

# **Burning Iraqi Dinar Investor Questions Revealed**

**Answers every Investor wants to know  
but is afraid to ask...**

**by Blanche Bonet**

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## **Introduction**

This book is intended to be your reference guide to better understand the Iraqi Dinar.

Read the entire report from cover to cover at least once.

If you learn what I'm about to reveal to you, you will have a deeper understanding of your investment and have a much more satisfying and enjoyable experience.

As a result, your friends, family and coworkers will look at you in a whole new light.

You will have an advantage over other investors...you'll have the knowledge to make decisions based on logic and ration rather than heated emotion.

You will not feel like you are in the dark anymore.

If you fail to learn the info contained in this report you are likely to fall victim of the emotional roller coaster ride many dinar speculators fall into.

Your family and friends will continue to doubt your decision to invest in the dinar and you're likely to make poor and foolish decisions in the future.

As with all things...there's a catch to choosing knowledge over ignorance...

(This analogy comes from my son...bless his heart!)

You've seen or heard about the movie The Matrix, right?

In the movie Laurence Fishburne's character, Morpheus offers young Neo a tantalizing choice...a la Alice in Wonderland.

He holds out his hand and presents two pills...one red and one blue.

Morpheus explains the red pill leads to a whole new world of truth and the blue pill sends him back to the world as he knows it now.

Either way, there is no turning back.

I'm in essence offering you the same thing...a red pill or a blue pill.

If you choose the blue pill, you can continue down the same path you are on with your investment.

Things will eventually work out, right? They always do, don't they? Besides you're bright; you can figure things out on your own, can't you?

Taking the blue pill is closing this book unread.

Or...

You can choose the red pill.

The red pill exposes you to a whole new world...a world that has been playing itself out around you since the beginning...a world you are not aware of, but not completely unaware of it either.

I must warn you, the red pill comes with a cost...it's kind of like an investor rite-of-passage. Once you are exposed you can't be unexposed.

I guarantee some of the information you learn in these pages will make you uncomfortable. Some of it is not what you want to hear. Some of it conflicts with what you currently believe is real.

But all of it is geared to help lead you to a healthier and happier relationship with this investment.

So what's it going to be...

The blue pill and closing the book?

Or...

The red pill and turning the page?

I wish you all the best...

Blanche Bonet

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## Top Dinar Investor Questions Revealed:

You've made the right decision to invest in this special report.

This dinar investment is a strange thing...it holds sooo much promise...yet sounds totally IMPOSSIBLE and totally POSSIBLE at the same time.

What a confusing puzzle.

When you add to the mix, the people you love the most are the most critical of our decisions its easy to feel overwhelmed, confused and filled with doubt.

It's not your fault...

When you are excited about something and feel it can be such a life changer...you want to share it with everyone you care about.

A lot of times we pay the price for sharing. 😊

People are naturally skeptical and afraid of ANYTHING new and different.

It's just the natural way of the world.

This report will help you deal with that...

It will cut your learning curve down dramatically and get you caught up to speed much quicker.

Once you read and understand the most common questions people have about the dinar, you will have a natural confidence...you will begin to RELAX a lot more.

Some of your anxieties will melt away.

Friends and family will have more respect for you and you will have more power and control over your investment.

This dinar adventure is just that....an adventure. It's NOT for the squeamish or thin skinned.

If you're not careful it will bite you in the worst possible spot...your heart.

This report will help keep you off the emotional roller coaster ride many dinar followers slip into.

It's easy to do. I've been there myself.

In fact this is one of the reasons I created [www.DinarGuru.com](http://www.DinarGuru.com) (actually my son put it together for me



☺)...I was tired of being constantly disappointed and overwhelmed by all the information floating around on the boards.

I had absolutely no intentions of making Dinar Guru a public website...and certainly no intentions of making this report for you.

(If you're interested you can read the whole story behind how this Dinar Guru thing came about here.)  
Click below.

<http://www.dinarguru.com/my-dinar-story.html>

Emotional DISAPPOINTMENT is one of the top comments community members tell me they struggle with the most...

But I'm getting ahead of myself...I'll tell you all about that in just a minute.

When the community found DinarGuru.com ...the response was (and continues to be) tremendous!

I still can't believe it...

Not only am I not the only one who wanted REAL tangible information.

There are THOUSANDS and THOUSANDS of us!

Members joined the site in droves...the community grew larger and larger everyday...

I was totally floored!

Once the community realized we share the same struggles, same hopes and dreams, they started asking questions.

At first I was like...I can't answer these questions...who am I? I'm just a regular person.

Then I realized I have the largest collection of GURU predictions and information at my fingertips!

The Dinar Guru Member's Archive...

I began to hear the same questions over and over from the members.

I saw a pattern...

Turns out sooner or later similar thoughts and fears creep up inside all of us.

We all become DESPERATE for answers.

This whole dinar investment thing is new to all of us after all...

I related so much.

No one wants to feel they're going to miss something and be left behind.

No one wants to do something wrong (or not do something) that will get them in trouble.

No one wants to do something that will cost them a TON of money.

So I answered (and continue to answer) as many as I can.

**Dinar Guru members are the most savvy and sharpest around...we strive to be an INFORMED community.**

All this brings us to...

Guru intel is FANTASTIC...we get to hear what high up contacts are saying about the dinar and other related information.

I really don't know any abc agency VIPs...

I don't have "boot on the ground" in Iraq...

My friends of friends are just regular people.

So hearing this insider stuff is great for me...a privilege really. I love to hear it and I love to share it with you...

BUT.

And this is a big BUT.

I learned one can't live PEACEFULLY on intel alone. 😊

For that you need FACTS (or as close to facts as you can get)...

*"Facts are stubborn things; and whatever may be our wishes, our inclinations, or the dictates of our passion, they cannot alter the state of facts and evidence."—John Adams*

Something to hang your hat on, you know?

Paying attention to ONLY the Date and Rate is fine and dandy for the causal investor.

Our Dinar Guru community wants more...we want to know the reason behind the projections and excitement.

This whole investment is nearly all speculation after all...so we need as much SUBSTANCE as we can get.

This is what keeps us sane...keeps us grounded.

So, without further a due...

Below are the most common questions community members ask...

**Speculation:**

- 1.** a message expressing an opinion based on incomplete evidence
- 2.** a hypothesis that has been formed by speculating or conjecturing (usually with little hard evidence)
- 3.** an investment that is very risky but could yield great profits
- 4.** continuous and profound contemplation or musing on a subject or series of subjects of a deep or abstruse nature

Your next step is to read over the questions below.

You'll notice some have multiple possible answers—I've learned this is the nature of speculative investments...lots of educated guesses based on incomplete information.

Once you learn the basics outlined within the questions your family and friends will automatically see you in a more positive light...they will see you've become a more balanced investor. They will respect you more (YOU will respect YOU more).

Once you can see the RISKS and possible REWARDS and you are still able to ACT and DECIDE you begin to gain

control over your life!

Wisdom is an attractive thing.

Don't be surprised if people begin coming to YOU with their questions.

If you have a question that is not listed...ask away. I try to answer as many as I can...the best I can.

There's RISK & REWARD...DANGER & OPPORTUNITY in nearly everything we do...

WISDOM is the ability to see, assess and weigh all contradicting sides and still be able to ACT...

(WARNING: sometimes my answers will NOT match what you want to hear!)

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Questions are listed in no particular order...

**Blanche Bonet...Are you a person or a Computer Machine? Are you a pumper?**

I'm a person. 😊

No, I'm not a pumper...in fact some call me the ANTI-PUMPER...Dinar Guru is the largest Archive In The World of past guru predictions and updates—

Some positive...some not so positive.

Most have not played out like the gurus would have liked.

Some gurus don't have a rosy outlook on the dinar situation...they share VERY sobering perspectives.

I encourage everyone to browse the history of the dinar in the Dinar Guru Member Archives (if you are not a member join on [www.DinarGuru.com](http://www.DinarGuru.com) its free) and see how complex and elusive this whole thing REALLY has been.

## **What makes a guru a guru...What is the criteria to become one?**

I get this question a lot...

I don't know any of the gurus personally.

I'm like you....just a regular person—no contacts, no boots on the ground, no son in law working for the FBI or anything cool like that! 😊

I don't choose the gurus...the community chooses the gurus!

Once a individual reaches the point where they have their own website or posts that have a strong following...they are a guru.

When the community sits on their hands in chats for them...that is a sign.

Once this status is reached I decide whether this person brings insight into the discussion and whether its important to track their predictions in the Dinar Guru Member Archives.

I have a couple other secret criteria too that I can't discuss here.

It's a big deal to become listed as a guru on Dinar Guru.

### **Is this a scam? I'm frustrated.**

I feel your pain!

I was there once (and still am from time to time)...this is part of the reason why I created the Dinar Guru system in the first place...to ease my frustration and disappointment...

My solution is to track what the gurus say over time.

You forget after a while who said what, when and why.

Dinar Guru is an ARCHIVE of predictions and ground reports.

It helps us put the pieces of this puzzle together.

I've been in this a while and can see NO one single guru knows the whole story.

I suggest you take some time and skim through the Dinar Guru archives...go back months—look up your favorite guru (and not so favorite) and see what he or she was saying back then to see how it played out.

Knowing what was said 6 months ago will keep you from getting SO emotional today...No MATTER how confident the gurus sound.

As for is the dinar a scam or not? I guess that comes down to the individual asking the question...For me it is NOT—I know the risks, I know this whole dinar thing is HIGHLY speculative.

I know it might not go exactly how I want it to go.

It's a war torn country, They may never stop fighting long enough to be productive, Iran may invade, they could simply start a new currency, a key person may be killed, inflation could rage out of control and a million other things may go wrong...

But for someone else who is TOTALLY ignorant to what is going on...who came in with unrealistic expectations...who blindly jumped into this thing thinking they are GUARANTEED a HUGE return and has no interest in investigating and learning may consider it a scam.

Here's an analogy...

Here's a person who knows very little about cars...but they know they WANT one bad!

They want the freedom...the attention...the speed!

They go to a car lot...find a beautiful sporty little car and lay their money down!

Yeah! They speed off the lot in glee!

...a few days later the car putters to a STOP, totally shuts down in the middle of a busy street...



WHAT??? What's going on??

It will NOT restart...

They're stuck, frustrated and embarrassed as other motorists pass honking their horns...MOVE IT!

They get a tow back to the dealership...

Turns out, NOTHING is "wrong" with the car.

The car simply ran out of gas...the new car owner is FURIOUS, "YOU didn't tell me you had to put gas in it EVERY week—that's hundreds of dollars more—this is a TOTAL scam to sell gas!!"

"I would have NEVER bought the car if I knew it NEEDED gas all the time!"

This person had certain expectations that were not met.

"I spend my money on a car to drive me around and now it will not do that..."

...what a TOTAL scam!"

But was it really?

They had NO business buying the car in the first place without doing their due diligence.

If this example doesn't sound realistic....you haven't had teenagers!! 😊

Okay, Okay that was a far out example...my point is...know what you are getting into.

You're already above and beyond most simply by reading this far into the report!!

### **Is this highly speculative investment real?**

I don't know for sure.

We do know there are real documents outlining the official plan for Iraq (I email this document to all Dinar Guru members—if you have not gotten it...become a member...What are you waiting for?)

We do know there are articles in REAL newspapers in Iraq talking about the CBI and the currency and a change the CBI is planning.

We do know Shabibi and the CBI raised the value of the dinar once already (about a 40% increase) a few years ago.

We do know the Iraqi Dinar is listed in at least some of the big bank currency books (even though it is NOT international right now???).

We do know major banks in the US sold this money at one time not long ago.

We know US policy 13303 gives us the right to own Iraqi Dinars.

So it comes down to...is the Dinar going to increase in value like we'd like it to...?

We'll have to wait and see...Its all speculation and we are trying to pull the pieces together.

### **My bank says it is NOT happening?**

Yeah, I hear a lot of this kind of bank story.

In fact, most of the bank stories the community shares with me are of the negative variety. ☹️

From time to time I hear from someone who says a bank insider is whispering something positive but this is much more rare.

We won't know for sure until something happens....we do know the CBI wants a change because they are sending out a ton of articles saying so.

The CBI has formally requested approval for lower denominations from parliament.

If that change is what we want to have happen or not we don't know yet.

That's why this investment is speculative! 😊

## Which banks are cashing in? Where should I go to cash in?

As of right now the Iraqi Dinar is NOT an internationally recognized currency...

The gurus say that once (and if) the dinar is international we will not have a problem finding a bank to exchange.

## What does REMOVE/LIFT the ZERO's mean?

This is the MILLION dinar question...and probably the most common and controversial questions too.

Most gurus say “lift the zeros” and “remove the zeros” means raise the value of the dinar.

Some give more details and say the CBI is lifting the zeros from the nominal rate....again this means raise the rate.

Some other gurus (much fewer) interpret these phrases to mean literally take the zeros off the large denom notes...for example a 25000 note...leaving 25. **[This is what the community calls a lop]**

To add to the confusion, articles translated into English are vague and use inconsistent terminology making them HARD to decipher confidently.

No one knows for sure what's going to happen...we're hoping for a simple raise in value.

But we won't know ABSOLUTELY for sure until it happens.

### **I want to Give Dinar To Someone else...How do I handle this?**

The gurus say to speak with a tax attorney and it would probably be best to write a letter saying something along the lines...you gave your "aunt" the dinar on this date at x rate and have it notarized...again talk to a tax attorney to make sure..

### **GURUS Keep saying "now, tomorrow or this weekend"...what gives?**

This thought creeps into everyone's mind at some point in this ADVENTURE....

This whole dinar thing has been going on a lot longer than a couple weeks...check out the Dinar Guru archive...SHOCKING!

In fact its been going on way longer...YEARS...

Some members report purchasing dinar as early as 2007...I've heard others say as way back as 2005!

Gurus make their best guesses and predictions based on the info at the time.

Its imperfect.

Here's the bright side...

In 2010 and early 2011 it was RARE to see an article about the dinar, maybe one a month...now its common to see a dozen or more in a single day.

If you look past the "Its happening right now" stuff and focus on the other info, you learn a lot and keep your emotions balanced.

## **What about Taxes? How much do I pay?**

The gurus say, YES...this is a "taxable event".

This is probably the ONE thing they ALL agree on! 😊

I'm no tax expert so before you do anything consult a tax attorney or accountant or IRS rep.

What you are supposed to pay in taxes is up for debate...at this point no one seems to agree what % you'll be expected to pay.

There's also debate on whether the IRS considers this an "investment" or "ordinary income".

Some guru's think it will be 35% plus your state tax....others think a flat 15% plus your state.

Several Gurus reported their treasury contacts said there will be some sort of tiered time line and tax rate...15% for the

first couple of weeks, then 25% (or so) for a couple weeks and ultimately 35% (or more) there after...and of course plus your state.

Ultimately, the IRS is where you will get the real rate...listen to them.

The gurus also mention that congress may pass special tax laws just for this occasion.

Lucky us. ☹️

I'll keep you posted.

## What is HCL?

HCL is Hydro Carbon Law...I don't know ALL the ins and outs of this but in general it is the who, what and when as it pertain to Iraqi oil.

The big oil companies are reluctant to drill without this law because Iraq has not defined who actually has rights to the oil...also the people of Iraq will each get a piece of the pie too--so that needs to be defined.

Several gurus have reported this is part of the UN stipulations to be released from CH7.

One of the BIG political hurdles is how the oil revenue will be divided by region. Kurdistan wants a big percentage since they are really the only region producing right now.

This has been a BIG debate that has been going on for

MONTHS and MONTHS within the GOI and parliament.

HCL comes up for a vote again and again and gets delayed again and again.

Some gurus say the RV will not happen until this is settled.

Recent reports say that Maliki has approved 3 versions of the HCL and its now up to the parliament to decide which works best for everyone. (this is a HUGE step forward!)

### **Why do all the gurus say different things?** **Why don't they agree?**

I hear your frustration...EVERYTHING about this thing is SPECULATION...it appears there is a plan in place for Iraq but at the same time things move and change all the time.

We are all trying to piece together this puzzle...its a clumsy process for sure.

Iraq is a highly speculative situation by itself...when you add in the Iraqi Dinar—it goes off the SPECULATION charts....

The gurus make best guesses and predictions based on the limited information they have individually.

DinarGuru.com pulls all the different gurus information into one easy to read spot so we can see what ALL the gurus are saying at one time...



Some have intel, some rumors, others watch articles and a few monitor Iraq politics....

I think of it like the old Elephant and blindfolded man story...

If you ask a blindfolded man who has never seen an elephant to describe what the entire animal looked like by simply touching it's tail....the image he paints for you is VERY different from a woman touching the elephant's trunk or ear....

What if that blind folded man was you....would you describe a long trunk on a HUMONGOUS nearly hairless animal with floppy ears, bushy tail, flirty eyelashes, and long ivory tusks?

Probably not...

But if you were touching the face of the elephant you may get that part pretty close...

Putting this to our situation...a guru who mainly deals with a UST source is going to have a totally different view of this investment when compared to a guru who ignores intel and just reads articles...

This is how we get one guru saying its Rving today and another predicting we are a ways away.

So the idea behind Dinar Guru is to bring ALL the guru's information together so it is easier for us to see the WHOLE picture (or at least a bigger picture).

## Are Gurus Pumpers?

Good question...this is another one of those questions that pop into nearly everyone's mind at some point.

I don't know any of the gurus personally, so I don't know if they have an agenda other than simply informing the community about what's going on and sharing what they know.

With that said...this is part of the reasons why I created [www.DinarGuru.com](http://www.DinarGuru.com) ....to track predictions and info over time.

Now members can see exactly what their favorite (or not so favorite) guru was saying months ago...and draw their own conclusions.

You now have the tool to do that...

[This next question comes directly from a member...]

**I read your statements last night about how you began your dinar adventure... and I like the part where you mention the "Emotional Part". If I may ask you a question, plain and simple, bluntly ... How do you stay detached from all this... I guess what I'm saying is I believe...We all want this So so so bad...to**

**help...everyone's number one financial problem, if just to ease it some what... We read daily all the latest...and we're emotional beings as well, so we can't help but get caught up in all this... so again what do you do to stay sane as well as to detach and not get so involved???**

Thank you for your honest email.

Actually do I sound that detached?? :)

I know exactly what you are talking about my friend...I guess what helps me the most is listening to ALL the gurus...NOT just the intel ones, the NEWSHOUND gurus who pull up real documents, follow real articles.

A guru saying a high up source said this and this and this is one thing....seeing a real article talk about Maliki arguing with Shabibi about his currency plans is something totally different.

( Its awesome when The exact stuff an Intel Guru mentioned or predicted earlier show up in an article later! )

What helps too is the Dinar Guru archive...you can go back months and see exactly what your favorite guru predicted back then and compare to today.

Also, I've been in this a long time so I've seen several HUGE RV alerts now...I don't get overly hooked on the DATE info the gurus share....NOW I'm more focused on the info--what

needs to be done in parliament, CBI, International relations with WTO, IMF, bank info etc.

Don't get me wrong here...I still get VERY excited when ALL the intel gurus align and say its happening later today...but I don't have the dreaded downers when it doesn't pan out like I used to.

**I've learned that no one guru knows this whole puzzle....they all hold pieces...it's our job to pull all the info together to make sense of it all.**

I guess I stayed sane by learning to LEARN the dinar instead of just listening to others talk about the dinar...make sense?

This whole thing is one big speculation....many forget this and see everything about Iraq and the RV as a foregone conclusion...unfortunately that is NOT the case...but at the same time that is why there is SO much opportunity here too...**if it wasn't so speculative then there would not be any upside...**

You know the saying...the greater the risk the greater the reward....don't you?

I finally got it through my thick head this dinar thingy is one of those situations.

**How can you tell the difference between a Newshound Guru and an Intel Guru?**

A newshound guru talks about articles, documents,

government policy, parliament etc....

Intel gurus talk about intel source, secrets, behind closed door meetings, You'll hear things like "I heard this...", "my source is saying...", "My contact at the bank sees..." etc stuff like this.

For the most part, Newshound Gurus track documents and reports you can "put your hands on" (news articles, tv reports, official documents, UN meetings, parliament laws etc)...

For the most part, Intel Gurus go by what they hear from their reliable sources stationed in the right places (banks, abc agencies, parliament, GOI, Wall Street etc)...

Both newshound and intel gurus are VERY helpful...

Pay attention to BOTH and you'll be alright!

Ok there you have it...the most burning questions answered.

You have a SOLID foundation to work with now. Probably the most important thing to take from this report is...

The dinar investment is one big speculation...all the gurus are making best guesses based on incomplete information.

Once you are able to understand this things become much easier and you don't do thing that will get you in trouble.

Your next step is to stay informed...

1. If you have not done so already...**Become a Dinar Guru Silver member** by signing up at [www.DinarGuru.com](http://www.DinarGuru.com) home page...FREE!
2. **Become a Dinar Guru Platinum member.** I put my entire Dinar Guru system to work for you. If you are serious about keeping up with the latest about the Dinar, guru drama, chat room scuttlebutt etc...check this out...HERE....  
<http://www.dinarguru.com/iraqi-dinar-updated.html>

I really enjoyed putting this all together for you! You'd do the same for me I know it!

Talk soon  
Blanche