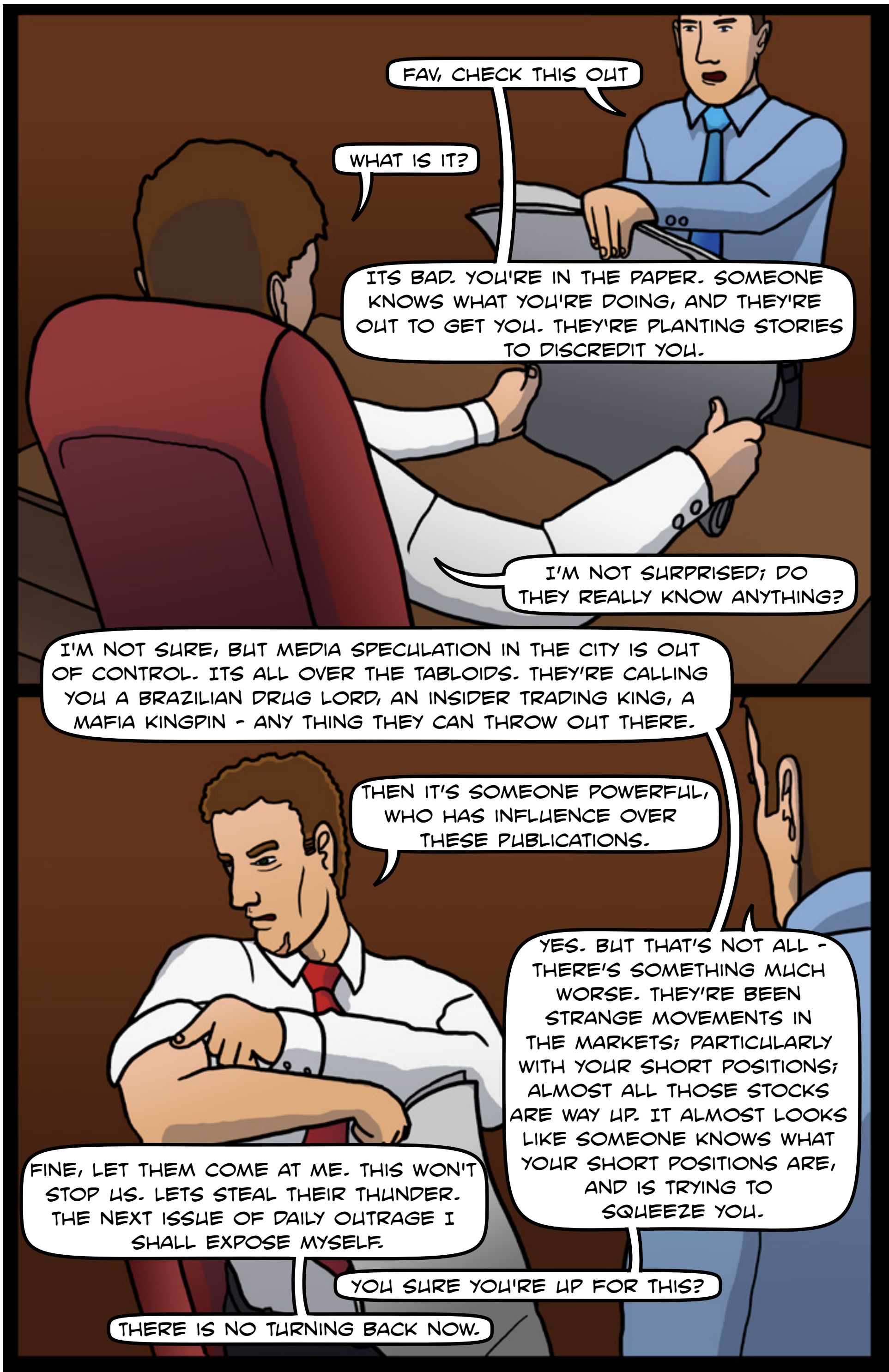
WHAT ARE THE GOLDMAN PEOPLE DOING?

THEY'RE GOING TO FIND A WAY TO SQUEEZE HIS SHORT POSITIONS; THEY'RE TAKING THE OPPOSITE SIDE OF HIS TRADES; THEY'LL TRY TO FIND IF HE HAS MARGIN POSITIONS; THEY SECRETLY OWN HIS PRIME BROKER; THEY'LL GIVE HIM THE MARGIN CALL OF HIS LIFE.



DO WHATEVER YOU NEED TO. HE HAS TO BE STOPPED.

DON'T WORRY SIR, WE'RE GOING TO TEAR FAVELA APART.



FAV, CHECK THIS OUT

WHAT IS IT?

ITS BAD. YOU'RE IN THE PAPER. SOMEONE KNOWS WHAT YOU'RE DOING, AND THEY'RE OUT TO GET YOU. THEY'RE PLANTING STORIES TO DISCREDIT YOU.

I'M NOT SURPRISED; DO THEY REALLY KNOW ANYTHING?

I'M NOT SURE, BUT MEDIA SPECULATION IN THE CITY IS OUT OF CONTROL. ITS ALL OVER THE TABLOIDS. THEY'RE CALLING YOU A BRAZILIAN DRUG LORD, AN INSIDER TRADING KING, A MAFIA KINGPIN - ANY THING THEY CAN THROW OUT THERE.

THEN IT'S SOMEONE POWERFUL, WHO HAS INFLUENCE OVER THESE PUBLICATIONS.

YES. BUT THAT'S NOT ALL - THERE'S SOMETHING MUCH WORSE. THEY'RE BEEN STRANGE MOVEMENTS IN THE MARKETS; PARTICULARLY WITH YOUR SHORT POSITIONS; ALMOST ALL THOSE STOCKS ARE WAY UP. IT ALMOST LOOKS LIKE SOMEONE KNOWS WHAT YOUR SHORT POSITIONS ARE, AND IS TRYING TO SQUEEZE YOU.

FINE, LET THEM COME AT ME. THIS WON'T STOP US. LETS STEAL THEIR THUNDER. THE NEXT ISSUE OF DAILY OUTRAGE I SHALL EXPOSE MYSELF.

YOU SURE YOU'RE UP FOR THIS?

THERE IS NO TURNING BACK NOW.

START MESSAGE

Favela has the following long positions:

- Tessara Technologies (TSRA)
- Sharps Compliance Co (SMED)
- Premier Exhibitions (PRXI)
- Nutrisystem (NTRI)
- Net One Ueps Technologies (UEPS)

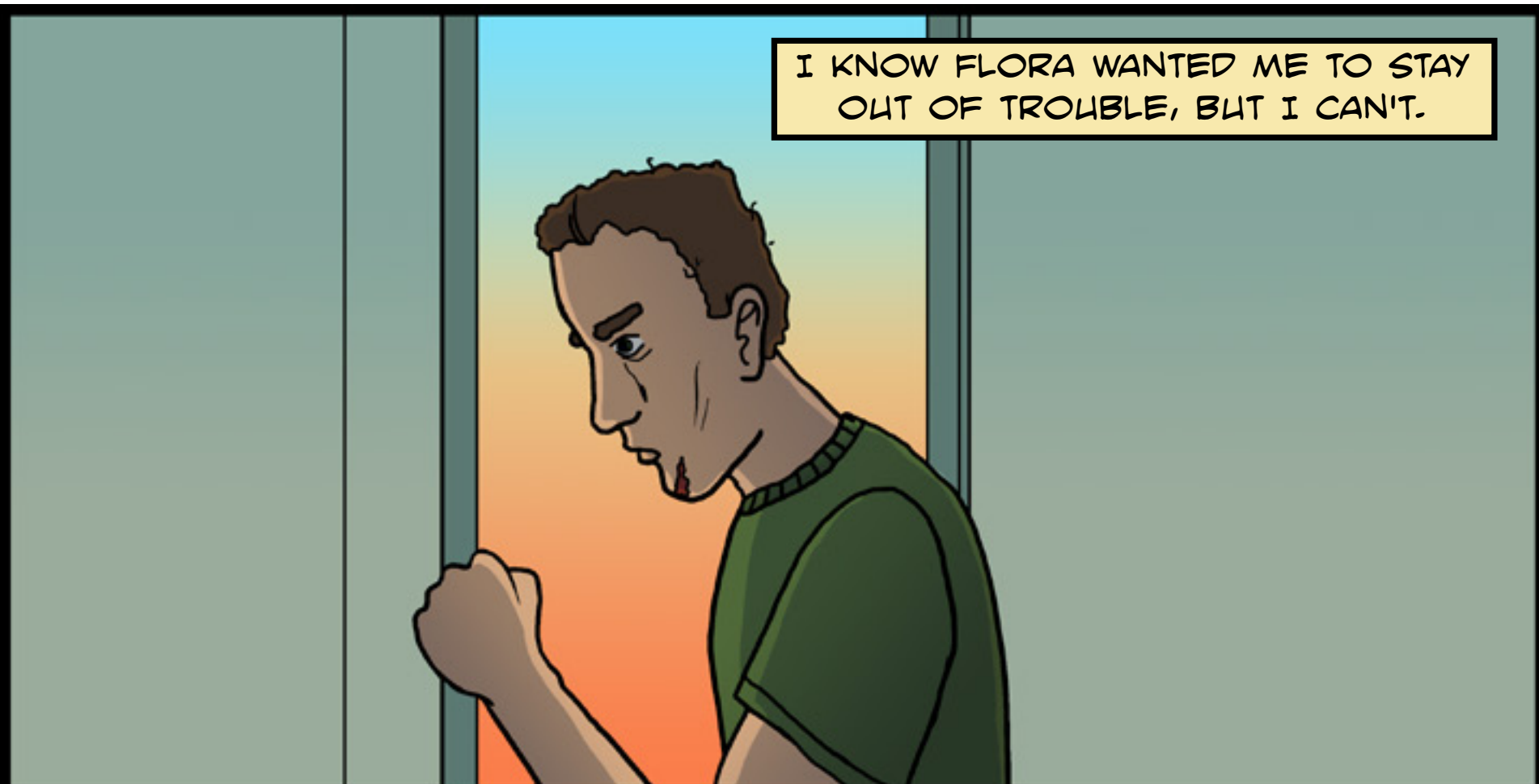
Short them all in the big way, at market.

He has the following short positions:

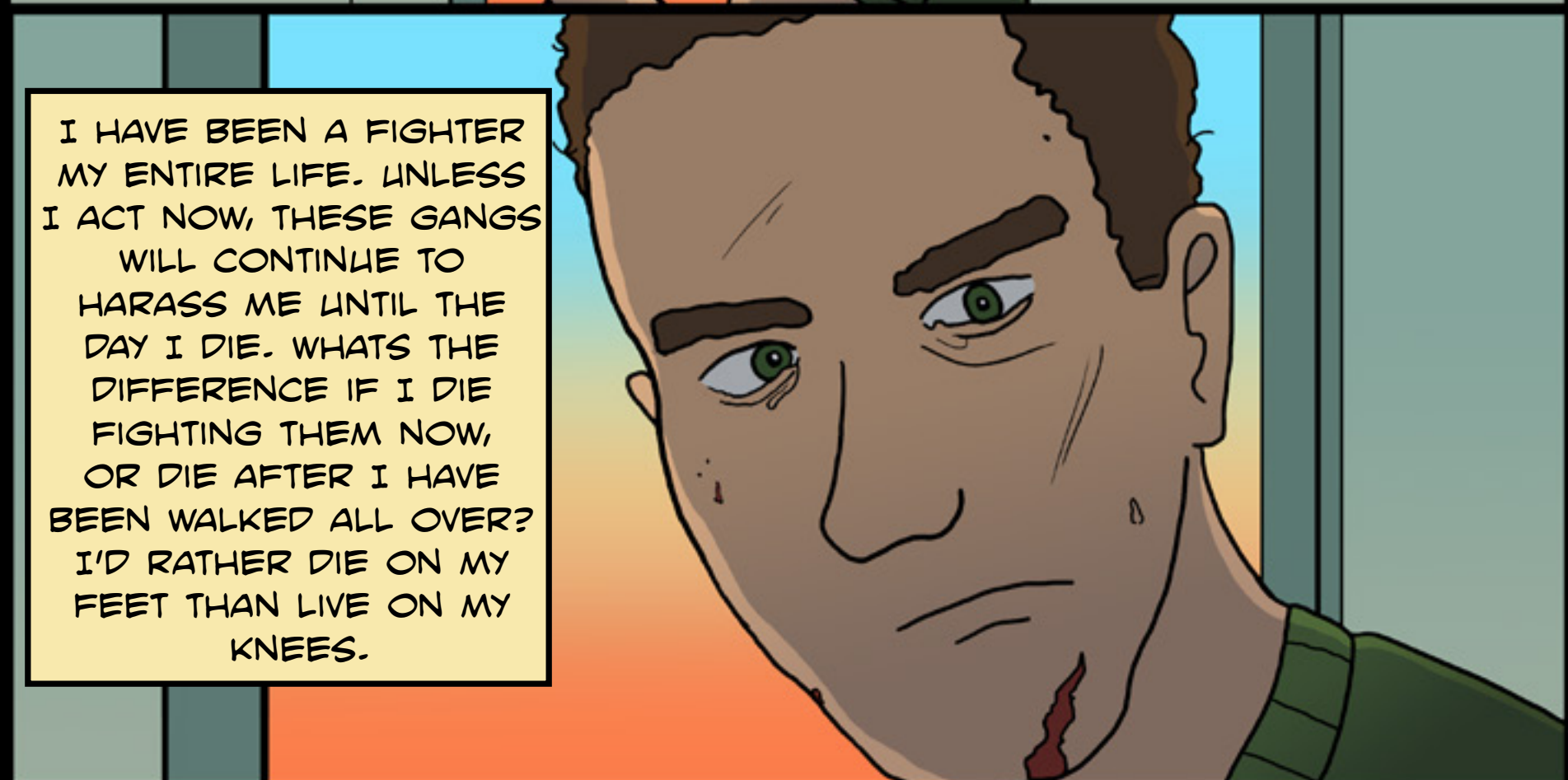
- Amazon (AMZN)
- Broadvision Inc. (BVSN)
- Kilroy Realty (KRC)
- Post Properties (PPS)
- Toll Brothers (TOL)

Squeeze him hard so he feels the pain.
Put in big long orders at market; these
properties have pretty small floats; he's
going to get hit hard.

END MESSAGE



I KNOW FLORA WANTED ME TO STAY OUT OF TROUBLE, BUT I CAN'T.



I HAVE BEEN A FIGHTER MY ENTIRE LIFE. UNLESS I ACT NOW, THESE GANGS WILL CONTINUE TO HARASS ME UNTIL THE DAY I DIE. WHATS THE DIFFERENCE IF I DIE FIGHTING THEM NOW, OR DIE AFTER I HAVE BEEN WALKED ALL OVER? I'D RATHER DIE ON MY FEET THAN LIVE ON MY KNEES.



I COULDN'T GIVE UP NOW. I NEEDED TO FIND FELIPE.

I TALKED TO HIM THAT DAY. APPARENTLY THEY HAD BEEN HARASSING FELIPE FOR A WHILE. THEY DEMANDED MONEY FOR THEIR PROTECTION, AND FELIPE HAS REFUSED TO MAKE EXTORTION PAYMENTS.



FAVELA, I'M SORRY FOR YOUR LOSS, AND SINCERELY THANK YOU FOR YOUR HELP, BUT I DON'T WANT TO BE INVOLVED. ESPECIALLY AFTER WHAT HAS HAPPENED.

I UNDERSTAND.



I AM GOING TO GIVE IN. I HAVE A FAMILY TO FEED, ITS NOT WORTH TRYING TO FIGHT. THIS NEIGHBORHOOD THAT FLORA WORKED SO HARD TO NURTURE IS GOING TO BE STRIPPED AND RAPED OF ITS CHARM BY THESE GANGS. I REALIZE NOW THAT RESISTING THEM WILL ONLY PROLONG THE PROCESS...



SON, GOOD LUCK TO YOU.

WELL I AM GOING TO FIGHT.

SADLY FOR FELIPE, HIS BUSINESS WAS BURNED TO THE GROUND THAT VERY NIGHT. I KNEW IT WAS THE GANGS, BUT AS TO WHAT WOULD HAPPEN TO FELIPE I COULD ONLY SPECULATE. I NEVER HEARD FROM HIM AGAIN. THESE MEN NEEDED TO BE STOPPED. AND I HAD A PLAN.

FAVELA... ITS GOTTEN WORSE. NOT ONLY HAS SPECULATION ABOUT YOU BECOME MORE INTENSE AND PERSONAL, THEY'RE ATTACKING THE CHARITY.

SO THEY FOUND OUT I WAS BEHIND DARK STAR...THEY'RE SMARTER THAN I THOUGHT.

...OR, THEY HAVE SOMEONE INSIDE OUR OPERATIONS....I HAVE ALWAYS TRIED TO KEEP MY CHARITABLE ACTIVITIES SECRET. HOW DID THEY FIND OUT?

I HAVE NO IDEA. I'M SURE GINA HAS ALREADY HEARD...

I PROMISED HER NOTHING WOULD HAPPEN TO DARK STAR. WHAT ARE THEY SAYING ABOUT IT?

WELL, THEY'RE SAYING THAT YOU RUN THESE CHILDREN'S CHARITIES, AND NOT ONLY DO YOU EXPLOIT THEM, YOU ARE TURNING THEM INTO ANTI-AMERICAN GROUPS. THE TITLES THEY HAVE GIVEN ARE 'USA HATRED' 'TERRORIST DEVELOPMENT' AND 'SLAVE LABOR CAMPS'. THEY'RE ALSO SAYING YOU FUNNEL THE MONEY FROM DONATIONS TO YOURSELF

WELL, THAT'S A GOOD ONE, SEEING AS HOW I'M THE MAJOR DONOR. BUT, OVERALL, ...DISGUSTING! I NEED TO CALL GINA AND TALK TO HER. ALAN, THE DAILY OUTRAGE GOES OUT, TONIGHT.

YES SIR!

GINA, I...

FAVELA! WHAT HAS HAPPENED!
THIS IS TERRIBLE!

LISTEN. I'M GOING TO GET THESE BASTARDS. DON'T YOU WORRY.

AS FOR DARK STAR, I WILL PERSONALLY BUY
EVERY PLATE TO YOUR DINNER IF I HAVE TO.

FAVELA, I DON'T WANT YOU TO GET HURT.
PLEASE, YOU NEED TO GET OUT OF THE SPOTLIGHT.

I CAN'T DO THAT. THIS NEWS NEEDS TO
GO OUT. I'M SORRY, BUT YOU NEED TO
TRUST ME. TOMORROW MORNING THE
LIGHTS WILL REALLY BE BRIGHT.

EXCELLENT WORK. I THINK HE HAS GOTTEN THE POINT. ONLY A FOOL WOULD KEEP GOING AFTER US NOW, AND FAVELA IS NO FOOL.

THANK YOU SIR.

SEND HIM A MESSAGE; LET HIM KNOW THAT THIS IS ONLY THE BEGINNING IF ANY MORE OF OUR BUSINESS IS EXPOSED

GLADY, I'LL EVEN PERSONALLY DELIVER THE MESSAGE.



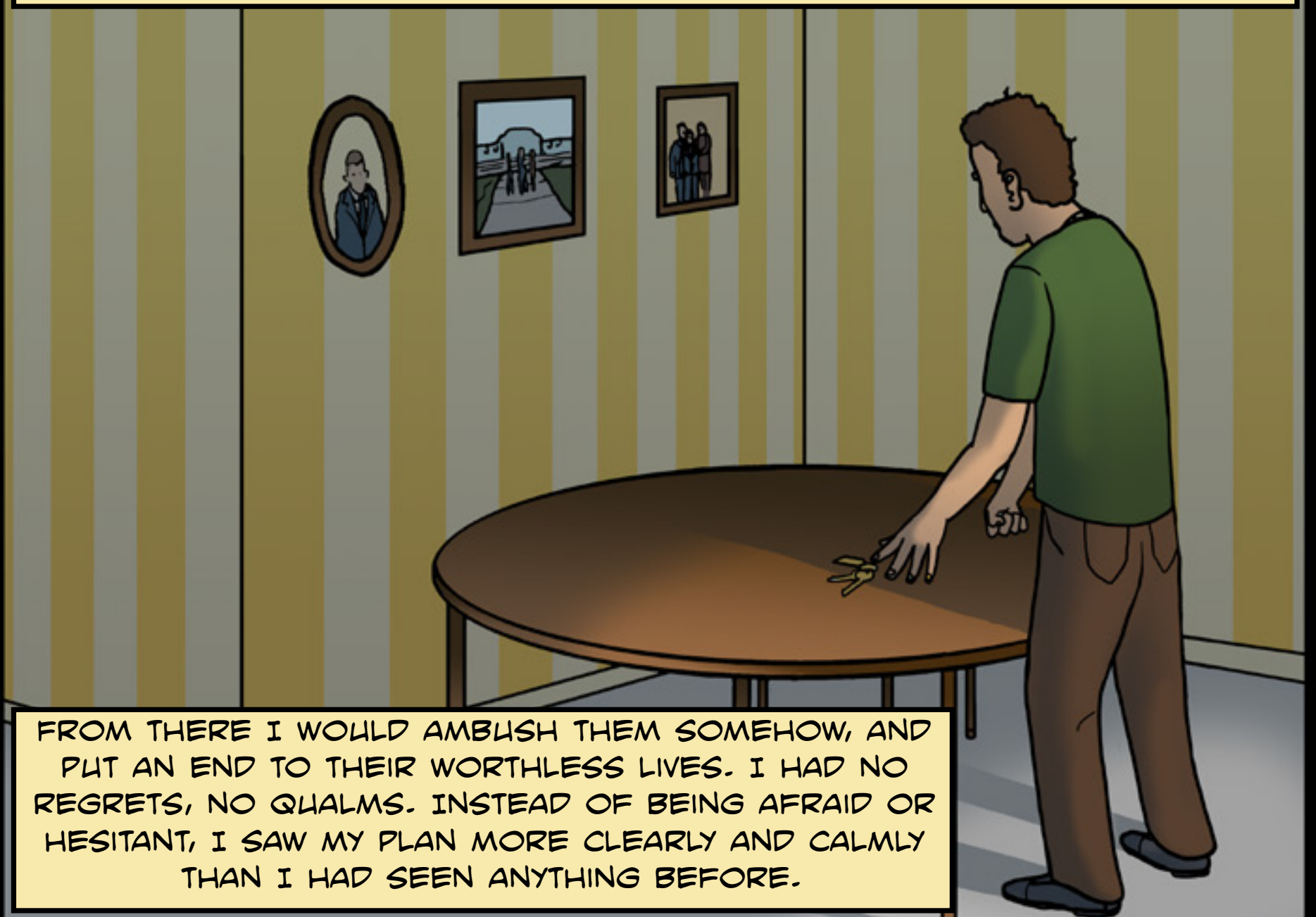


Huh? What is this?

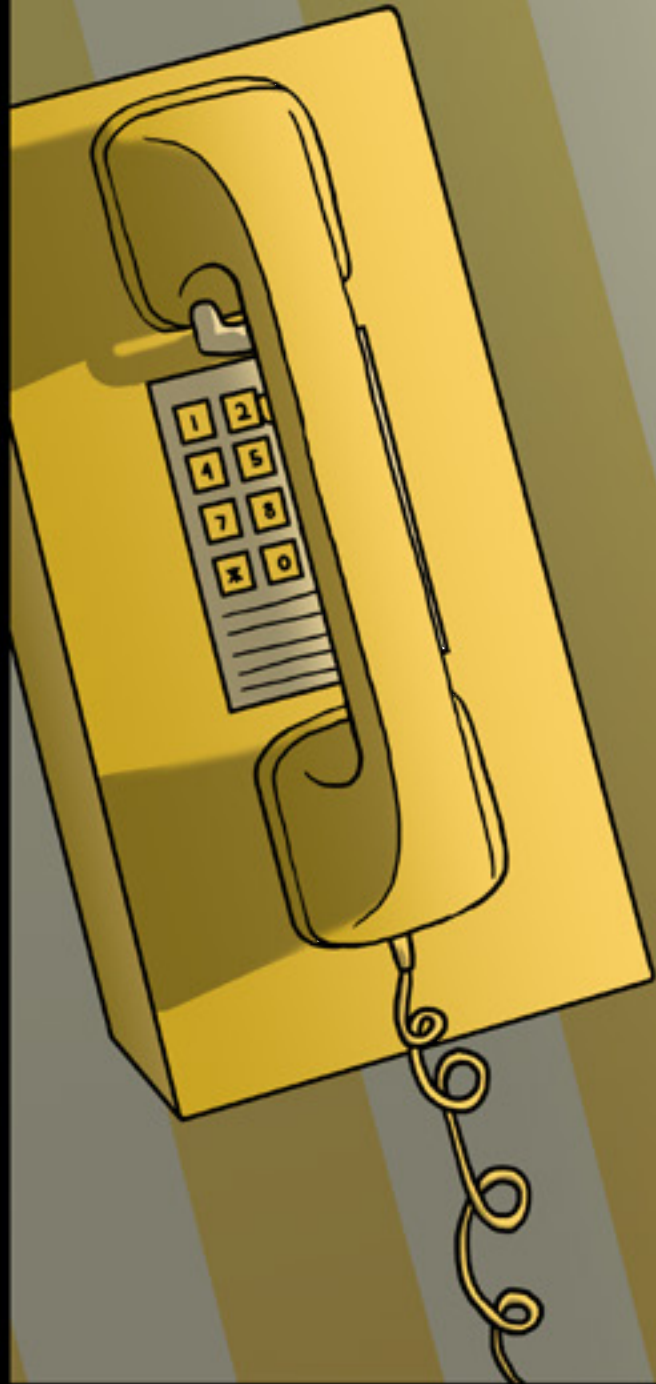
I WENT BACK TO FLORA'S HOUSE. THERE WAS NO REASON FOR ME TO HIDE THIS ADDRESS, AS FLORA, THE ONE I HAD ALWAYS TRIED TO PROTECT, WAS NOW GONE. AND I PLANNED TO GO AS SOON AS I TOOK CARE OF THIS BIT OF BUSINESS, ALTHOUGH I HOPED TO LEAVE THIS PLACE, NOT THIS WORLD. BUT, ONE WAY OR THE OTHER, I WOULD BE GONE FROM HERE...



I HAD GOTTEN THE GANG LEADER'S NUMBER FROM FELIPE, AND I WAS PREPARED TO DEAL WITH THEM DIRECTLY, IN THE ONLY SORT OF LANGUAGE THEY UNDERSTOOD. THE PLAN WAS TO GET THEM TO COME OVER TO FLORA'S HOUSE.



FROM THERE I WOULD AMBLUSH THEM SOMEHOW, AND PUT AN END TO THEIR WORTHLESS LIVES. I HAD NO REGRETS, NO QUALMS. INSTEAD OF BEING AFRAID OR HESITANT, I SAW MY PLAN MORE CLEARLY AND CALMLY THAN I HAD SEEN ANYTHING BEFORE.



BUT NOW, I HAD TO CALL THEM... AT THE TIME THIS MAY HAVE BEEN THE MOST DIFFICULT THING I EVER HAD TO DO. DESPITE MY SENSE OF PEACE WITH MY PLAN, I KNEW THAT AS SOON AS HEARD THEIR VOICES, I WOULD HAVE A HARD TIME CONTROLLING MY ANGER. IN FACT, JUST THINKING OF THEM MADE MY HANDS TREMBLE. NOT TO MENTION I HAD TO MAKE THE LIES I WAS ABOUT TO SAY SOUND CONVINCING. SOMEHOW I MANAGED TO CALL THEM.

HELLO?





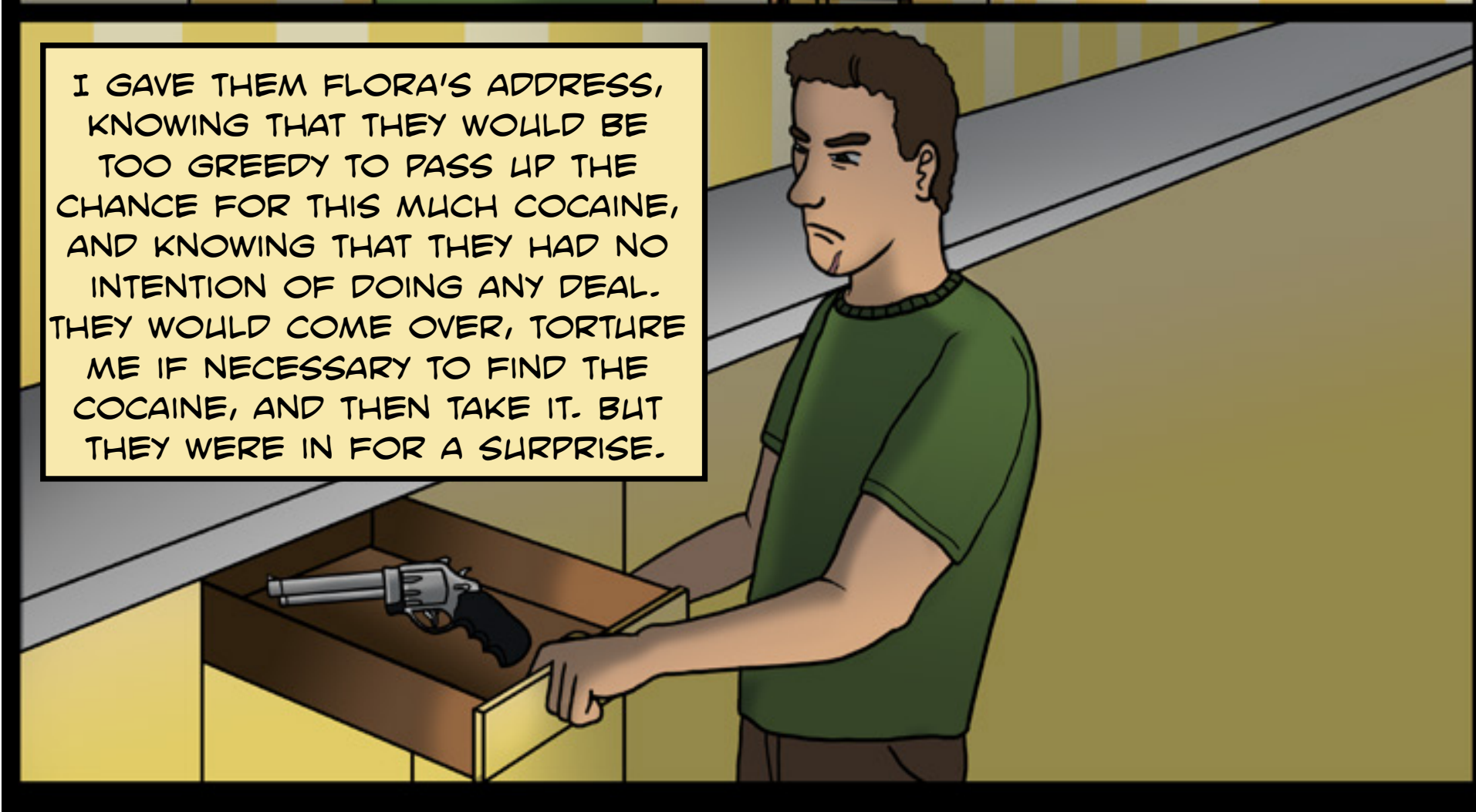
I HAVE A FEW KILOS OF COKE, AND I NEED SOMEONE TO MOVE IT FOR ME.



WHA... WHO IS THIS? WHO GAVE YOU MY NUMBER?

ALL YOU NEED TO KNOW IS THAT I HAVE THE COKE, AND I'LL SPLIT 60/40.

WHERE ARE YOU?



I GAVE THEM FLORA'S ADDRESS, KNOWING THAT THEY WOULD BE TOO GREEDY TO PASS UP THE CHANCE FOR THIS MUCH COCAINE, AND KNOWING THAT THEY HAD NO INTENTION OF DOING ANY DEAL. THEY WOULD COME OVER, TORTURE ME IF NECESSARY TO FIND THE COCAINE, AND THEN TAKE IT. BUT THEY WERE IN FOR A SURPRISE.

I HID OUTSIDE THE HOUSE. ONCE THEY GOT INSIDE I SET IT ON FIRE;
AS THEY RAN OUT THEY FACED ME WITH A GUN IN MY HAND.

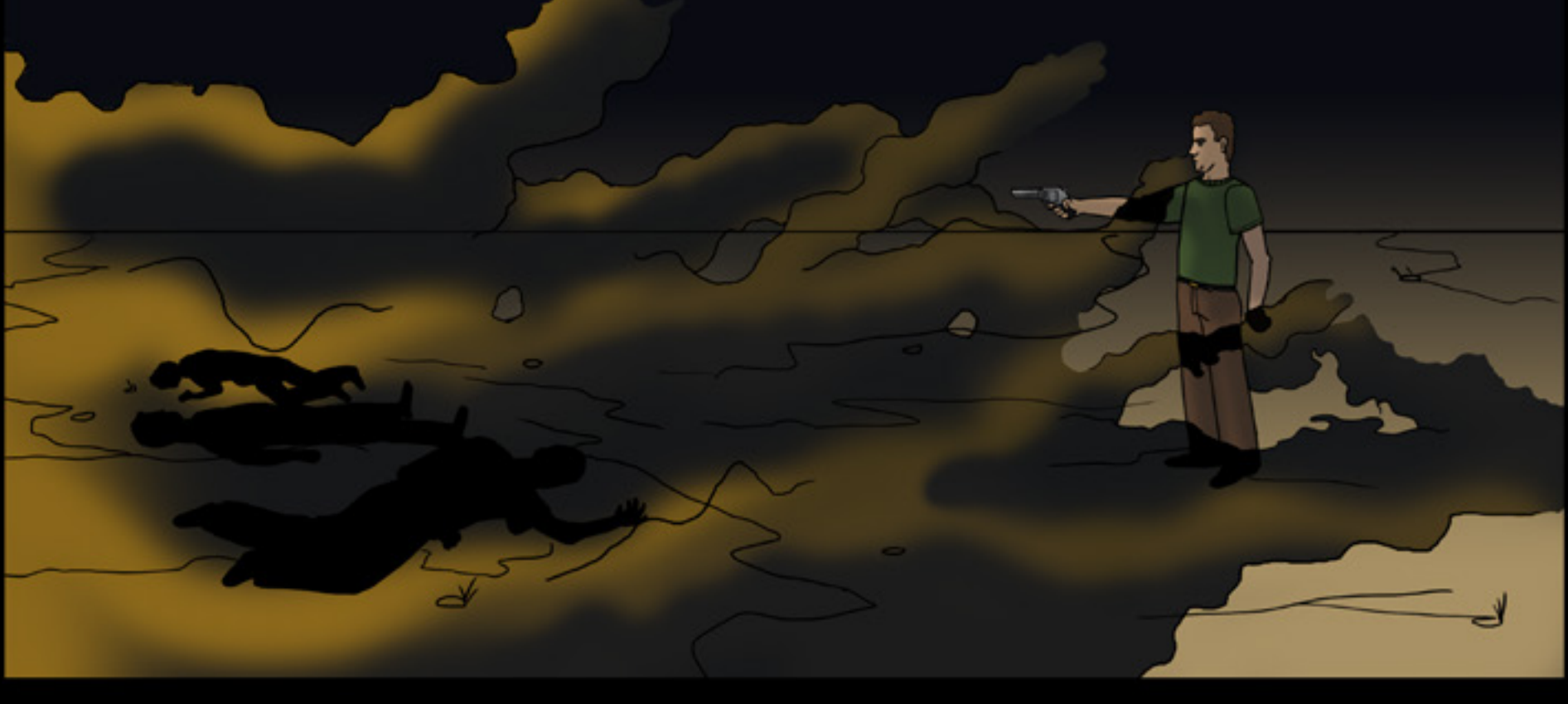




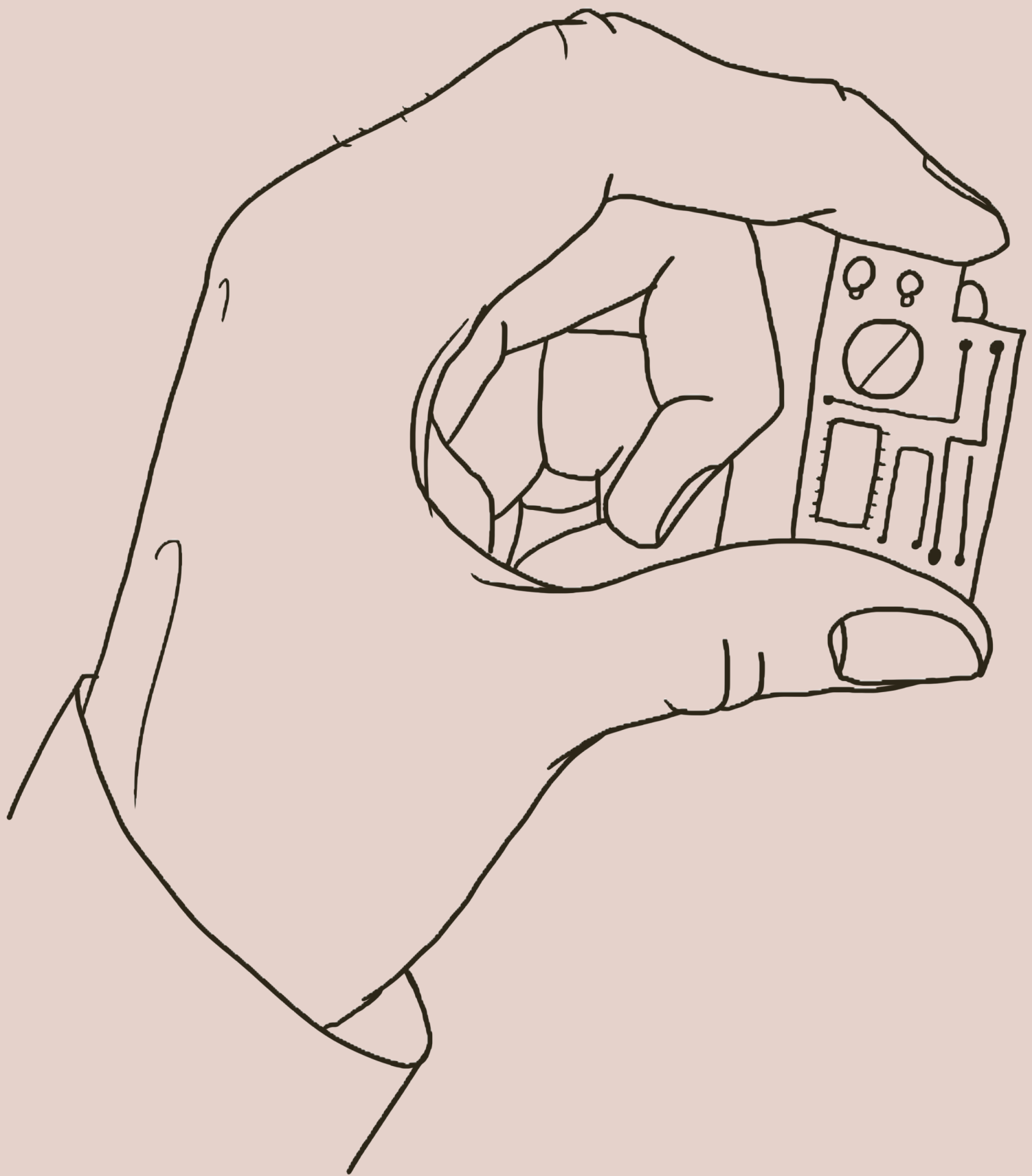
IT WAS THEN THEY REALIZED WHO I WAS...

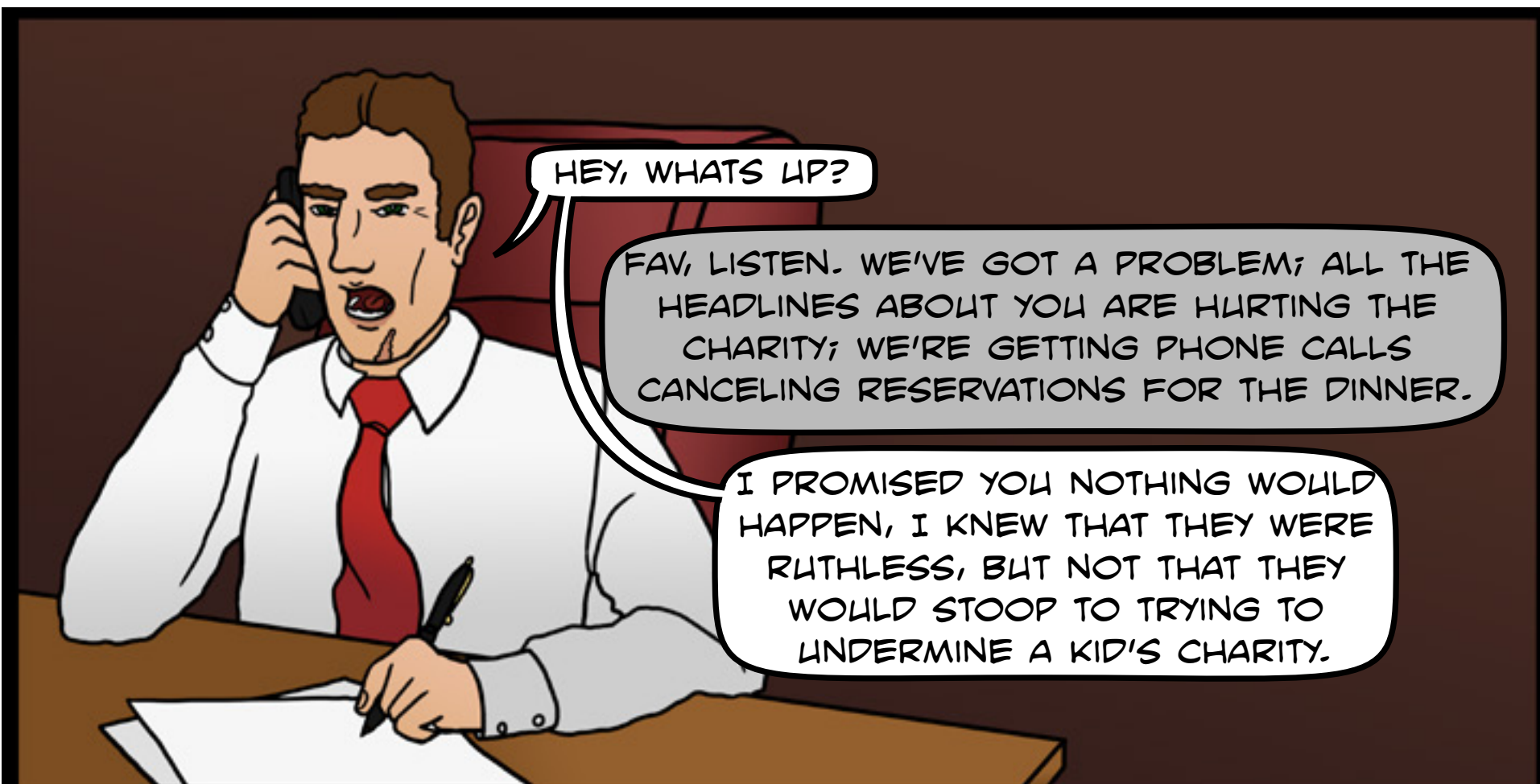


...AND I SHOWED THEM NO MERCY. A SHOT FOR FLORA...
A SHOT FOR FELIPPE...AND A FEW MORE FOR GOOD MEASURE.



It's a transmitter sir, must be connected to your computers and phones. I'm not sure how they got it onto Sozi, but now we know why they are aware of what we've been up to.





HEY, WHATS UP?

FAV, LISTEN. WE'VE GOT A PROBLEM; ALL THE HEADLINES ABOUT YOU ARE HURTING THE CHARITY; WE'RE GETTING PHONE CALLS CANCELING RESERVATIONS FOR THE DINNER.

I PROMISED YOU NOTHING WOULD HAPPEN, I KNEW THAT THEY WERE RUTHLESS, BUT NOT THAT THEY WOULD STOOP TO TRYING TO UNDERMINE A KID'S CHARITY.

I DON'T KNOW WHAT TO DO ANYMORE. WHATS NEXT? OUR FAMILIES? OUR FRIENDS? THIS NEEDS TO STOP!

GINA, I REALIZE YOU'RE UPSET. BUT NO HARM WILL COME TO US, OR ANYONE CLOSE TO US. I'M ABOUT TO GO ON THE OFFENSIVE.

FAVELA, SOMETIMES YOU JUST CAN'T TAKE ON THE WORLD BY YOURSELF.



ACTUALLY, I'VE BEEN TAKING THE WORLD ON MY WHOLE LIFE... I'VE LEARNED ALL IT TAKES IS A COUPLE PEOPLE TO SET THINGS IN MOTION AND THEIR PLAN TO HURT US WILL COLLAPSE... I'M GOING TO TALK TO ALAN AND FIX THIS. I PROMISE YOU.




FAV, YOUR PROMISES DON'T MEAN ANYTHING...



GINA, WHAT ARE YOU TALKING ABOUT?

A FEW DAYS AGO I CALLED JIM, I HATE TO SAY IT BUT HE'S RIGHT. YOU DON'T CARE ABOUT ANYONE BUT YOURSELF. EVERYONE AROUND YOU IS SUFFERING BECAUSE OF YOUR EGO.



YOU'RE LUCKY YOU HAVE ALAN WHO LISTENS TO YOUR EVERY WORD, BUT WHAT IF HE IS KILLED BECAUSE OF YOUR ANTICS? WHAT IF I AM KILLED?

YOU WON'T BE HURT.

WHAT ABOUT FLORA?



WHAT... HOW DO YOU KNOW ABOUT HER?


I HEAR THINGS...PEOPLE FROM YOUR PAST HAVE APPROACHED ME... YOU ARE NEVER AROUND ANYMORE, I THOUGHT YOU WERE CHEATING ON ME.

FLORA WAS MURDERED BY GANGS, IT HAD NOTHING TO DO WITH ME.

WELL...I HEARD... IF YOU DIDN'T TRY TO SAVE THAT OLD SHOPKEEPER NEXT DOOR... FLORA MAY HAVE NEVER BEEN KILLED.

GINA... YOU KNOW I LOVE YOU. I WOULD NEVER LET ANYONE HURT YOU. THIS WAS YEARS AGO, I MADE A MISTAKE, AND I'VE PAID FOR IT MY WHOLE LIFE. I NEED YOU TO TRUST ME.

FAV... I DON'T KNOW IF I CAN. I DON'T KNOW WHAT YOU'RE INVOLVED IN THESE DAYS.....I HEAR ALL SORTS OF RUMORS.



LISTEN TO ME...NOT TO THEM... AND RIGHT NOW, I NEED PEOPLE AROUND ME WHO ARE ALLIES, NOT ATTACKING ME.



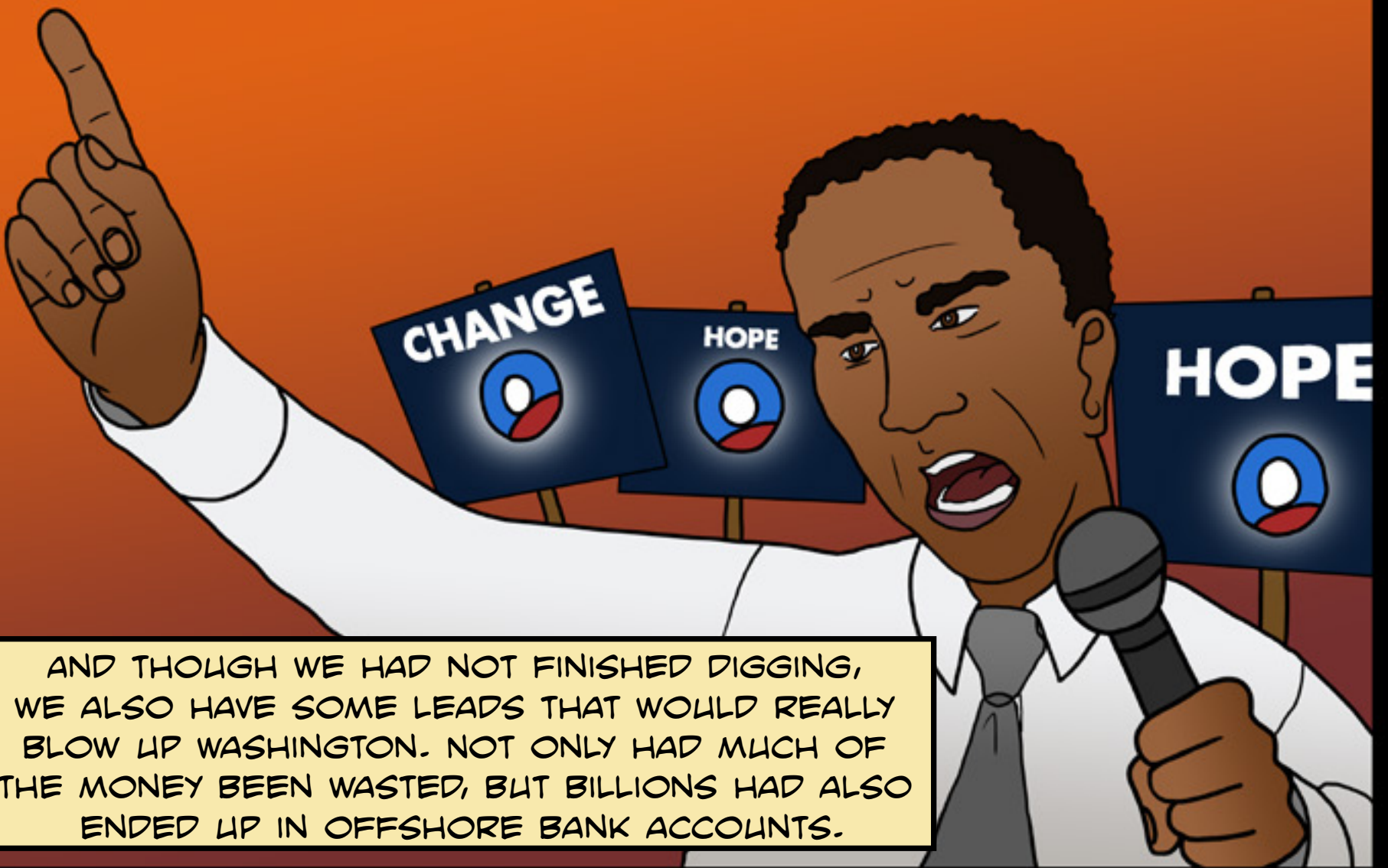
THAT NIGHT ALAN AND I DEvised A PLAN TO ANSWER THEIR ACCUSATIONS, AND TO THROW OUT A FEW OF OUR OWN. WE WORKED THROUGH THE NIGHT AND PUBLISHED A FULL BACKGROUND OF FAVELA'S HISTORY ON DAILYOUTRAGE.COM. WE DIDN'T LIE OR GLOSS OVER THE PAST. WE ADMITTED THAT FAVELA HAD DEALT HARSHLY WITH THOSE WHO NEEDED TO BE PUNISHED, ALTHOUGH WE DIDN'T GO INTO DETAILS. FAVELA WAS NO ANGEL; IN HIS YOUTH HE HAD USED DRUGS AND BOUGHT WOMEN, BUT HAD NEVER DONE ANYTHING HE WAS TRULY ASHAMED OF; IN ALL HIS PERSONAL LIFE AND HIS BUSINESS DEALINGS, HE HAD NEVER USED FORCE OR FRAUD. WE DECIDED TO TELL THE WHOLE STORY, AT LEAST AS BEST WE COULD IN A RUSH.





WE ALSO USED THIS TIME TO LAUNCH TAXPAYERTREASUREHUNT.COM, WHICH WE HAD BEEN DEVELOPING FOR MONTHS. THE OBJECT WAS TO UNCOVER WHERE ALL THE FEDERAL MONEY HAD REALLY GONE FROM THE TRILLIONS SPENT ON BIG BUSINESS BAILOUTS DURING AND AFTER THE FINANCIAL CRISIS. ONE THING WE DISCOVERED, ALMOST BY ACCIDENT, WAS THAT WHILE OBAMA WAS BLASTING CORPORATE CHIEFS AND OTHERS FOR THEIR GREED, HE WAS SPENDING ABOUT \$2 BILLION A YEAR ON HIS PERSONAL UPKEEP; THE AIR FORCE JETS, THE HELICOPTERS, THE MASSIVE COMMUNICATIONS OFFICES, THE NON-STOP TRAVEL, THE OVERPAID SECRET SERVICE PERSONNEL.

MUCH OF THIS SPENDING HAD BEEN CLASSIFIED TO KEEP IT FROM THE PUBLIC, AND IT WAS A TANGLED MESS, BUT IT TURNS OUT THE COMMANDER IN CHIEF WAS ALSO THE HYPOCRITE IN CHIEF; THE SPENDING WAS UNBELIEVABLE.



AND THOUGH WE HAD NOT FINISHED DIGGING, WE ALSO HAVE SOME LEADS THAT WOULD REALLY BLOW UP WASHINGTON. NOT ONLY HAD MUCH OF THE MONEY BEEN WASTED, BUT BILLIONS HAD ALSO ENDED UP IN OFFSHORE BANK ACCOUNTS.

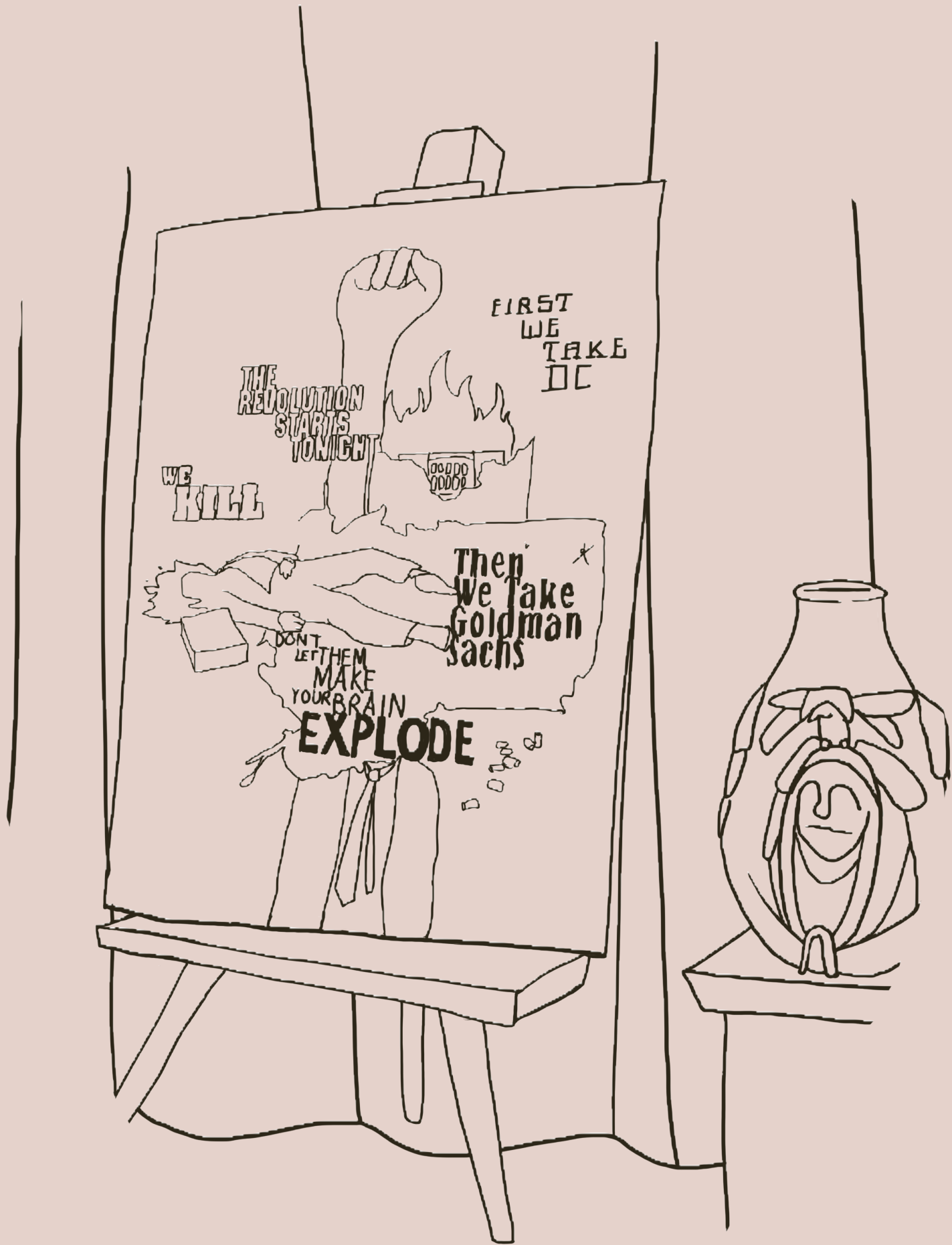
THE NEXT DAY...

Turns out the media is in quite a frenzy now.

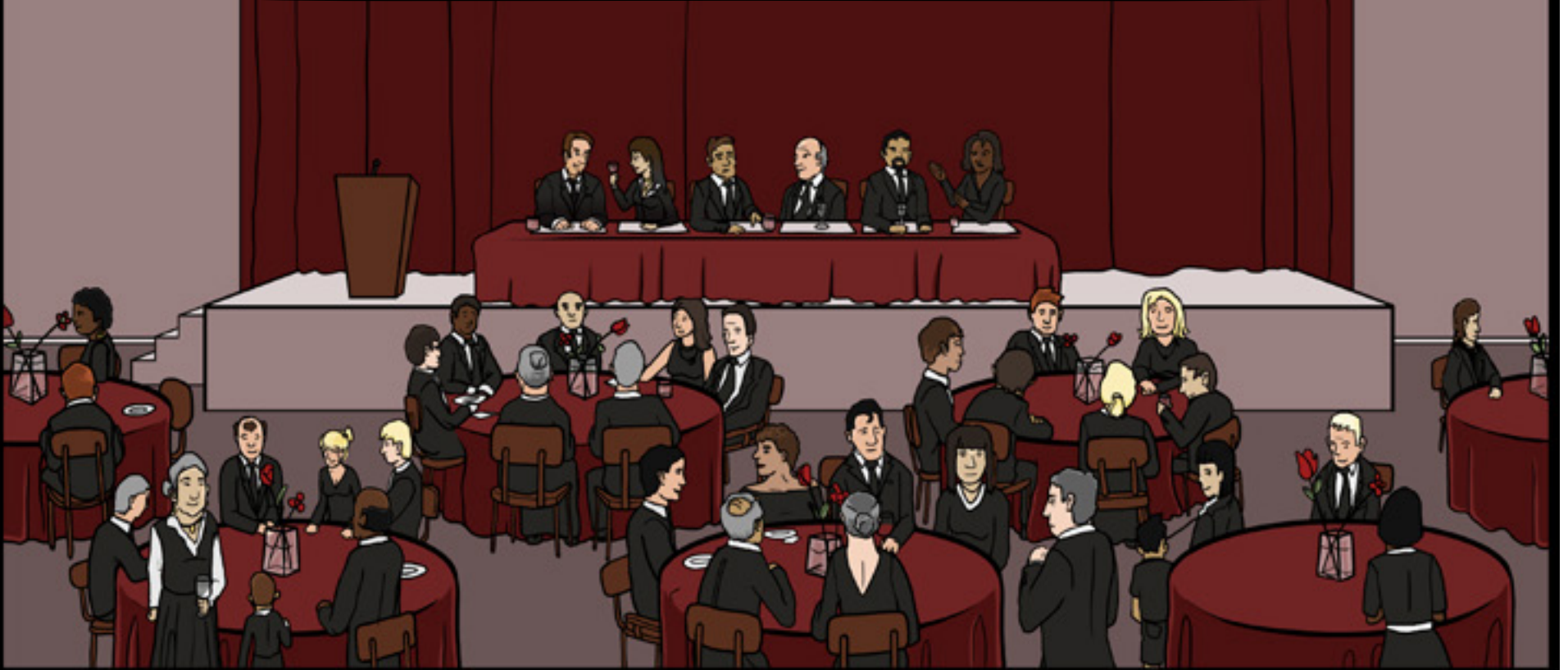
Bloggers are going crazy, and major media outlets have stopped attacking you, and instead are trying to figure out what TaxpayerTreasureHunt.com is saying; whether Obama could really be spending \$2 billion a year on himself. Also, people seem to be fascinated by the story of your background, especially some of the lurid details. They're seeing you as flawed, but real and honest. And Obama as the massive fraud we've always known him to be. For the first time in a while the headlines aren't about the accusations against you, they're about the accusations about Obama, and Goldman. . Looks like you might be out of the spotlight for a while.



At least until the dinner... Gina will be pleased.



ATTENTION EVERYONE, THE DINNER WILL BEGIN IN A FEW MINUTES. PLEASE TAKE YOUR SEATS.



WELCOME TO THIS YEAR'S DARK STAR BENEFIT DINNER. I WOULD LIKE TO THANK YOU FOR YOUR CONTRIBUTIONS TO THE FOUNDATION, AND THE AMAZING OPPORTUNITIES YOU HAVE ALL GIVEN TO THE POOR CHILDREN OF THE WORLD. WE ARE FORTUNATE TO HAVE SOME OF THESE CHILDREN PRESENT TONIGHT, AND THEY WOULD LOVE TO PERSONALLY THANK YOU FOR YOUR HELP. PLEASE CONSIDER SAYING HELLO.



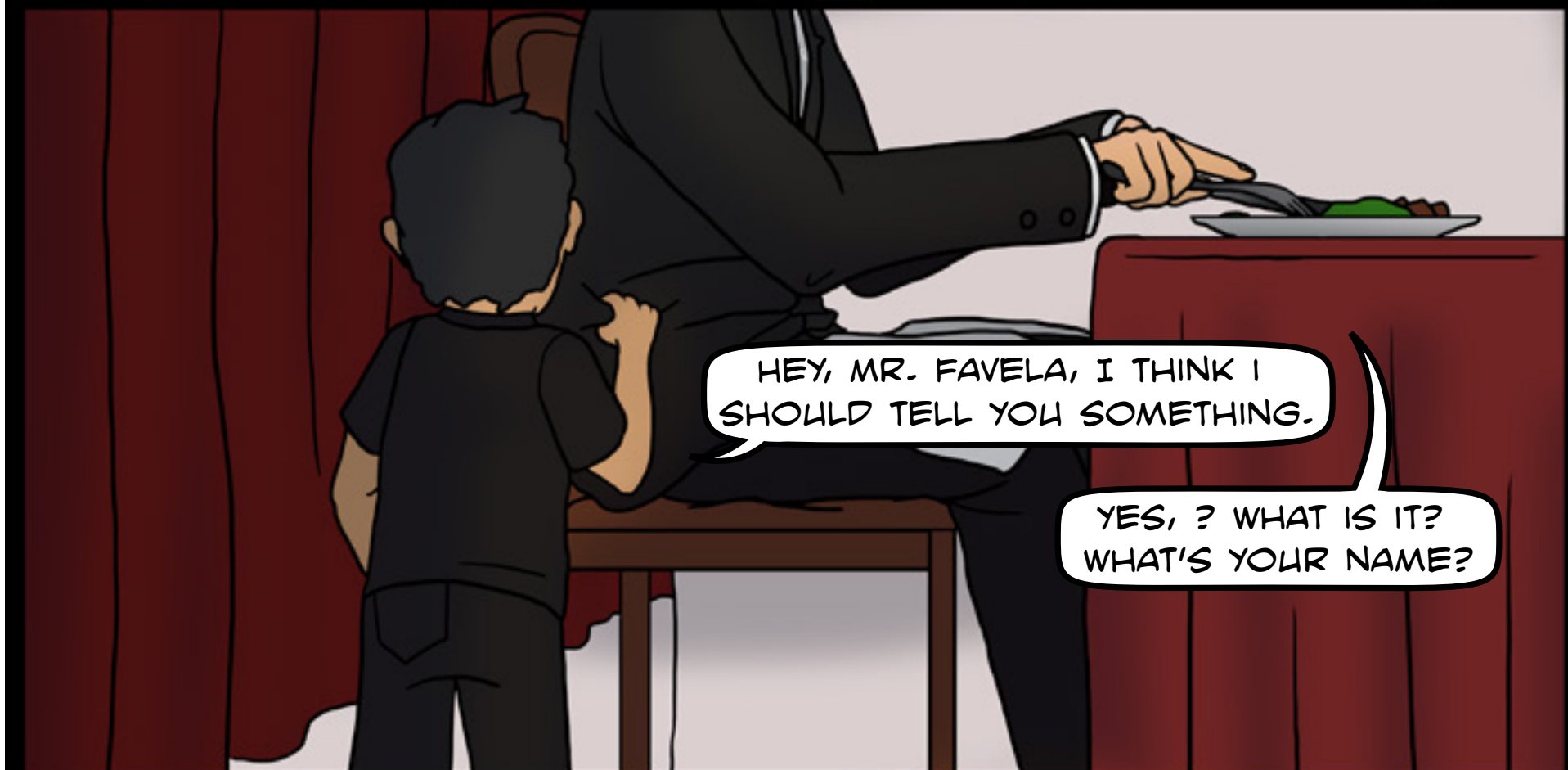
ALSO, EACH OF YOU HAS A LITTLE GOODY BAG ON YOUR CHAIR; IT HAS A FEW THINGS WE HOPE YOU'LL ENJOY, INCLUDING SOME SPECIAL LIMITED EDITION TEE SHIRTS THAT MAKE QUITE A STATEMENT! NOW THAT HE'S BECOME SO NOTORIOUS, WE'VE EVEN INCLUDED ONE WITH FAVELA'S PICTURE! ON THAT NOTE, PLEASE ENJOY YOUR MEALS, AND THANK YOU AGAIN!





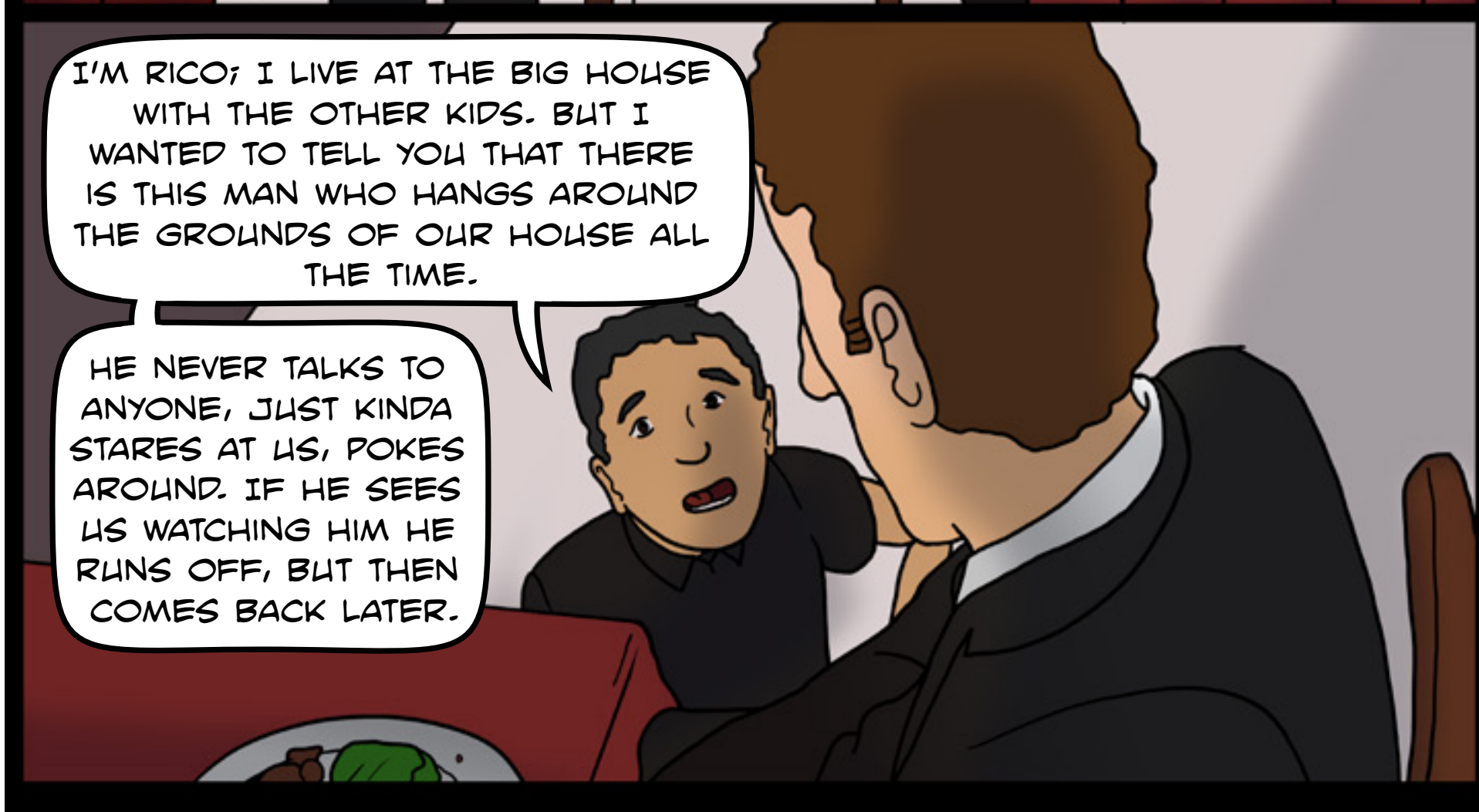
GREAT JOB HONEY.

THANKS!



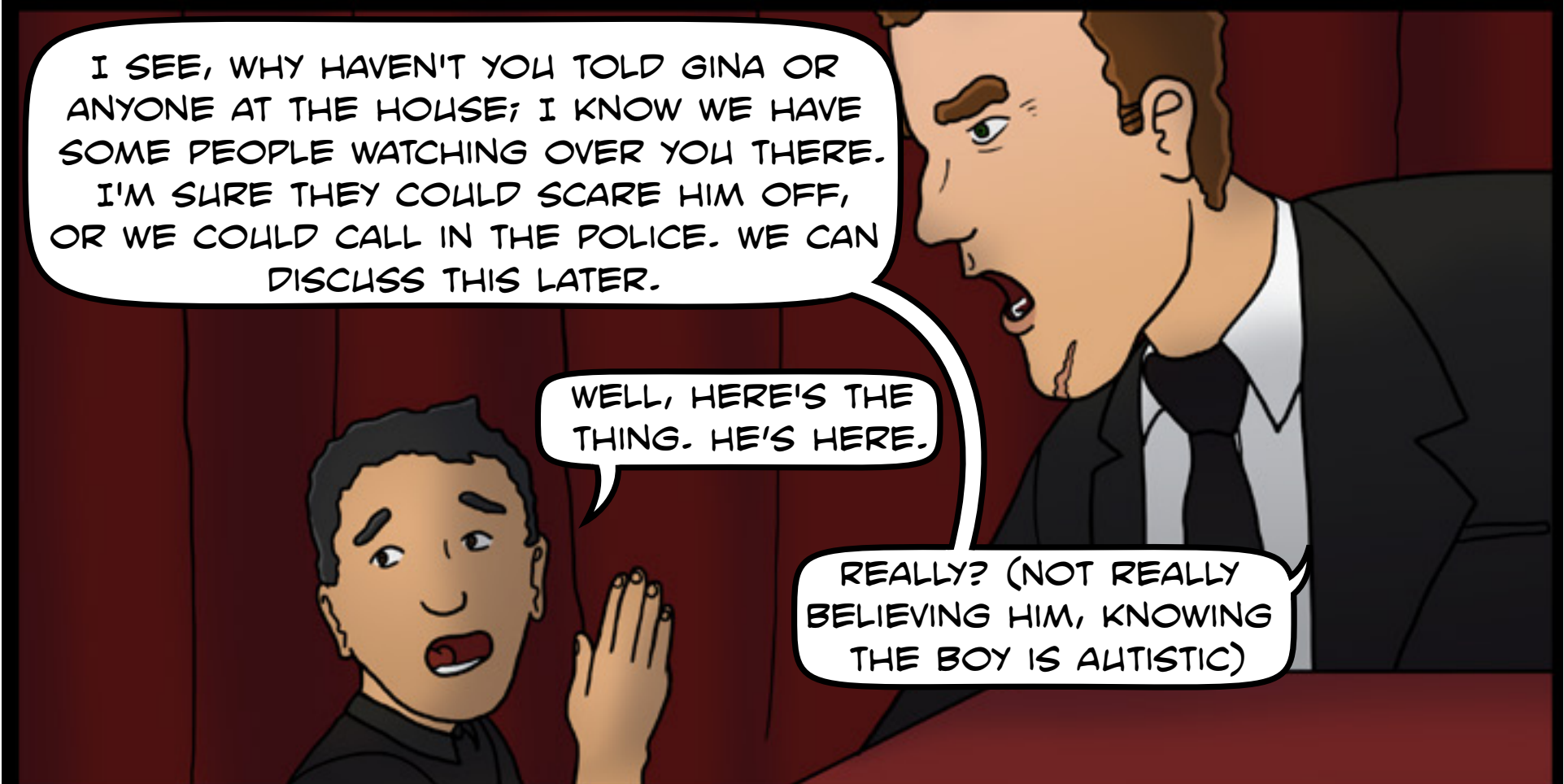
HEY, MR. FAVELA, I THINK I SHOULD TELL YOU SOMETHING.

YES, ? WHAT IS IT? WHAT'S YOUR NAME?



I'M RICO; I LIVE AT THE BIG HOUSE WITH THE OTHER KIDS. BUT I WANTED TO TELL YOU THAT THERE IS THIS MAN WHO HANGS AROUND THE GROUNDS OF OUR HOUSE ALL THE TIME.

HE NEVER TALKS TO ANYONE, JUST KINDA STARES AT US, POKES AROUND. IF HE SEES US WATCHING HIM HE RUNS OFF, BUT THEN COMES BACK LATER.



I SEE, WHY HAVEN'T YOU TOLD GINA OR ANYONE AT THE HOUSE? I KNOW WE HAVE SOME PEOPLE WATCHING OVER YOU THERE. I'M SURE THEY COULD SCARE HIM OFF, OR WE COULD CALL IN THE POLICE. WE CAN DISCUSS THIS LATER.

WELL, HERE'S THE THING. HE'S HERE.

REALLY? (NOT REALLY BELIEVING HIM, KNOWING THE BOY IS AUTISTIC)



YEAH, HE WAS STARTING AT YOU, BUT THEN HE DISAPPEARED.

WHAT DOES HE LOOK LIKE?

HE LOOKS WEIRD. HE HAS COLD EYES. HE DOESN'T SMILE.

I SEE, THANK YOU FOR YOUR HELP. GO BACK AND SIT DOWN WITH THE OTHER KIDS, AND KEEP IT SECRET, OKAY?

OKAY.



HONEY, THERE IS A MAN OVER THERE, GREY SUIT, GREEN TIE. ANY IDEA WHO HE IS?

NO... I'VE NEVER SEEN HIM IN MY LIFE.



OKAY, LISTEN, SOMETHING IS UP. I'LL EXPLAIN IT TO YOU LATER, I NEED TO LOOK INTO THIS.

UHH... FAV, YOU'RE MAKING ME NERVOUS.

LOVE YOU.







ALTHOUGH I HAD INHERITED SOME MONEY FROM FLORA, I DIDN'T REALLY KNOW WHAT DO WITH MYSELF. I HAD SOME MONEY, BUT I KEPT SHINING SHOES FOR SOME OF MY REGULAR OLD CUSTOMERS. THEY WERE NICE TO ME, AND GAVE ME NICE TIPS WHEN THEY WERE FEELING GOOD. ONE DAY I OVERHEARD TWO MEN TALKING ABOUT A COMPANY THAT WAS GOING TO BE BOUGHT; IT WAS AN OIL DRILLING COMPANY THAT HAD JUST DISCOVERED VAST RESERVES OF OIL OFF THE COAST. THEY WERE TALKING ABOUT HOW THEY HAD BOUGHT THE SHARES BEFORE THE ANNOUNCEMENT, AND HOW THE STOCK WOULD SKYROCKET WHEN IT WAS ANNOUNCED. I ASKED, WITH A LAUGH, IF THEY COULD BUY SOME SHARES FOR ME. THE GUY LAUGHED, AND SAID, SURE FAV, YOU JUST BRING ME 20,000 REALS TOMORROW AND I'LL BUY YOU SOME SHARES. OF COURSE, HE THOUGHT THERE WAS NO WAY I COULD REALLY BRING THAT MUCH MONEY. BUT I WENT TO THE BANK AND WITHDREW A PART OF THE MONEY I INHERITED FROM FLORA. WHEN I BROUGHT THE MONEY TO THE BUSINESSMAN THE NEXT MORNING HE WAS SHOCKED. BUT ALSO A LITTLE AFRAID; I THINK HE THOUGHT IT WAS DRUG MONEY, OR FROM ONE OF THE GANGS. I EXPECTED HIM TO LAUGH, BUT HE DIDN'T. HE LOOKED AT ME FOR A LONG MINUTE. THEN HE TOOK THE MONEY AND TOLD ME TO COME BACK TOMORROW . I REALLY HAD NO IDEA WHAT TO EXPECT, BUT WHEN I CAME BACK HE TOLD ME TO SEE SOME GUY, AND GAVE ME HIS ADDRESS, AND TOLD ME TO GO THERE IN A WEEK. THEN HE TOLD ME TO SEE ANOTHER GUY, A TAILOR, BEFORE I SAW THE FIRST GUY.

IT WAS VERY CONFUSING, AND I REALLY HAD NO IDEA WHAT TO EXPECT, BUT I DID WHAT HE TOLD ME TO DO. THE TAILOR LOOKED ME UP AND DOWN WHEN I CAME IN HIS LITTLE SHOP; THEN STARTED MEASURING ME. IT SEEMS LIKE HE WAS EXPECTING ME. I HAD SHINED SHOES FOR PLENTY OF WEALTHY BUSINESSMEN, SO I KNEW WHAT THEY LOOKED LIKE, AND I HAD EVEN DREAMED ABOUT LOOKING LIKE THEM. WHEN I LEFT THE SHOP I FELT VERY STRANGE WEARING THE NEW CLOTHES, BUT I WENT STRAIGHT TO THE ADDRESS MY CLIENT HAD GIVEN ME.





WHEN I APPEARED AT THE ADDRESS IN THE HEART OF THE FINANCIAL DISTRICT I GAVE MY NAME, AND THE NAME I HAD BEEN TOLD TO ASK FOR. I THOUGHT THEY MIGHT LAUGH AT ME, AND SHOO ME AWAY, BUT THIS WAS THE MAN WITH FLORA'S MONEY, OR, NOW, MY MONEY. A VERY PRETTY WOMAN - I KNOW NOW SHE WAS A SECRETARY, BUT I DIDN'T EVEN KNOW WHAT A SECRETARY WAS BACK THEN - TOOK ME TO A HUGE, LUXURIOUS SPACE; IT WAS THIS MAN'S OFFICE. THE MAN GREETED ME GENTLY, WITH A SEARCHING LOOK, AND TOLD ME THAT HE HAD BEEN GIVEN THE MONEY TO INVEST BY MY SHOESHINING CLIENT, AND THAT HE RAN SOME SORT OF INVESTMENT FUND; I LATER LEARNED IT WAS A VERY SUCCESSFUL HEDGE FUND. THEY HAD INVESTED MY 20,000 REALS IN THE STOCK, AND IT HAD DOUBLED THE FIRST DAY OF THE ANNOUNCEMENT ABOUT THE OIL WELLS, AND WAS STILL GOING UP. THE MAN SAID HE COULD GIVE ME ALL MY MONEY NOW, OR I COULD LEAVE IT WITH HIM AND HE WOULD INVEST IT FOR ME. I TOLD HIM I WOULD HAVE TO THINK ABOUT IT.

DURING THE NEXT COUPLE DAYS I WONDERED AROUND IN A DAZE, AMAZED AT HAVING MADE SO MUCH MONEY, SO QUICKLY AND EASILY. I WONDERED IF IT WAS REAL, OR IF THE MEN WERE REALLY TRYING TO FOOL ME IN SOME WAY, LIKE THE GANGS WOULD DO. I ASKED SOME OF MY OTHER SHOESHINE CLIENTS IF THEY HAD HEARD OF THIS INVESTMENT MAN, AND THEY WERE AMAZED THAT I HAD MET HIM; HE WAS VERY SECRETIVE AND ONLY MANAGED MONEY FOR SOME OF SAO PAULO'S WEALTHIEST FAMILIES. I HAD NO IDEA WHY HE WOULD INVEST WHAT WAS A HUGE AMOUNT OF MONEY FOR ME, BUT I KNEW MUST BE A TINY AMOUNT FOR HIM. SO I MADE AN APPOINTMENT TO GO BACK TO SEE HIM AGAIN.

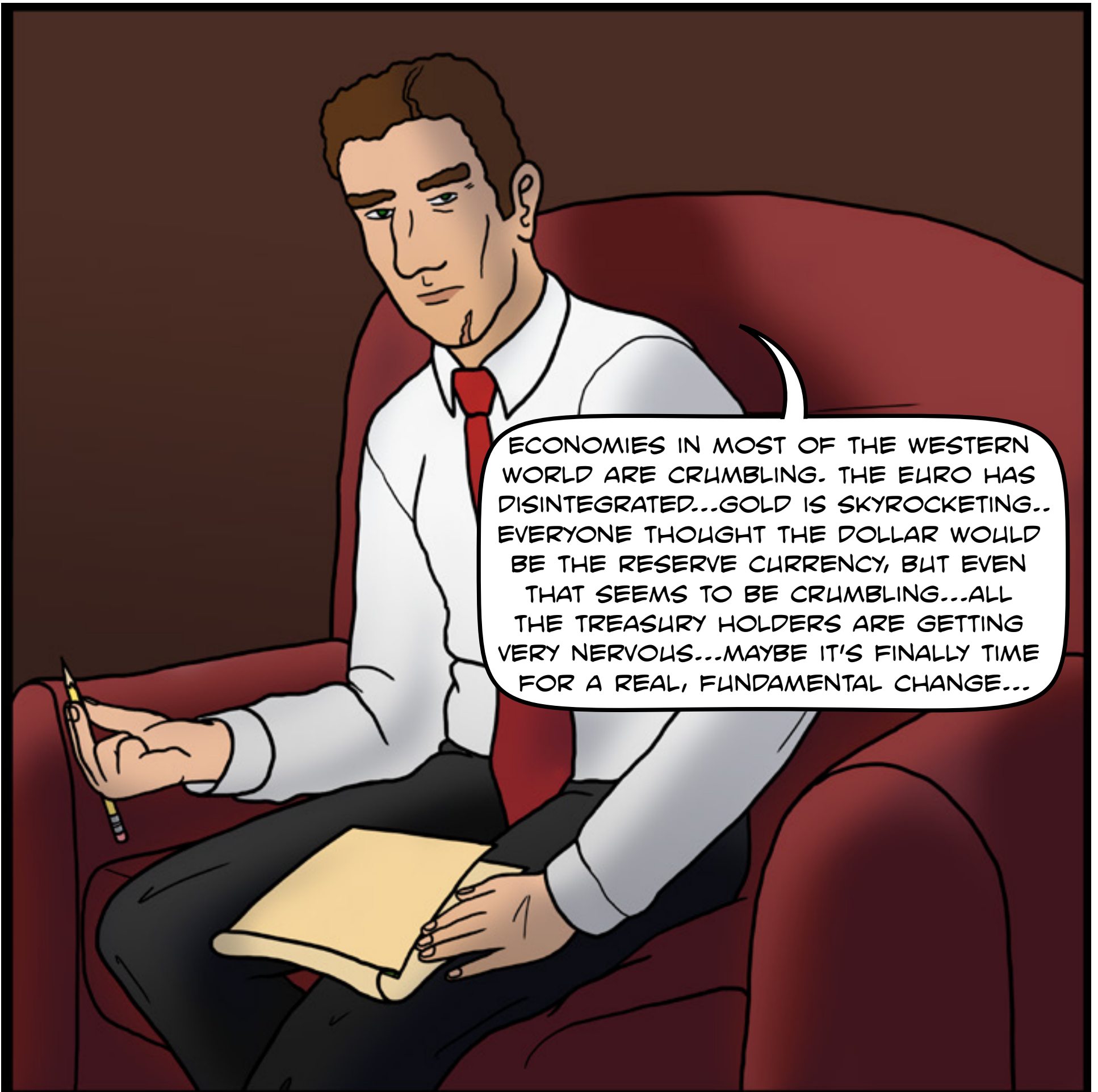
I JUST ASKED HIM, WHY ARE YOU INVESTING THIS LITTLE BIT OF MONEY? HE TOLD ME THAT AT FIRST WHEN THE OTHER MAN HAD APPROACHED HIM ABOUT INVESTING THIS MONEY, HE THOUGHT IT MIGHT BE FROM THE GANGS, AND HE WAS HESITANT. BUT HE LOOKED INTO IT, IN THE SMALL WORLD OF SAO PAULO BUSINESS AND POLITICS, AND HE HEARD SOMETHING OF MY STORY; HOW I HAD LIVED WITH FLORA, AND STOOD UP TO THE GANGS. IT TURNS OUT HE HAD KNOWN FLORA'S HUSBAND AND SON, AND HAD TRIED TO HELP THEM, BUT COULD NOT PREVENT THEIR DEATHS.

I HAD BECOME SOMETHING OF A LOCAL LEGEND, WITHOUT EVEN TRYING OR REALIZING IT. THEN HE OFFERED THE DEAL THAT WOULD CHANGE MY LIFE. HE SAID THAT HE HAD TWO BOYS, WHO HE LOVED BUT, LIKE ALL RICH KIDS IN SAO PAULO, THEY WERE VERY SPOILED. IF I WOULD TEACH HIS KIDS ABOUT MY LIFE IN THE FAVELAS, SO THEY COULD HAVE SOME UNDERSTANDING OF HOW OTHER PEOPLE IN THE CITY LIVED, HE WOULD TEACH ME ABOUT INVESTING, AND I COULD BE AN INTERN AT HIS FIRM. I JUMPED AT THE OPPORTUNITY, WANTING TO LEARN ABOUT WHAT SEEMED LIKE A MIRACLE TO ME; HOW MONEY COULD COME SO QUICKLY AND EASILY, ALTHOUGH I HAD NO IDEA WHAT AN "INTERN" WAS, OR DID. I THOUGHT I MIGHT STILL BE SHINING SHOES AT HIS OFFICE.

IN FACT, I DID NOT HAVE TO SHINE SHOES, BUT MAKING MONEY DIDN'T TURN OUT TO BE ALL THAT QUICK OR EASY, BUT I DID MAKE A FORTUNE. I WAS TAUGHT ABOUT VALUE INVESTING, AND STUDIED THE WORK OF MANY FAMOUS INVESTORS, AS WELL AS MY BOSS. I STUDIED WARREN BUFFETT, BUT ALSO LESS FAMOUS INVESTORS, LIKE JOEL GREENBLATT AND ANDREW REDLEAF. BUT ALONG THE WAY I ALSO LEARNED THAT THE FINANCIAL WORLD COULD BE AS CORRUPT AS THE GANGS, ALTHOUGH IN FAR MORE COMPLICATED WAYS. I LEARNED THAT, EVEN THOUGH THE SAO PAULO MARKET WAS BOOMING, AND THERE WAS PLENTY OF MONEY TO BE MADE, THE REAL HEART OF THE WORLD ECONOMY WAS THE US, AND THE HEART OF FINANCE WAS WALL STREET. I SOON MET MANY WEALTHY BRAZILIANS THAT LIVED PART OF THE YEAR IN MANHATTAN, AND ALL THE THINGS THAT FASCINATED ME; FASHION, PUBLISHING, ART, FINANCE; SEEMED TO BE BASED IN NEW YORK. SO, AFTER SPENDING A FEW YEARS WORKING WITH MY MENTOR IN SAO PAULO (WHO, TO THIS DAY, WANTS TO REMAIN OUT OF THE SPOTLIGHT) I TOOK EVERYTHING I HAD EARNED IN BRAZIL AND RELOCATED TO NEW YORK CITY. I VOWED THAT ONE DAY I WOULD BE BACK, TO CLEAN UP SAO PAULO ONCE AND FOR ALL.

I MADE A FANTASTIC FORTUNE ON WALL STREET, BUT LIKE SAO PAULO, THERE WAS PLENTY OF CORRUPTION. I CONTINUED TO FIGHT CORRUPTION ON WALL STREET, AND AND REFOCUSSED MY EFFORTS IN BRAZIL TO HELPING THE CHILDREN OF THE FAVELAS. I MADE A POINT OF LEGALLY ADOPTING THE NAME I HAD BEEN GIVEN IN MY YOUTHFUL POVERTY, TO REMIND ME OF WHERE I CAME FROM.





ECONOMIES IN MOST OF THE WESTERN WORLD ARE CRUMBLING. THE EURO HAS DISINTEGRATED...GOLD IS SKYROCKETING.. EVERYONE THOUGHT THE DOLLAR WOULD BE THE RESERVE CURRENCY, BUT EVEN THAT SEEMS TO BE CRUMBLING...ALL THE TREASURY HOLDERS ARE GETTING VERY NERVOUS...MAYBE IT'S FINALLY TIME FOR A REAL, FUNDAMENTAL CHANGE...



ALAN, I HAVE AN IDEA THAT CAN REALLY CHANGE THINGS, IN A BIG WAY. WE NEED TO TALK TO THE CHINESE ABOUT THIS.

FORMULA FOR UNI, NEW CURRENCY OF INTERNATIONAL TRADE

The Uni is a floating currency with a constantly shifting market value based on the relative values of its index components: Selection of components

includes both relative GDP, population, current use in international trade, growth environment and other factors:

- US Dollar – 10%
- Euro – 5%
- Chinese Yuan – 4%
- Japanese Yen – 3%
- Brazilian Real – 1%
- United Kingdom Pound – 1%
- Indian Rupee – 1%

Currency basket – 25% of index

Debt market indexes:

Corporate Equity Indexes

- SP 500 (US) – 5%
- Bovespa (Brazil) – 1%
- FTSE 100 (UK) – 2%
- DAX (Germany) – 1%
- Nikkei 225 (Japan) – 2%
- Hang Seng (Hong Kong) – 2%

Total Equity Basket – 14%

Commodities:

- Oil – 10%
- Gold – 5%
- Wheat – 5%
- Soybeans – 5%

Commodities Basket – 20 % of index

Real Estate

Composite of Residential housing indexes for major international cities – London/New York/Paris/Beijing/Sao Paulo/Mexico City/Tokyo/Los Angeles – 10%

Composite of Commercial real estate indexes for cities above – 10%

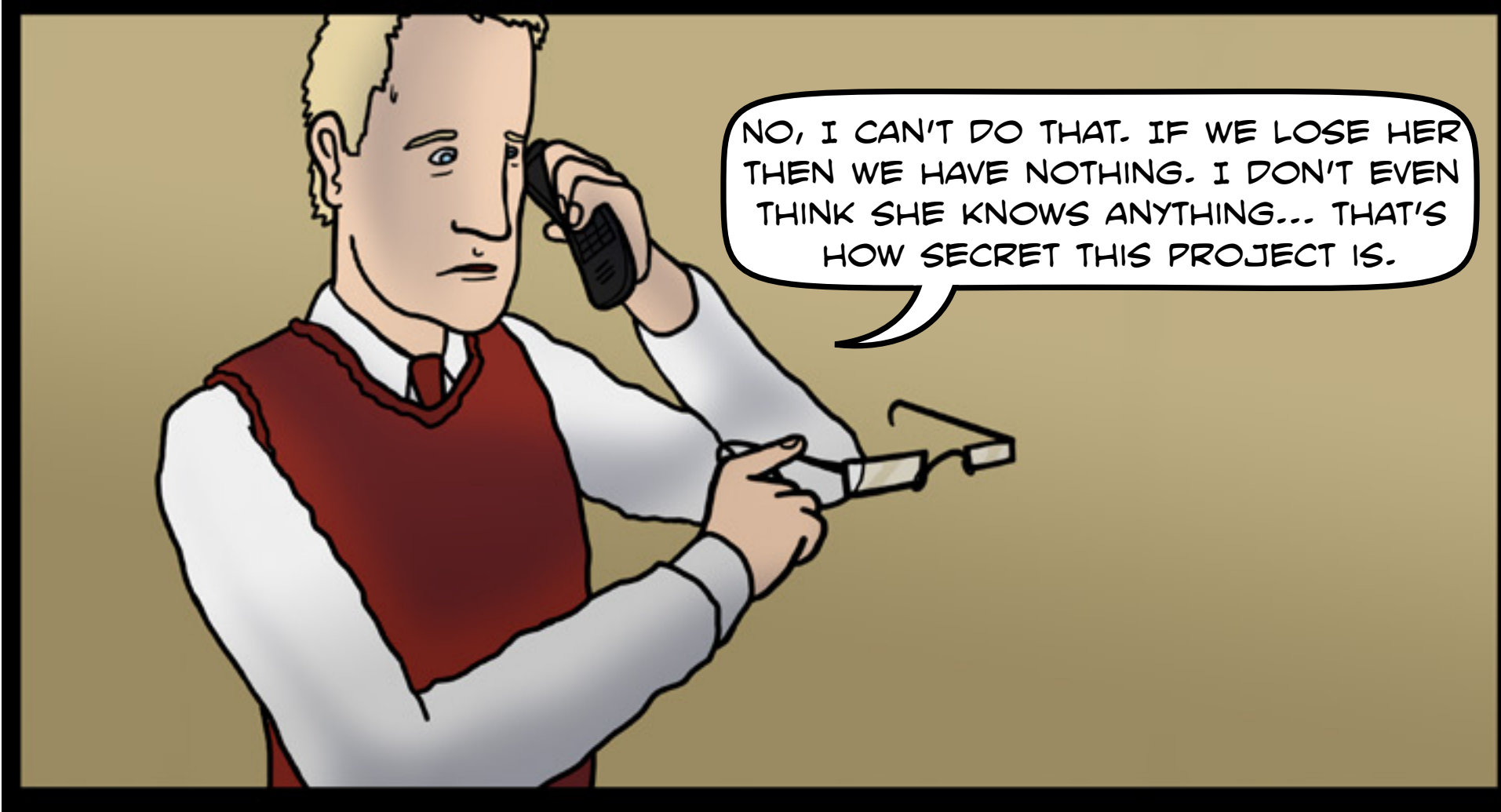
Total Real Estate in index – 20%




HE'S WORKING ON SOMETHING BIG, BUT WE CAN'T FIND OUT WHAT IT IS. MY SOURCE SEEMS TO HAVE STOPPED TRANSMITTING...




MAYBE YOU'LL HAVE TO TAKE HARDER MEASURES WITH HER.



NO, I CAN'T DO THAT. IF WE LOSE HER THEN WE HAVE NOTHING. I DON'T EVEN THINK SHE KNOWS ANYTHING... THAT'S HOW SECRET THIS PROJECT IS.



THEN TRACE HIS MAIL,
BUG HIS PHONES,
COPY HIS EMAILS!



WE'VE TRIED, HE'S
BEING EXTREMELY
CAREFUL WITH
WHATEVER IT IS
HE IS ORGANIZING.

THEN YOU'LL JUST HAVE TO DO
SOMETHING HE WON'T EXPECT.
SOMETHING NEW, SOMETHING
STRANGE... I HAVE AN IDEA.

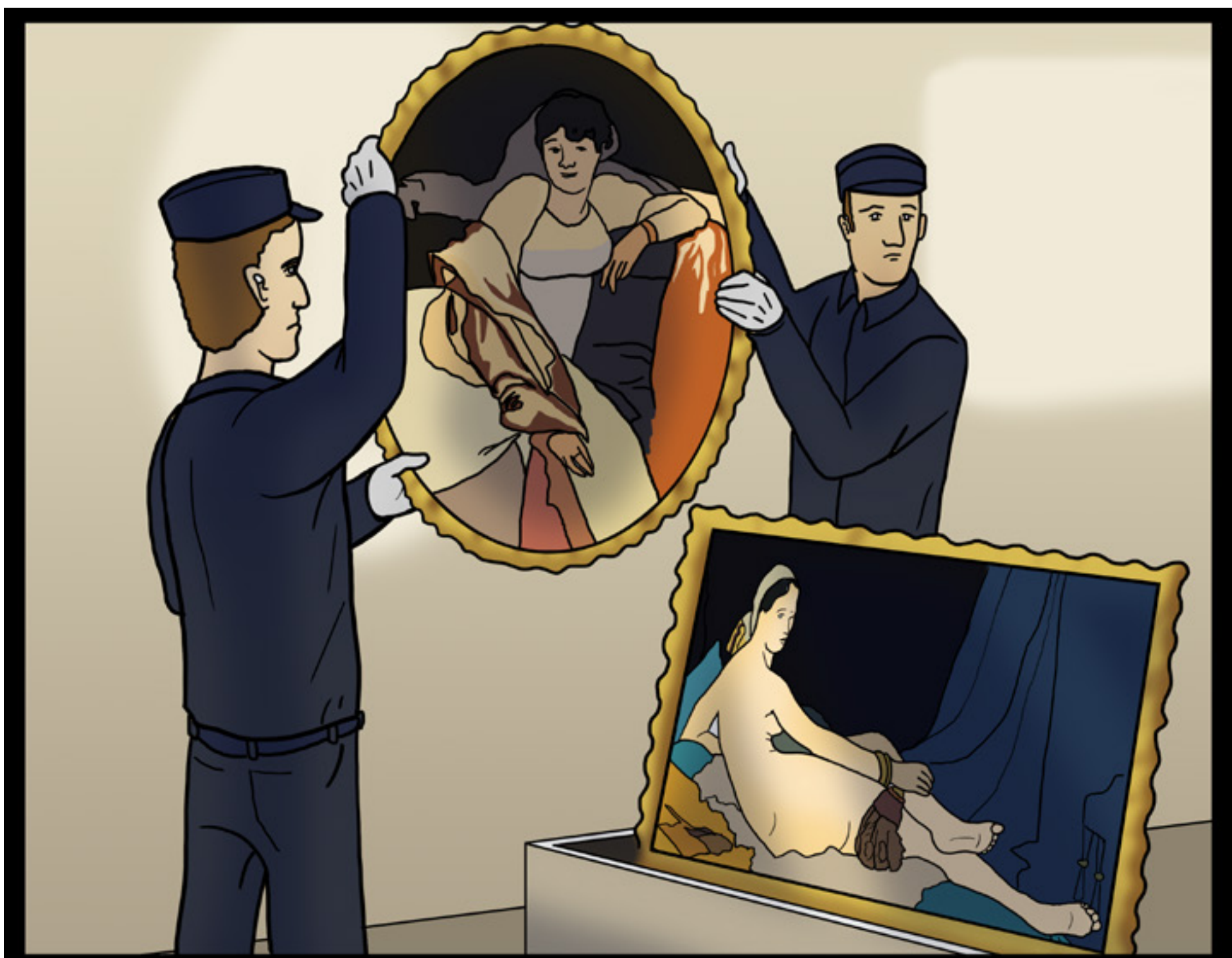


EUROPE HAS UNRAVELED IN RECENT MONTHS.

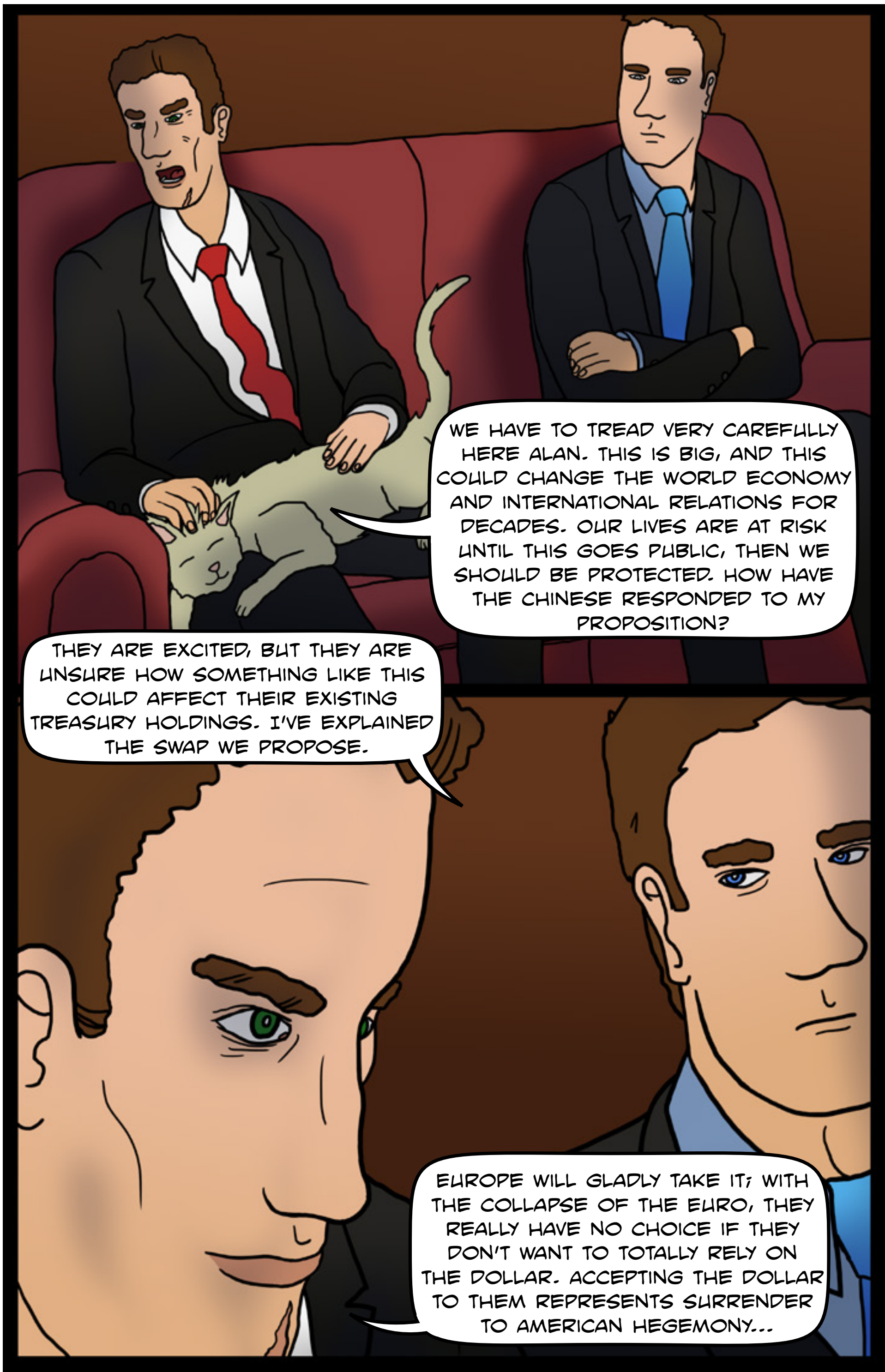
GREECE HAS DEFAULTED ON THEIR DEBT, ALTHOUGH THEY PRETENDED IT WASN'T A DEFAULT. ON THE SURFACE, THINGS SEEM CALM, BUT THEY'RE REALLY ONLY A SHORT STEP AWAY FROM PANIC. SPAIN, ITALY, PORTUGAL; THEY'RE DOMINOS WAITING TO FALL.

STOCK MARKETS AROUND THE WORLD ARE CRASHING, BUT FRANCE IS REALLY IN TROUBLE. NOT ONLY DO FRENCH BANKS HAVE BILLIONS LENT OUT TO SPAIN, GREECE AND OTHER DEFAULTING NATIONS, THE FRENCH LABOR UNIONS HAVE CALLED FOR GENERAL STRIKES TO PROTEST AUSTERITY MEASURES. THE TRAINS AND AIRLINES HAVE ALREADY GONE ON STRIKE, WHICH HAS BROUGHT THE TOURIST INDUSTRY TO A VIRTUAL HALT. INTERNATIONAL INVESTORS ARE PULLING OUT FROM FRANCE IN A PANIC, AND THE FRENCH CAN NO LONGER SELL GOVERNMENT BONDS AT ANYTHING BUT RUINOUS RATES; THEY'VE RESORTED TO SIX MONTH BONDS, BECAUSE THEY REALLY CAN'T SELL ANYTHING WITH A LONGER DURATION.





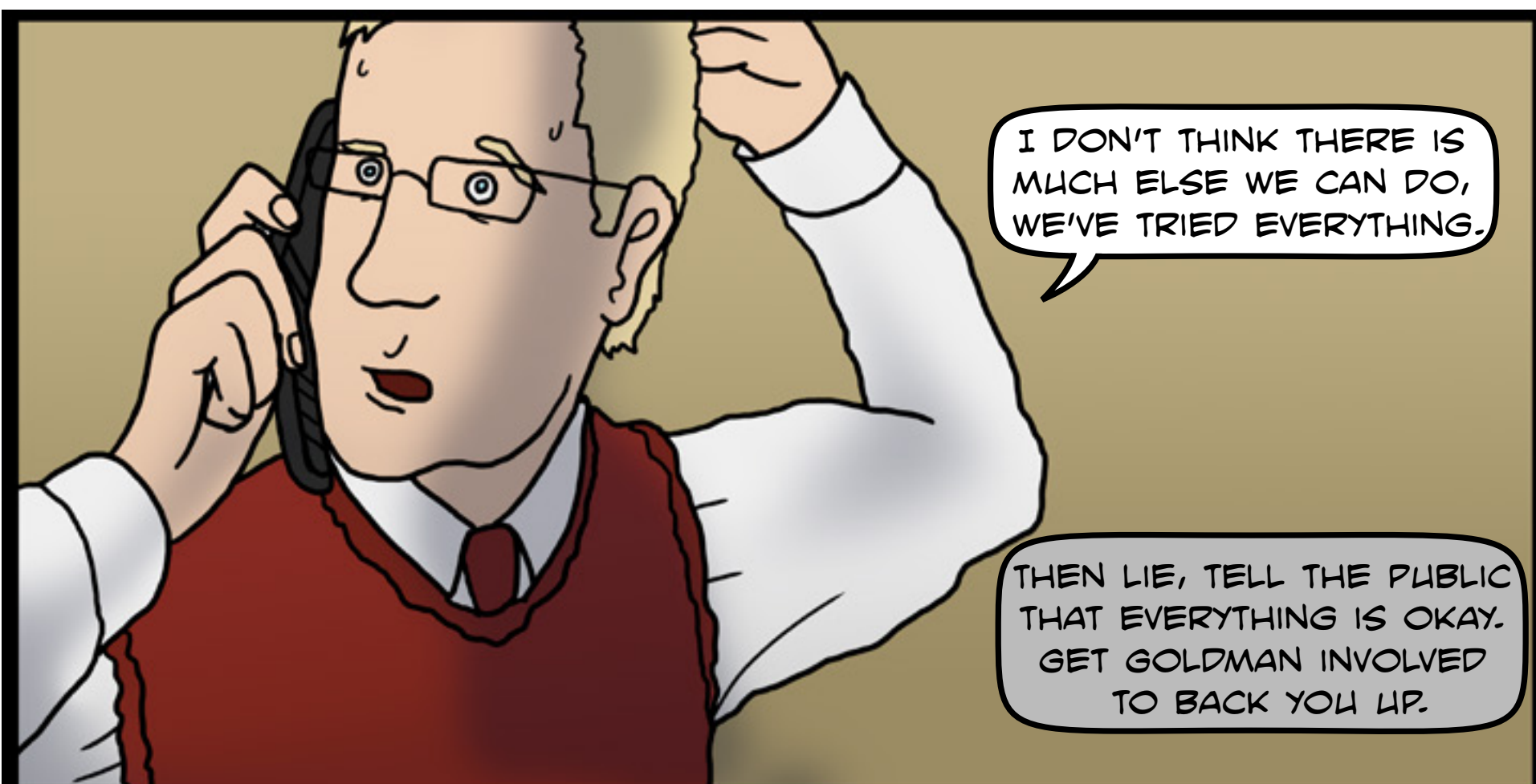
AS WAS RECENTLY REVEALED BY THEOUTRAGE.COM, THE IMF HAS LENT MONEY TO FRANCE, IN A DEAL BROKERED BY GOLDMAN, AND FRANCE, DESPERATE AND WITH RIOTING IN THE STREETS, HAD SECURED THE LOANS WITH ART WORK FROM THE LOUVRE. THIS IS PROBABLY ILLEGAL, BUT IT WAS A DESPERATE MOVE MADE IN DESPERATE TIMES. ONCE THE PUBLIC LEARNS THAT FRANCE MAY HAVE TO GIVE UP ART TO PAY FOR THE LOANS THE PANIC BECOMES EVEN WORSE.



WE HAVE TO TREAD VERY CAREFULLY HERE ALAN. THIS IS BIG, AND THIS COULD CHANGE THE WORLD ECONOMY AND INTERNATIONAL RELATIONS FOR DECADES. OUR LIVES ARE AT RISK UNTIL THIS GOES PUBLIC, THEN WE SHOULD BE PROTECTED. HOW HAVE THE CHINESE RESPONDED TO MY PROPOSITION?

THEY ARE EXCITED, BUT THEY ARE UNSURE HOW SOMETHING LIKE THIS COULD AFFECT THEIR EXISTING TREASURY HOLDINGS. I'VE EXPLAINED THE SWAP WE PROPOSE.

EUROPE WILL GLADLY TAKE IT; WITH THE COLLAPSE OF THE EURO, THEY REALLY HAVE NO CHOICE IF THEY DON'T WANT TO TOTALLY RELY ON THE DOLLAR. ACCEPTING THE DOLLAR TO THEM REPRESENTS SURRENDER TO AMERICAN HEGEMONY...



I DON'T THINK THERE IS MUCH ELSE WE CAN DO, WE'VE TRIED EVERYTHING.

THEN LIE, TELL THE PUBLIC THAT EVERYTHING IS OKAY. GET GOLDMAN INVOLVED TO BACK YOU UP.



BUT MR. PRESIDENT...

INTEREST RATES ARE SKYROCKETING, BUT EVEN SO THE BIDS AT THE LAST TREASURY AUCTION WERE VERY WEAK; CONFIDENCE HAS FALLEN OFF A CLIFF.



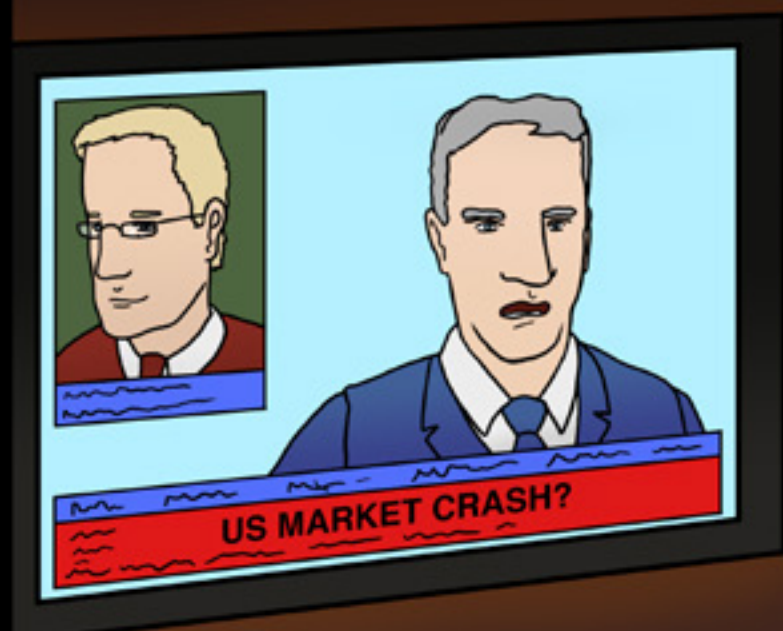
THIS WILL RUIN ME IF THINGS FALL APART. WHAT'S IN THIS FOR ME?

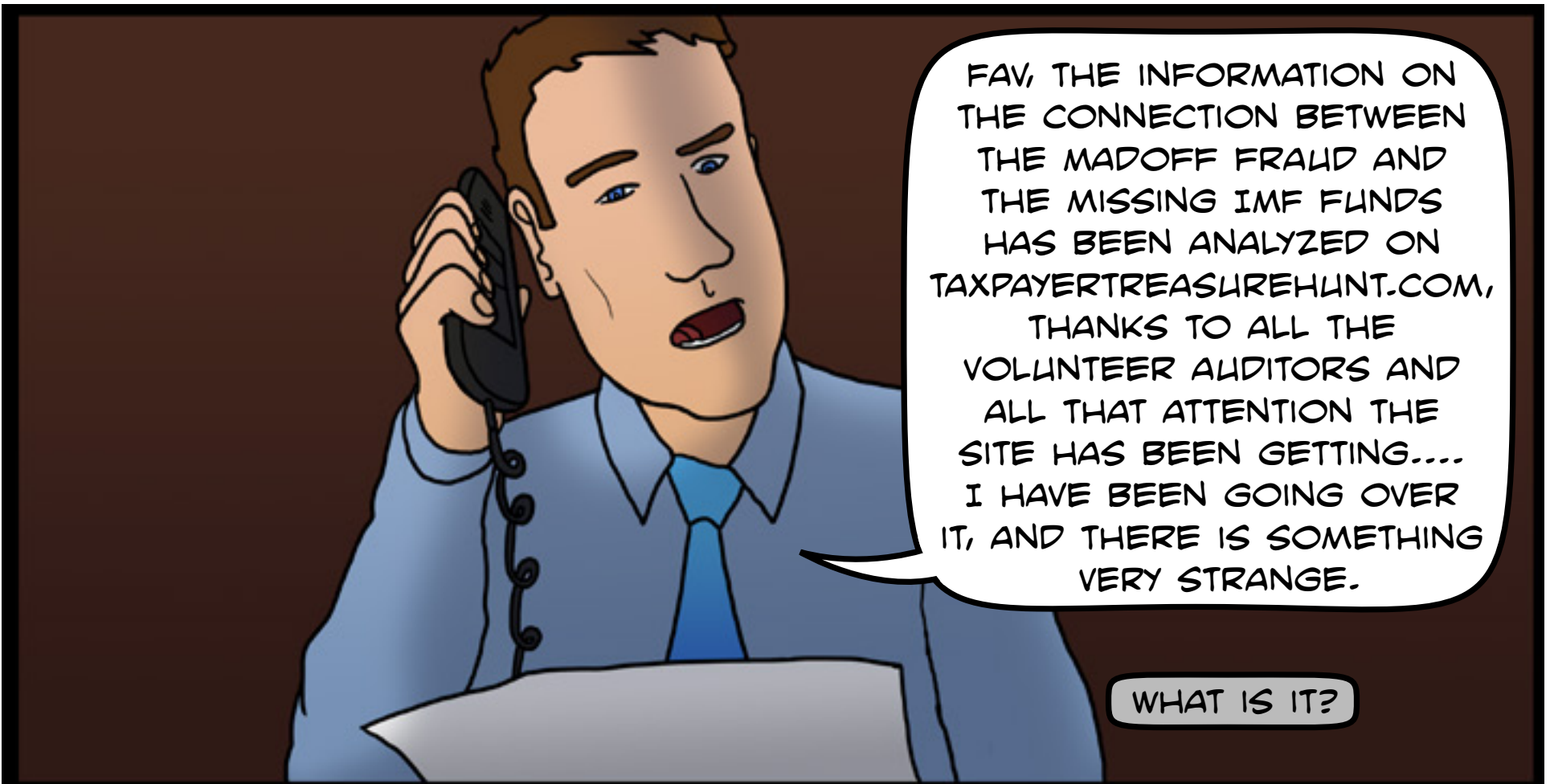
WELL, IF YOU DON'T DO AS I SAY I'LL HAVE YOU RUINED REGARDLESS. WE NEED TO CALM THE PUBLIC. MAKE A SPEECH. IF WORSE COMES TO WORST, WE'LL JUST HAVE HELICOPTER BEN DUMP A MASSIVE AMOUNT OF MONEY ON GOLDMAN, AND TRICKLE IT DOWN TO THE MASSES.

...FINE.

...AND NOW FOR A SPECIAL REPORT SPONSORED BY THE GOLDMAN SACHS GROUP. WORLD-RENOWNED ECONOMIST AND HARVARD PROFESSOR JIM GREENE ASSURED THE AMERICAN PUBLIC THAT MARKETS WERE OVERREACTING TO RECENT NEWS, AND THAT THE ONLY PROBLEMS WERE ONE OF TEMPORARY LIQUIDITY.

I BELIEVE THAT THIS PANIC HAS BEEN CAUSED BY SHORT SELLERS AND MARGIN CALLS. BASED ON THE DATA I AM SEEING, THE MOST CURRENT THERE IS PROVIDED BY THE US GOVERNMENT, THERE IS NO FUNDAMENTAL PROBLEM WITH THE ECONOMY. EVERYONE NEEDS TO CALM DOWN. AS FDR ONCE SAID, THE ONLY THING WE HAVE TO FEAR IS FEAR ITSELF. I ALSO WANT TO REMIND EVERYONE, AS YOU'VE PROBABLY ALREADY READ, THAT THE WORLD'S MOST FAMOUS INVESTOR, WARREN BUFFETT, HAS MADE A \$20 BILLION INVESTMENT IN GOLDMAN SACHS TO BOLSTER THEIR ALREADY STRONG CAPITAL POSITION.





FAV, THE INFORMATION ON THE CONNECTION BETWEEN THE MADOFF FRAUD AND THE MISSING IMF FUNDS HAS BEEN ANALYZED ON TAXPAYERTREASUREHUNT.COM, THANKS TO ALL THE VOLUNTEER AUDITORS AND ALL THAT ATTENTION THE SITE HAS BEEN GETTING.... I HAVE BEEN GOING OVER IT, AND THERE IS SOMETHING VERY STRANGE.

WHAT IS IT?



WELL, PLEASE DON'T GET UPSET, BUT THE LITTLE BLACK BOOK YOU GOT FROM MADOFF? THE OFFSHORE ACCOUNTS WHERE HE DEPOSITED THE MONEY THAT WAS INVESTED WITH HIM FROM THE PEOPLE WHO HAD RIPPED OFF IMF FUNDS? WELL SOME OF THE ACCOUNTS HAVE BEEN TRACED BACK TO GINA.



ARE YOU SURE?



...WHAT PROFESSOR GREENE AND THE OTHER GOVERNMENT SUPPORTERS HAVE SAID IS A LIE. QUITE OBVIOUSLY THINGS ARE CRUMBLING. DECADES OF A CURRENCY BACKED BY NOTHING BUT GOVERNMENT PRINTING PRESSES, IN CONJUNCTION WITH HUGE ENTITLEMENT PROGRAMS, WILD GOVERNMENT OVERSPENDING, AND SKYROCKETING DEBTS HAVE CAUSED THE DISINTEGRATION OF THE EURO AND THE CRUMBLING OF CURRENCIES AROUND THE WORLD, EVEN THE DOLLAR. WHAT HAD BEEN A DEFLATIONARY ENVIRONMENT HAS SUDDENLY REVERSED AS GOVERNMENTS AROUND THE WORLD HAVE TRIED TO PRINT MONEY TO PAY THEIR DEBTS... INFLATION IS ADVANCING AT A RATE NEVER SEEN BEFORE... GOLD JUST PASSED \$2,500 AN OUNCE YESTERDAY. THE EURO CANNOT BE SAVED, AND NEITHER CAN THE DOLLAR.



OVERSPENDING BY AMERICAN AND EUROPEAN CITIZENS AND GOVERNMENTS CAN'T BE SUPPORTED BY OTHER COUNTRIES FOREVER. FOR DECADES NOW, CITIZENS OF EMERGING ECONOMIES, ESPECIALLY IN CHINA, HAVE CONSUMED LESS THAN THEY PRODUCED, AND LENT THE REST TO EUROPE AND AMERICA, WHERE ORGIES OF CONSPICUOUS CONSUMPTION WERE SUPPORTED BY HUGE DEBTS. THAT ERA IS OVER.

WESTERN COUNTRIES HAVE HIT THE LIMIT OF WHAT THEY CAN BORROW; A HUGE INTERNATIONAL MARGIN CALL IS NOW TAKING PLACE. I AM PROPOSING A NEW CURRENCY, THE UNIVERSAL, OR UNI FOR SHORT, BACKED BY REAL TANGIBLE COLLATERAL. THE UNI WILL BE COLLATERALIZED BY GOLD, OIL, AND VARIOUS DEBT AND EQUITY HOLDINGS IN DIFFERENT CURRENCIES, INCLUDING THE YUAN, THE REAL, THE DOLLAR, AND THE YEN.

THE STRUCTURE BEHIND THE UNI IS COMPLEX, AND IS MODELED BOTH ON COMMODITY MONEY BUT ALSO ON EXCHANGE TRADED FUNDS (ETFs) AND SPECIAL DRAWING RIGHTS (SDRS). HOWEVER, THE WAY IT WORKS IS FAIRLY SIMPLE; UNIS MAY BE EXCHANGED DIRECTLY FOR PUBLICLY TRADED ETFs REPRESENTING THE UNDERLYING COLLATERAL. THE VALUE OF THE EXCHANGE DEPENDS ON THE VALUE OF THE COLLATERAL AT ANY GIVEN TIME. WHILE INDIVIDUAL CONSUMERS WILL EVENTUALLY USE THE UNI IN DAY-TO-DAY TRANSACTIONS AROUND THE WORLD, THE IMMEDIATE USE WILL BE IN INTERNATIONAL TRADE. WE HAVE TWO MAJOR PARTNERS WHO HAVE ALREADY AGREED TO USE THIS CURRENCY AS THEIR PRIMARY CURRENCY IN INTERNATIONAL TRANSACTIONS... CHINA AND BRAZIL, WITH OTHERS EXTREMELY INTERESTED. COUNTRIES THAT USE THE UNI AGREE TO ABIDE BY RESTRICTIONS REGARDING ISSUANCE OF DEBT, MONEY SUPPLY, BALANCE OF PAYMENTS, MARKET DISTORTING SUBSIDIES, AND CURRENCY MANIPULATION. AN IMPORTANT PROVISION IS THAT GOVERNMENT SPENDING IS TO BECOME FAR MORE TRANSPARENT, AND IS TO BE SUPERVISED BY AN AFFILIATE OF TAXPAYERTREASUREHUNT.COM, SET UP FOR THIS PURPOSE. THIS TRANSPARENCY WILL PREVENT THE SORT OF EMBEZZLEMENT THROUGH THE IMF AND MADOFF THAT HAS SHAKEN EUROPE, AND PARTICULARLY FRANCE.

CLAP CLAP
CLAP CLAP
CLAP CLAP
CLAP

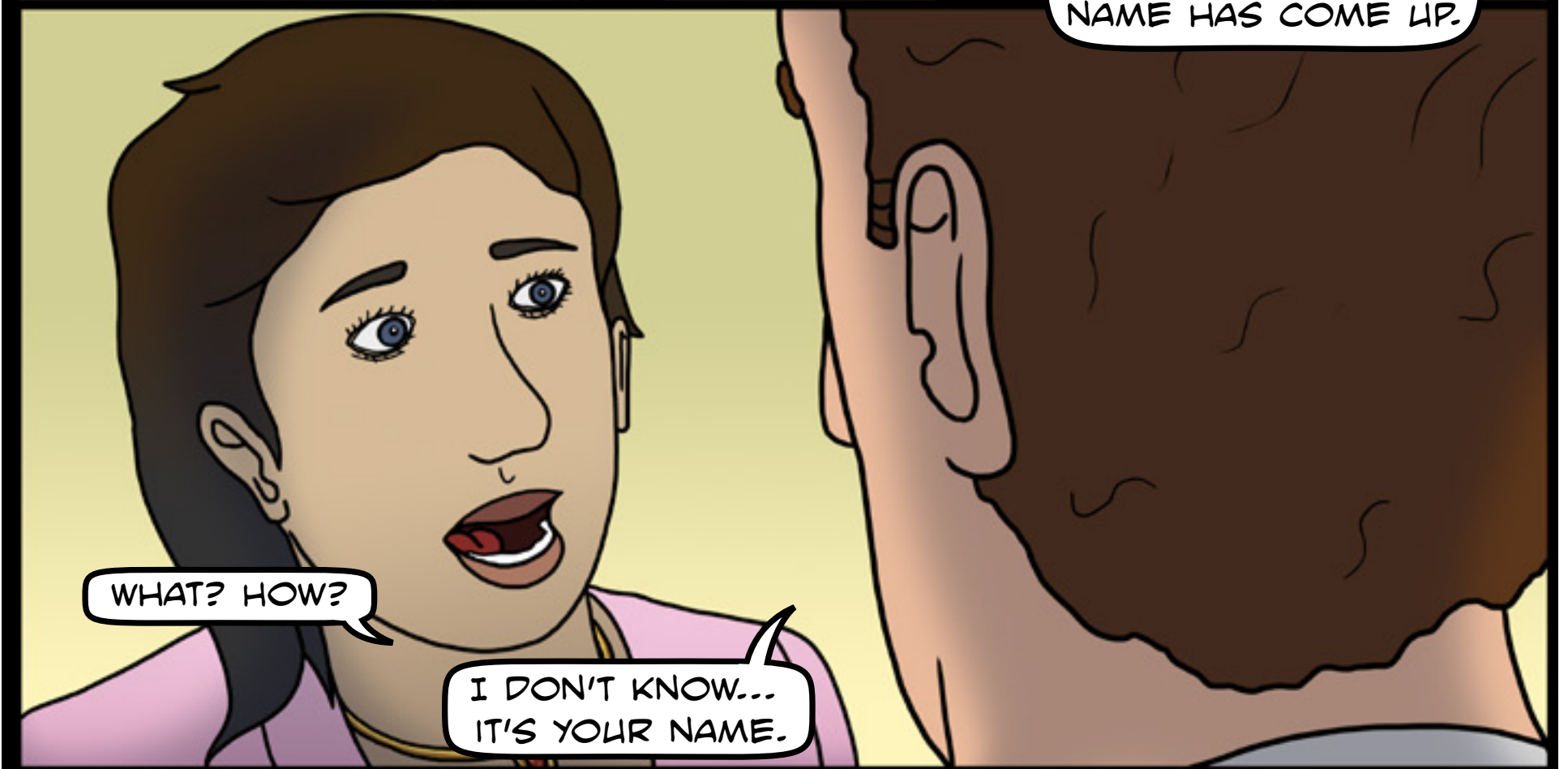


FAV, YOU DID WELL TODAY.

THANKS. LISTEN, WE NEED TO TALK.

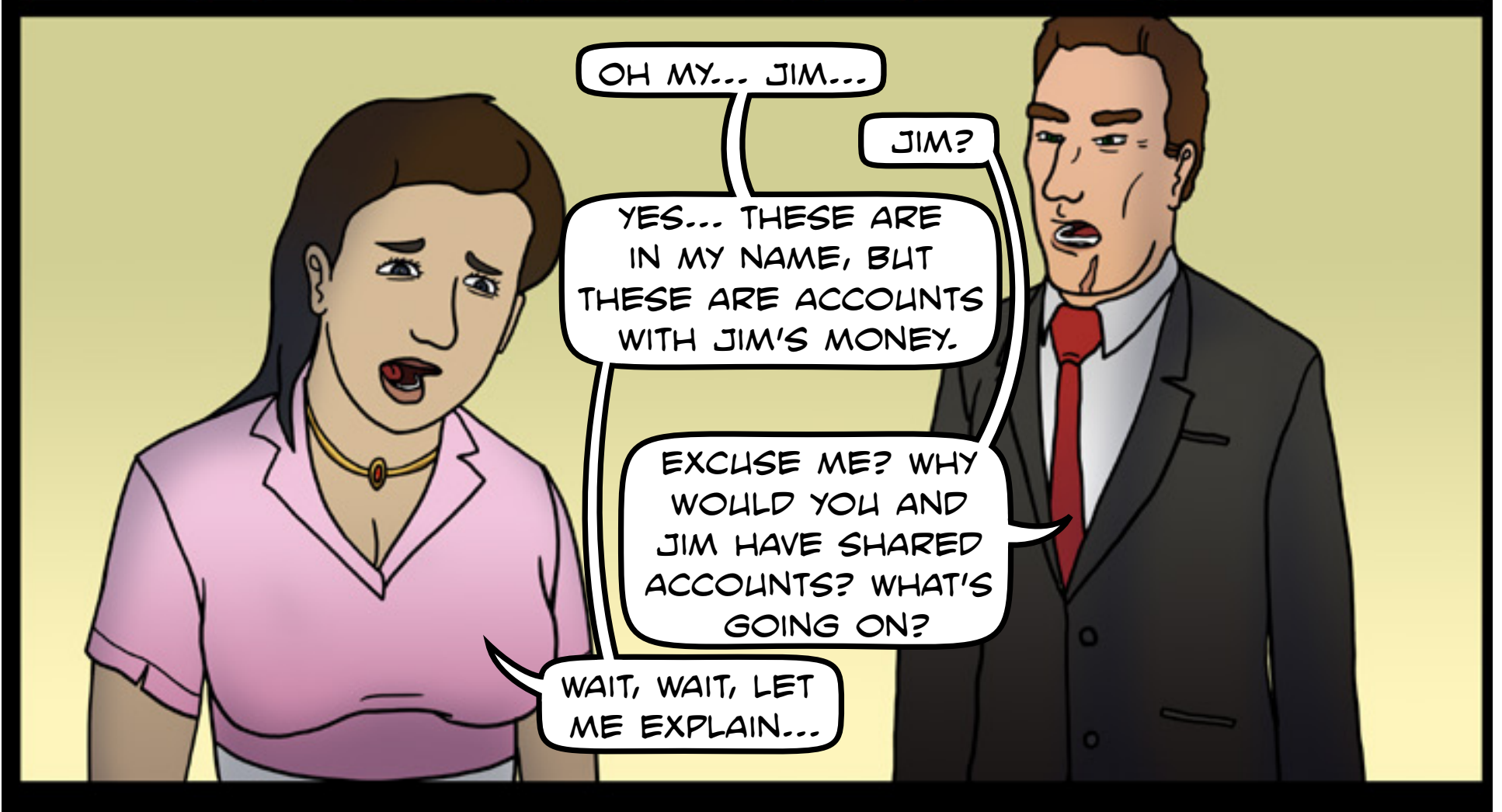
...OKAY, WHAT'S WRONG?

THERE HAS BEEN A LOT OF RESEARCH INTO THE MADOFF CASE, AND YOUR NAME HAS COME UP.



WHAT? HOW?

I DON'T KNOW... IT'S YOUR NAME.



OH MY... JIM...

JIM?

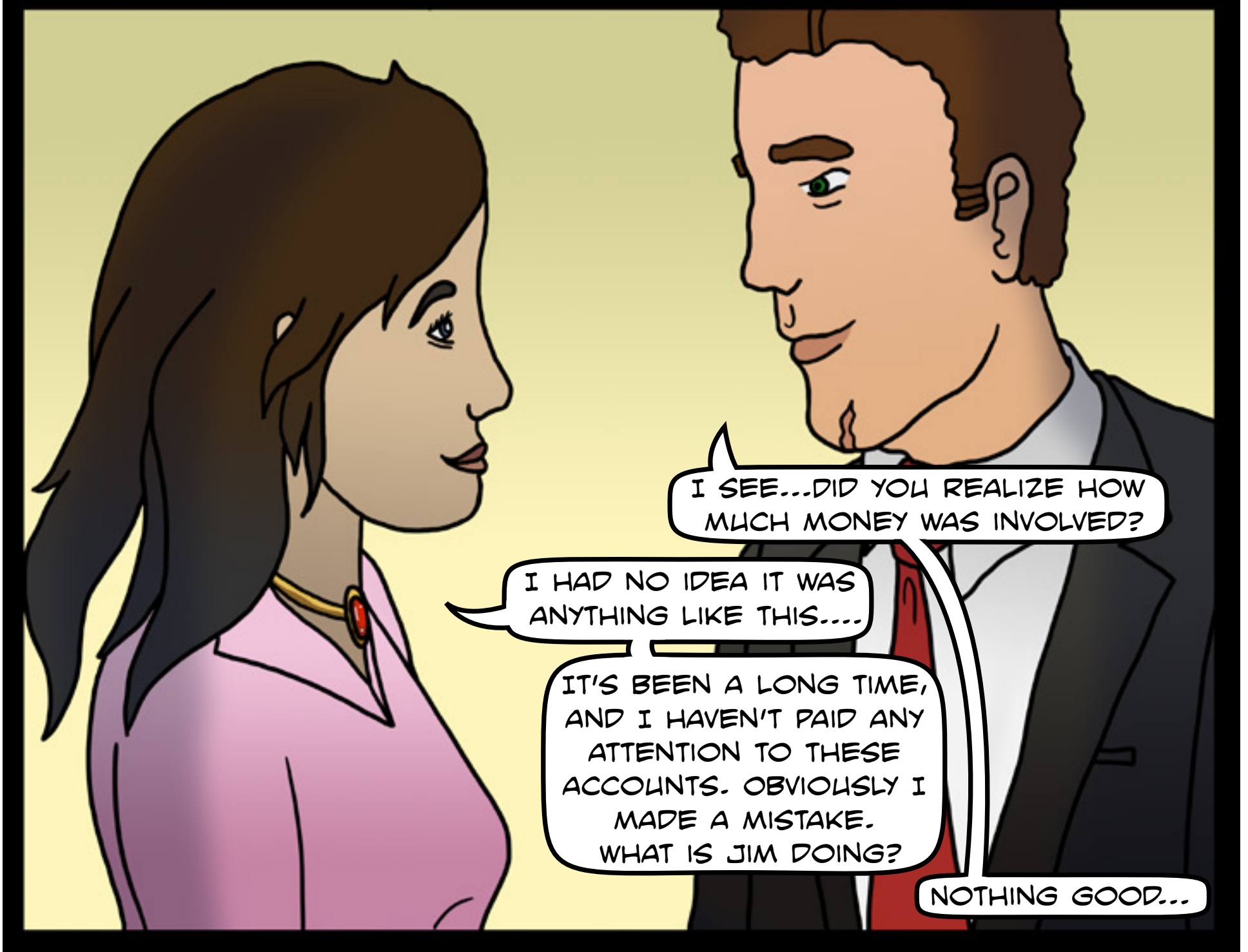
YES... THESE ARE IN MY NAME, BUT THESE ARE ACCOUNTS WITH JIM'S MONEY.

EXCUSE ME? WHY WOULD YOU AND JIM HAVE SHARED ACCOUNTS? WHAT'S GOING ON?

WAIT, WAIT, LET ME EXPLAIN...



BACK WHEN WE WERE DATING, JIM SAID HE WAS IN A DANGEROUS PLACE. PEOPLE WERE AFTER HIM, AND HE SAID NEEDED TO HIDE SOME MONEY. HE ASKED ME IF I WOULD PUT SOME ACCOUNTS IN MY NAME WITH HIM AS THE BENEFICIARY, JUST AS SECURITY FOR HIM.



I SEE...DID YOU REALIZE HOW MUCH MONEY WAS INVOLVED?

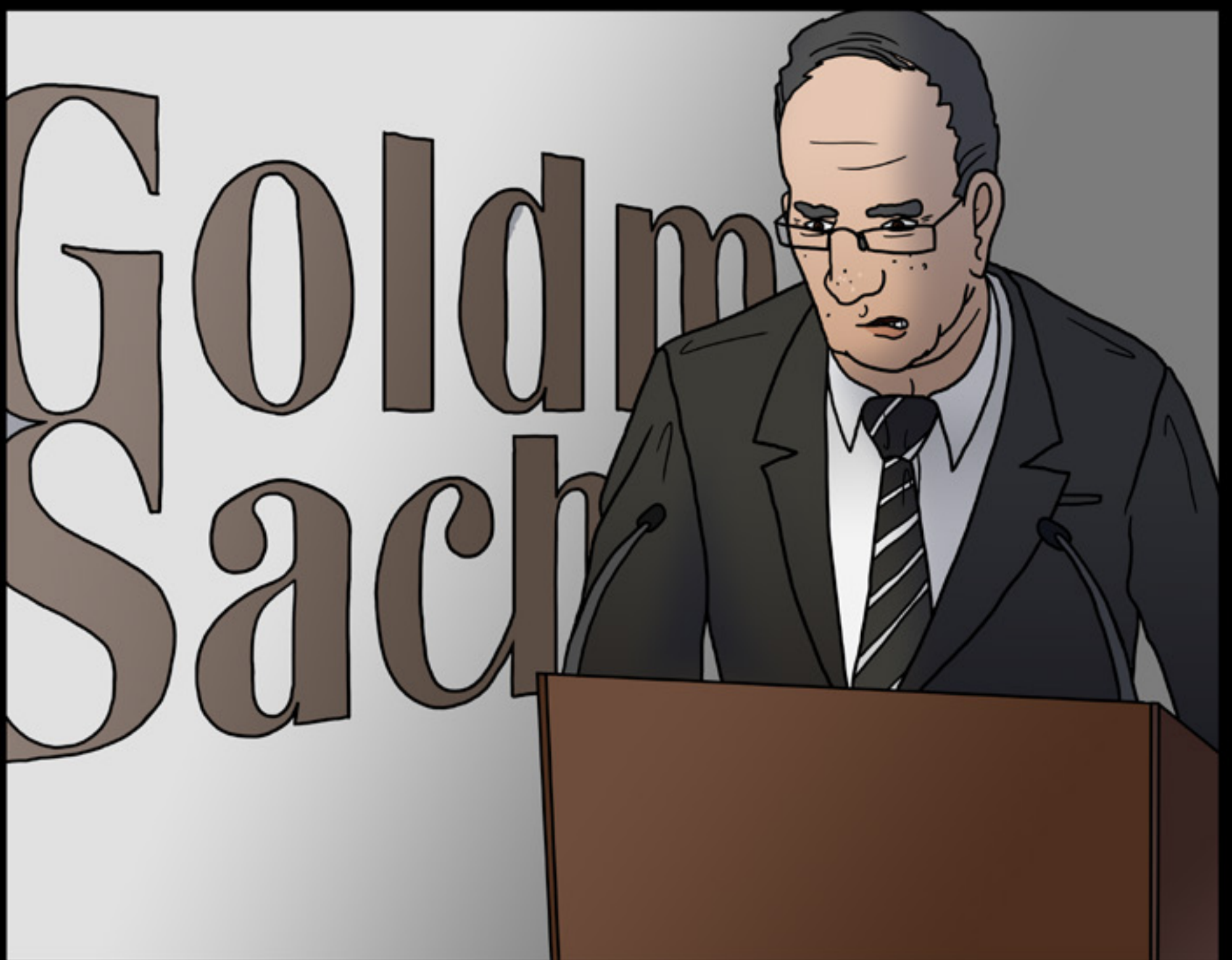
I HAD NO IDEA IT WAS ANYTHING LIKE THIS....

IT'S BEEN A LONG TIME, AND I HAVEN'T PAID ANY ATTENTION TO THESE ACCOUNTS. OBVIOUSLY I MADE A MISTAKE. WHAT IS JIM DOING?

NOTHING GOOD...



INTERNATIONAL FINANCIAL MARKETS CONTINUE IN TURMOIL, AS EVERYONE REALIZES THE US DOLLAR WILL NO LONGER BE THE RESERVE CURRENCY OF THE WORLD, NOW THAT THERE IS THIS NEW CURRENCY BEING IMPLEMENTED BY A NUMBER OF THE WORLD'S MOST IMPORTANT ECONOMIES. HOWEVER, OVER TIME, AS THE MARKET GAINS CONFIDENCE IN THE NEW CURRENCY, THE TURMOIL LESSENS, AND THE FUTURE, WHILE STILL VERY UNCERTAIN, LOOKS BRIGHTER. ALTHOUGH NO INDIVIDUAL OWNS THE IDEA OF THE CURRENCY, AS ITS INVENTOR, FAV BECOMES THE MOST POWERFUL FINANCIAL FIGURE IN THE WORLD. HIS POSITION IS EQUIVALENT TO THAT OF JP MORGAN DURING THE FINANCIAL CRISIS OF 1907, EXCEPT THAT MORGAN'S PREEMINENCE WAS IN AMERICA, WHILE FAV IS A FIGURE OF INTERNATIONAL INFLUENCE.

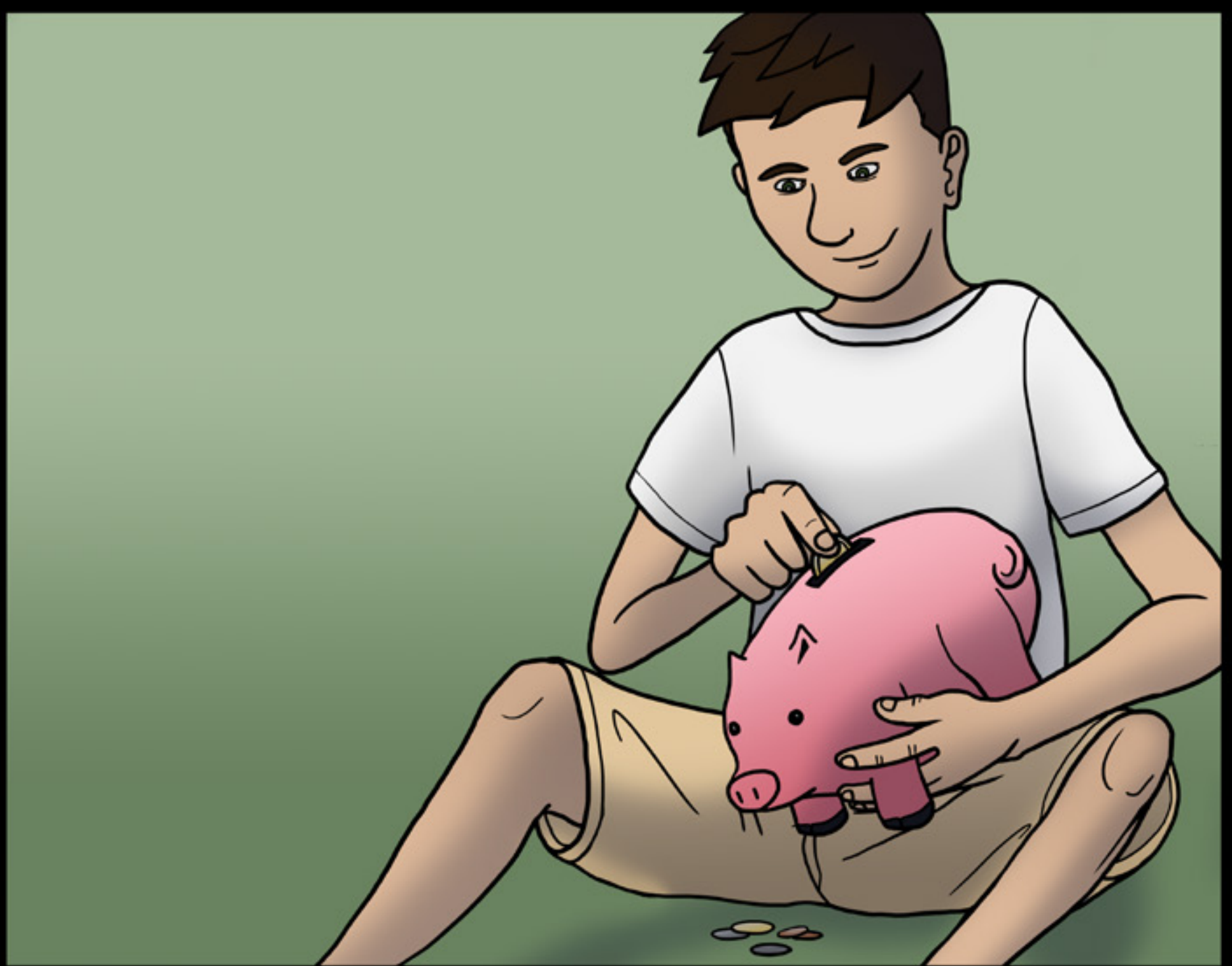


GOLDMAN, HAVING MADE LOSING BETS AGAINST ALL OF FAV'S POSITIONS, AND NOW GETTING BURNED BY THE IMF LOAN TO FRANCE AND THEIR CLANDESTINE OPERATIONS ON BEHALF OF THE OBAMA ADMINISTRATION, IS ON THE BRINK OF BANKRUPTCY. HOWEVER, THEY ARE "MYSTERIOUSLY" SAVED, ANNOUNCING THAT:

- WITH ONLY ONE "UNNAMED" EXCEPTION, NONE OF THE LOUVRE'S WORK WILL BE MOVED.
- GOLDMAN IS CREATING NEW DIVISIONS TO IMPLEMENT AND TRADE THE NEW WORLD CURRENCY CREATED BY FAV.
- THEY HAVE OPENED MAJOR NEW BRANCHES IN THE MIDDLE OF THE FAVELA, NEAR WHERE FAV WAS BORN. THEY WILL BEGIN MAJOR EDUCATIONAL INITIATIVES IN THESE AREAS, AS WELL AS HIRING BASED ON NATIVE TALENT AND HARD WORK, WITHOUT REGARD TO ADVANCED DEGREES.
- THEY HAVE MADE A LARGE DONATION TO AN UNNAMED CHARITY WORKING WITH CHILDREN AROUND THE WORLD.
- THEY HAVE ALSO MADE SIGNIFIGANT DONATIONS FOR ANIMAL RESCUE AND REHAB PROGRAMS, AROUND THE WORLD, BUT FOCUSED ON SAO PAULO AND RIO.

THE PROFESSOR DOES NOT GET SAVED; HIS FINANCIAL POSITIONS ARE WIPED OUT. HIS BROKER, WHICH HAPPENS TO BE GOLDMAN, ISSUES A MARGIN CALL, WHICH HE CANNOT MEET, SO HIS POSITIONS ARE LIQUIDATED TO PAY HIS MARGIN DEBT. HE HAS TENURE AT HARVARD AND CANNOT BE FIRED, BUT HE IS INCREASINGLY IGNORED. A GRAND JURY IS CONVENED TO LOOK INTO HIS CONNECTION WITH MADOFF AND THE IMF EMBEZZLEMENT SCHEME. GINA WILL NO LONGER RETURN HIS CALLS.





AS THE US ECONOMY EMERGES FROM CHAOS, ALMOST NO INCUMBENTS ARE BEING RE-ELECTED, ANYWHERE AROUND THE WORLD. IT'S TIME FOR REAL CHANGE. BOTH CONSUMERS AND GOVERNMENTS WILL HAVE TO LEARN TO LIVE WITHIN THEIR MEANS. ECONOMIC GROWTH WILL BE FUELED BY INNOVATION, HIGH SAVINGS RATES, AND REWARDS FOR GOOD JUDGMENT, RATHER THAN BY DEBT, CONSUMER CONSUMPTION, AND SUPPOSEDLY EFFICIENT MARKETS. THE WORLD WILL REMAIN A TERRIBLY FLAWED PLACE, BUT ONE WHERE MOST PEOPLE WHO ARE CAREFUL, PRUDENT, AND HARD WORKING AT LEAST HAVE A CHANCE FOR A BETTER LIFE; A SANE LIFE IN A FORMERLY INSANE WORLD.

YOU KNOW, I ALWAYS THOUGHT THAT
WOULD LOOK GOOD IN THIS ROOM.

