ACTION ITEM: Enjoy the holidays and remember that in addition to gold, frankincense and myrrh, the $50 Silver Liberty, Silver Liberty Set, etc. make wonderful gifts and a powerful statement about your values. Please get some Merchant Invitations, Jumbo Labels, and your money from your local RCO.

Please order now for Christmas.

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1. NEW PROGRAM - Merchant Invitation & Promo
The Merchant Party is beginning, and we've just finished the invitations! You can now order Merchant Invitations directly from NORFED. The Invitation is a very classy, engraved invitation with silver foil. The front blue panel sets off the silver foil and the crisp blue text explains WIIFM (What's In It For Me) in a way that any merchant can understand.

The Merchant Invitation is intended to be a cost-effective way to sign up more merchants. The two-fold, three-panel invitation, measures 3-1/2 by 6 inches, includes a perforated reply card and can be easily mailed, but is specifically designed to be given personally to merchants or friends. How cost effective? How about 25 cents?

Here's how to sign up Merchants: please don't try to talk a merchant into using the Liberty Dollar! Just as "selling" is giving enough information to the potential customer for him to make an informed decision (hopefully in your favor), when approaching a merchant about the Liberty Dollar, simply present the Liberty Dollar as a benefit to his business. Here is the quick 3 Point Plan:

1. Stop by, do the drop, and leave an invitation.
2. When the merchant replies to the invitation, send or take by the Liberty Merchant Handbook, and brochure, and succinctly answer any question he has.
3. Follow up about a week later with a call for an appointment to answer any questions he has, and to sign him up online, so he (or she) can get Liberty Dollars at a 10% discount!

NOW for the best part: for the next FOUR months, through March 31, 2004, Associates get $10 ALD for every one of their new referred Liberty Merchants that signs up online and orders a minimum of $50 Liberty Dollars from the Office. In other words, sign up a Liberty Merchant online, and if he or she orders $50 in ALD, you get $10 ALD! After the initial $50, Associates can either supply Liberty Dollars to Liberty Merchants at the 10% discount or direct the merchant to get his Liberty Dollars directly from the RCO when available.
One last word: Please send a merchant invitation to every vendor on your accounts payable list. Just include it with your payment and then follow up in a week and ask if you can start paying in Liberty Dollars with your next payment. If you don't ask - you won't get. Guaranteed!

Please note Article # 5 below and learn how you can save time and money by using your RCO for your Liberty currency needs too.

2. EASY Way to sign up Liberty Merchants
We've made it easier for Merchants to sign up online. From the www.LibertyDollar.org home page, simply click "How to Spend It" in the top navigation bar and then click "Sign Up To Become a Liberty Merchant" on the right side of the Yellow Page Directory. PLEASE note that the new form requires a referrer's name so we can track and reward Associates for signing up new Liberty Merchants.

Remember you will get $10 Liberty Dollars for every Liberty Merchant you sign up on line and orders a minimum of $50 Liberty Dollars from the Office. You cannot call in Liberty Merchants in this Promo.

You can also go to the sign up page directly at http://www.norfed.org/affiliate.asp?at=lm&NewAccount=true and bookmark it for future use. As always, if you have a problem, please email or call the Office and be sure to leave a message if you get the answering machine and we WILL call you back.

3. NEW - Jumbo Merchant Labels
You've gotta see the new Jumbo Merchant Labels. No, the design is not different… they have the same red, white and blue with stars and strips which have become such a trademark. But they are BIG. At first I thought they would be too big at 4 by 6 inches. But no way! In fact, because buildings are so big - we might even grow bigger! But not yet. So get some Jumbos and plaster them all over town like LibertyDollarVille in Arkansas. They look great and are a lot easier to see!

And they cost less! The new Jumbos are only fifty cents each and the original smaller Labels are now only forty cents each. Get some of each.

Plus, we got a good deal on the last batch of Merchant Handbooks. Now they are just sixty five cents each, or fifty five cents in lots of 100 or more.

4. Associates: How to Log In
Are you a new Liberty Associate? Confused about how to login, place an order, change your password or update your info?

It's simple:
1. Go to http://www.LibertyDollar.org
2. Click "Liberty Associates" in the top navigation bar
3. Click "Associate Login" on the left side.
4. Enter your ID (like NRC90000) and password, and you're in! Now you can place orders at discounted prices, edit your contact info, and more. Forgot your ID or password? Please email info@LibertyDollar.org (don't call!) and we'll reply with your info.

5. Get your Liberty Dollars faster
Are you enjoying using the Liberty Dollar? Right on! Are you getting it from your local RCO? If not, you're missing the boat! Simply start getting your Liberty Dollars from your local RCO. RCOs usually have currency on hand (it's tough to keep in stock these days!) and will exchange it for those dreaded FRNs without the shipping and handling costs. Many RCOs have a business location where you can pick up currency in person during normal business hours! If this growth keeps up, Liberty Dollar ATMs will be next! RCOs are a great way for you to save time and money, so you can spend more, make more and do more good toward returning our great county to value!
6. Austin Liberty Merchants Listed
As the drive for Merchants develops, one of the best local models is exemplified by Shawn Lauzon, an Associate in Austin can be seen at: www.austinlibertymerchants.org.

This site lists Associates and Merchants in Austin - a quick reference where the Liberty Dollar can be used in Central Texas. It is continually being improved by Shawn who openly solicits suggestion as he works to improve this new service.

If you'd like to learn how to set up a site like this one for your area, e-mail Shawn at shawn@austinlibertymerchants.org. Congratulations Shawn. Please keep up the fine work. It is dedicated people like you who are leading us to a value-backed future.

7. RCOs "Makin' money" & You Can Too!
Have you been considering opening a Regional Currency Office? Maybe you should, especially if you have a business background. True Story: Recently a new Associate placed a large order through the NORFED Office, as she was not aware that she lived in an established RCO region. So NORFED contacted the RCO immediately, and the RCO fulfilled the new Associate's order. The RCO made enough profit on that one order to pay for the balance of the minimum order of 1000 one-ounce Silver Libertys. Now he is well stocked and ready to empower his region.

Another True Story: The very first thing one new RCO did was to email all the Associates and Merchants in his state. (RCOs can do business in non-RCO areas!) And in spite of the fact that his state had a history of very weak Liberty Dollar activity, he made enough profit from that initial announcement to pay his annual fee. Remember, the special offer for the intro $500 annual fee for the first year expires on December 31, 2003.

As I have said in the past, hijack your town NOW by starting its Regional Currency Office! As Ed Griffin encourages on the flap of the new Liberty Dollar book and his site www.realityzone.com get in on the ground floor ... NOW. Please go to the RCO site (http://www.LibertyDollar.org/html/rcofaq.asp) and read the info, the RCO Handbook and Liberty University documents for all the scoop. And remember, please plan to arrive on January 14 for the January 15 - 17 Liberty University course. There you'll learn all about the advantages of becoming an RCO!

8. Success Stories, Audits and Newsletters Updated
The long, long, long backlog of Success Stories, all the Audits and past Newsletters are now posted to their respective pages on the LibertyDollar.org site. I want to congratulate Sarah Bledsoe, NORFED's Office Manager, on completing this almost impossible task. The simple truth is that as more and more Associates become more successful, the workload has grown. Unfortunately, the staff has not been about to keep up with the workload, although they certainly try. So if you have a moment, send them a Holiday Greeting, as the NORFED team really gives it their all.

Please don't stop sending your Success Stories either... please keep sending them. Current Success Stories are important in our ongoing effort, so send them to Success@LibertyDollar.org.

9. Incident of the Month
This month's Incident comes from Jack Yoos in Idaho. Jack writes:
Yes, being an Associate is exciting, especially when you have the truth on your side. It all started when I went to Wal-Mart in Ponderay/Sandpoint (Idaho) to exchange some damaged goods. While a cashier was helping me, another cashier was helping a customer standing next to me, and I could not help but overhear the cashier saying, "have you seen one of these?" while he pulled from his pocket an ALD. The cashier correctly stated that the ALD is not government money, but is real money. I concurred, saying, "That is absolutely the truth!" We all smiled and then continued our own individual business.
A few days later I heard that Wal-Mart was accepting ALD for purchases of goods, so on my next visit, I went directly to a Wal-Mart supervisor, held up a Silver Liberty and asked, "Do you accept these for purchases?" She smiled and said, "Yes we do." I went directly to the layaway department, where I had a $38 balance. I gave 4 Silver Libertys and in return the cashier gave me back $2 in FRNs. I continued to do my shopping and while checking out I gave her 9 Libertys and she gave me $7.48 FRNs in change. When I gave her the Libertys she commented on how beautiful they were and asked me where she could get some for herself, I gave her my business card and told her, "Call me from your home, and I'll give you more information." The gentleman behind me in line asked if I had another card, so I gave him one, then continued on my way.

I made a few more purchases using ALD, and about a week after my last purchase I received an unexpected phone call from the manager at Wal-Mart. She was very rude and threatened that if I did not come in and reclaim the $150 ALD she had, she would call the police and charge me with passing frauds. She claimed that the US Bank stated that they were illegal and were only worth $2 each! She made it very clear that this was private property and that I was promoting business, which was not allowed. I told her I would be more than happy to reclaim the ALDs and we set a date for me to come in. Her attitude was still extremely rude as we finished our conversation. A few minutes after hanging up, I called her back and confirmed the date and again I said I would be happy to reclaim the ALDs and asked if she would be so kind as to put in writing what the bank had quoted her in regards to the value of the ALDs. She said she would do that for me. Her tone of voice was much more pleasant and we finished the conversation.

When I went in to reclaim the ALDs, the manager would not meet with me and the supervisor directed me to Kim, the accountant. She was very pleasant and helpful. However, Kim was not aware of the note regarding the Bank's statement, so she called for the manager. The manager (who shall remain nameless) came all bent out of shape with her rude attitude and her threats. I said that I was here to reclaim the ALDs and all I asked for was the note that she said she would sign for me. It was then I learned that the manager was not the person who talked to the Bank personnel - it was Kim. Kim agreed to sign the note and the manager then left. Kim and I had a very pleasant conversation and she said if the Bank would accept the ALDs they at Wal-Mart would be happy to use them. Yes, it's great to be challenged and I am having fun doing it.

Jack-Dean: Yoos, c/o P.O. Box 235, Sagle, Idaho, (USPZ Exempt 83860)

10. Question of the Month

QUESTION: If I forget the password to my digital eLibertyDollar (eLD) account, does that mean I am S.O.L.?

ANSWER: No you are not SOL. We have a process to verify you and then we re-set your password so you can get in and re-set your own password so that neither privacy nor funds are lost. Just email the NORFED Office, but please don't do this on Cardiac Monday, if at all possible (it gives us the most time to process your request.) Thank you.

11. Liberty Associate of the Month

There is a gentleman up north, who has been supporting liberty and the Liberty Dollar every since he heard about it. He has told anybody and everybody around him about the values of a value-based currency as exemplified by our favorite currency. So I am very pleased to acknowledge Fred Davideit as the Liberty Associate of the Month.

When I met Fred some years ago, it was obvious why he has been so successful, he is just a straight forward, good guy who believes in the goodness of man. Aplyt he is named 1st NH Liberty Associate. And now that New Hampshire has been chosen by the Free State Project as the first state to receive 20,000 liberty minded individuals, I am sure Fred will be on the front line and I look forward to working even closer with him. In fact, visiting Fred and checking out New Hampshire has already been
added to my 2004 Annual National Tour. I've gotta get up there and check out where I would like to build a new summer home. So if you want to know anything about New Hampshire, call Fred, our noble Associate of the Month. Thank you Fred for all your efforts regarding the Liberty Dollar and congratulations on all your successes. May you have many more. See you in July!!

12. Quote of the Month
"The strongest reason for the people to retain the right to keep and bear arms is, as a last resort, to protect themselves against tyranny in government." Thomas Jefferson

Thank you for your continued support. For it is only by banding together and adopting a free and independent currency which provides us with "just weights and measures" will we be able to throw off the yoke of a manipulated and controlled monetary system, and generate a peaceful and prosperous society.

From the whole staff at the NORFED Office, we wish you a Happy Thanksgiving, a very Merry Christmas and an incredible New Year with the Liberty Dollar. Thank you again for all your efforts!

Bernard von NotHaus
Monetary Architect/Editor