

To: Anthony@Pacific who wrote (262)6/2/2000 1:45:00 PM
From: Anthony@PacificRead Replies (4) of 445

This will be the only post regarding this matter and I will never address this issue again.

I have been with my family this past weekend and have not missed these boards for a single minute. I came to SI to offer a different perspective, attitude and outlook on our markets. I have been incredibly fortunate and have been blessed to have been given a second chance to construct a life worth living, a life that aspires to a high standard of integrity. I have also been working to do some good for real human beings with the money I have been blessed to wrest from this market, rather than just use it to make more money for myself.

Earlier in my life, during the years of 1995-1997, I came to know a few people, mainly law enforcement folks and special agents at the IRS and Postal Inspectors office in California who impressed me enormously. These people, with whom I worked intensely side by side, enlightened me as to what is and what isn't reality in our stock markets. Their outlook on life inspired me to create Key West Securities and Pacific Equity Investigations.

These efforts ultimately led to the 'Dear Anthony' thread on SI. This thread has been mostly successful in its purpose and its mission. But along the way, we were witness to tragedies happening all around us: the Atlanta "day trader" shootings, the Jewish Center tragedy, the Columbine massacre, and worst of all the Serb atrocities in Kosovo. Going to Macedonia personally to witness the tragedy and to try to make a difference was my own idea, and I discussed my intention on my thread.

Anyway, when I left the country I took a large amount of cash and Travelers Checks with me. I was stopped at the terminal and all my cash, checks and luggage were inspected by customs officials. The exact amount I'm not sure of, but I do know that it was all seen by customs inspectors at the gates, who were satisfied that everything was proper. In Macedonia ..in the alst few days < I was forced to borrow approximately from Ms Memetaj,, since i had run out of Us Cash, and the final thing I did was leave a check for an additional check for \$ 1500.00 to Michael Memetaj himself which he cashed on top of all the other money I spent.

I traveled to Macedonia with two individuals I had met on the internet, Mr. Lozman and Ms. Anna Memetaj, who had relatives who lived in Kosovo and had become refugees. I had never met either of these individuals prior to our departure.

I had personal difficulties and disagreements with Mr. Lozman early on in the trip, and Ms. Memataj asked him to leave several times. Ultimately he left Macedonia about a week before I did. I took special care not to tell him about what I was doing and to avoid him nearly all the time we were

there. I did not show him the money I was carrying. There was no reason for me to do so, and it would have been ludicrous, given the fact that I had never known him before and he was a stranger and considering our differences.

The manner in which the money was distributed was really quite simple. Every day I would go to the camps, usually with my translator and Ms. Memetaj. We talked with the families about where they came from and listened to their stories.

I video taped all of this. I was never able to put these tapes out for many reasons, not the least of which is the enormous sense of grief I feel whenever I watch any of them.

In each tent, Anna and I talked with the head of each family and I would roll up 400-600 dollars, depending on how many were in the family, and then discretely hand the money to the head of the family or the one caring for the others in their group. Many times I gave a sole refugee 100-200 dollars. It was done very quietly. I guess in order to understand this, you have to appreciate the trauma these people were suffering. These are not peasants; they are doctors, lawyers, judges, repairmen, mechanics and came from all walks of life. They don't accept their refugee status well and you had to be very careful not to insult them. They are not the type of people who would ever accept welfare and were very reluctant to take the help. I didn't keep a very close count on the money because it was going fast. At one point I borrowed \$11,000 dollars from Anna when I ran out of US cash, which I paid back to her. I cashed my travelers checks when I was with Mr. Memetaj in Skopje. This was all my own money - every dime -- I didn't use anyone else's money and I didn't borrow any money. I haven't claimed these cash giveaways on my taxes, and cannot prove I gave it to these people. I never ever asked them to sign a receipt. It was a very private thing between them and myself. Even their families, whom I befriended, may or may not have known. But the bottom line is simply this: It was my money and my own trip. I didn't request or receive financial help from anyone. I went because I wanted to go.

I distributed that money simply to offer a helping hand. 500 bucks is nothing to me but is a year's salary to a family household over there. One day I smuggled 300 McDonald's cheeseburgers and fries into the camps, because only Serbs and Macedonians were allowed into the restaurants. The sandwiches were rounded up by the head of each family and hidden immediately. I couldn't understand why they didn't tear into them and start eating immediately. Why? They regarded this food, in fact, all food as something to be saved until needed. Imagine a Big Mac being hoarded as a precious, life-sustaining treasure.

To demand of me a detailed audit of what I did with my own money is not proper and is none of anyone's business. The receipt is very real and was signed by Mr. Memetaj. The receipt specifically states that Mother Theresa Humanitarian Organization (MTHO) of Skopje witnessed me giving this money

directly to families in camps and private homes. Sworn testimony of witnesses to these disbursements has been given under oath and penalty of perjury. But I never asked recipients for a receipt.

If I was working for anyone or an organization, I guess I would have to account for it. But this was between the recipients and me and no one on this planet has got the right to ever ask me about it. It was a private thing. I didn't just create that receipt -- I have had it over one year. It was simply MTHO's best estimate of the money I gave out over there. I didn't wave it around or talk about it. I'm not claiming the deduction on my taxes, although my accountant says I probably could.

So the receipt issue is a dead issue, although everyone on my private site knows that the cash I distributed was real and the receipt is real - as confirmed via a conference call with the director of the MTHO.

Ultimately, my trip became much more of a public matter, because, with help from many friends stateside, we were able to bring back the very first two Kosovo refugees to the United States - Anna Memataj's sister and niece. I was shocked to learn the US was not allowing any refugees into this country. I did not expect nor was it possible to know in advance that I would receive permission to bring refugees back with me. Nor did I expect that I would be invited to testify in Washington DC before members of Congress and their staffs. Three days after my testimony and that of the refugees, the US Congress reversed their position and allowed 20,000 Kosovo refugees into the US.

Think what you will about my trip; my efforts are only significant to those that were effected. I hoped that if I could get off my ass and travel there and offer a little help, maybe it might prompt others to do the same, as it did this one person. This person also stayed with the folks involved with MTHO and is a living and breathing witness whom I have yet to meet and who is still unknown to me, either prior to this trip or since I came back. Here are his comments on the money I distributed while I was in Macedonia:

<http://www.siliconinvestor.com/readmsg.aspx?msgid=13581536>

<http://www.siliconinvestor.com/readmsg.aspx?msgid=13721929>

I want to discuss at some length the \$14K collected here from folks on SI and lurkers.

I was made an agent of the Mother Thereza Humanitarian Organization for two reasons:

- 1) so I could handle and disburse the funds raised for refugees, and
 - 2) so I could provide instructions for direct donations to MTHO
- At the time, this was totally consistent with my desire to mobilize help,

financial and otherwise, to assist refugees in the midst of a calamity so huge it was indescribable.

However, while in Macedonia, I noticed a strange conflict of interest. The local TV Station, TV-ERA, was run by the same guy who ran the MTHO. It wasn't until after I came back that Anna Memetaj told me that she suspected that much of the money that was sent to him at MTHO was possibly being used for his TV station since they no longer had any commercials on TV. In fact, when I was there, I saw that TV-ERA did not have any commercials at all. After I got back, I noticed that when I called MTHO, the phone was answered at TV-ERA.

Anna suggested that I wait till such time as I went back to Macedonia spend the money or give it to refugees directly. Meanwhile, I had a letter that appointed me an agent of Mother Thereza Organization, so in effect I could legally and ethically spend the money on refugees as an agent of MTHO. I decided there really was no need to send it back if it could be used here.

But in my original appeal for people to send money, I was told by MTHO that their tax deductible number was valid in the US. I was showed a form letter that was sent to MTHO's Chicago office. So I said it was tax deductible and then I guaranteed it.

Upon my return to San Diego, I was busy with the Hoti family and the impending arrival of another 200 refugees. Matt Tyson advised me that if the MTHO tax ID number wasn't valid and everyone claimed their donations as tax deductible, the donors and I would invite a lot of trouble if they were audited. I had no intention of getting into a jam over \$14K.

We verified that in fact the tax ID number was not valid. To resolve this, I extended a sincere offer to the donors: A) please take your money back or B) Allow me to spend it on refugees here and if you want I can give you the name of whom it goes to along with a phone contact for them.

With only one exception among the 53 donors, nobody wanted their donation back, and all agreed that they wanted to see the money used to help someone who needed it more than they did. So I thought it was handled then, and that was that.

Regarding the claim that I sent out receipts to people saying their money went to MTHO, that claim is simply false. I never sent out any such receipts, and if someone claims to have such a receipt it is a forgery.

So to this day, I have heard from no less than four reporters about the MTHO donations and every one of them has been satisfied that nothing improper happened. As a matter of fact even Texas has closed the issue; neither the district attorney who prosecuted my case nor the FBI are

interested in it, period.

This whole episode has backfired badly in everyone face. There are no winners in this ordeal, just a bunch of muddy and murky water.

As far as me producing my bank records online, that will not happen, What I gave away is a private matter between me and the recipients, and if you believe it or not is irrelevant. I didn't do it for you or anyone who reads this post. I did it for me.

As to the donations received from SI members, I decided that although the small amount of \$14K was spent long ago, many times over, to remove any shadow of doubt over the issue, I would give it all back to the donors from my own funds.

Then the whole question of why would I return the money came up. So there really was no way for me to clear this all up. Apparently, in some people's eyes, I am wrong for having given the money away and also wrong for sending it back.

There is little more I can say to this, so I have instead received permission to publish the following letters that were written by Kosova refugees I have come to know, who have shared their lives with us. If you want to know where the money went.. The small amount of 14K was divided up among these good people, along with plenty of my own money -----

My name is Kujtim Berisha and I am from Kosova. I arrived in the United States as a refugee on the date of 07-21-99. After arriving in America I had to start a whole new life from the beginning.

I met Amr (Tony) Elgindy here in San Diego at the airport where he had come to meet us. This was a very humane gesture from him. He offered us help with groceries, clothing, and money, things that we needed the most. This act made it easier for me to start this new life and helped me overcome the trauma that I suffered from the war in Kosova.

I respect Tony very much and I consider him as a family member. This goodhearted man holds a special place in my heart, and I know that whenever I need him, he is there for me.

Sincerely,

(Signature)

Kujtim Berisha
174 Ranoke Rd. #8
El Cajon, CA. 92020

I am writing to you regarding Mr.Elgindy (Tony). Myself, Rexhep Hoti, with my wife Batishahe and children, Vali and Genti, have been living in San

Diego since June 16 of 1999. We came from Macedonia, to where we fled from Kosova, on a Refugee Status.

I met Mr.Elgindy while he was in Macedonia and when he came to help refugees in the camp called "STANKOVEC".

His financial help for my family started as early as Macedonia where he surprised me by helping me with money and told me that if I wanted to come to the U.S, we would be in his personal provision.

On June 16, Mr. Elgindy was at the airport waiting for us. The first night as Refugees, we were invited by Mr.Elgindy to diner. This was truly a surprise, a welcome that for us Refugees with trauma from a horrible war, it

was a pleasant surprise.

After settling in San Diego, particularly in La Mesa, it was Mr.Elgindy that furnished our apartment, helped us buy our car, and helped us get stabilized and adopt to the American lifestyle.

Due to the fact that my wife works part time and I just started working at the end of this January, Mr. Elgindy helped us, every month, to pay the rent and other every day needs. On the month of March, Mr.Elgindy offered to pay for all my expenses for a trip to visit my father who was very ill at the time.

He helped us in a special way as well, by helping our children overcome their trauma from the war by buying them different kind of toys so that my children may feel completely happy. Mr.Elgindys home is my children's second home.

Honorable Court, I am aware of the help that the Refugees received from the U.S Government, but the things that Mr.Elgindy has done for us are truly unforgettable.

Sincerely, from the Heads of
The Family:

1.Bahtishahe Hoti
(Signature)

2.Rexhep Hoti
(Signature)

I am Besnik S.Geci, head of a five member family from Kosova. In the USA we came as refugees from Macedonia, after the war of Kosova, on 08-04-99. In

America we started a new life on which case we got help from the US Government and individuals such as Amr (Tony) Elgindy.

Tony helped us a lot with his generosity and welcome in which case helped us forget faster the trauma that we suffered from the war and adaptation in America.

He bought clothes for me my wife and the children, beautiful toys for the kids, and also, many times, we went for dinners at his home in Encinitas.

The biggest help was when he bought my car, Mazda 323, which we needed for every day needs and to go to work with which life became much easier and better in America.

Amr (Tony) Elgindy has a special place in the Geci family, we consider him as a friend and a family member, and with him on our side, we feel very secure and whenever we have a problem we say: This problem will be solved easily because we got Tony.

We can always lean on Tony, financially and morally.

03-28-00

San Diego, Ca. With Regards and Respect

(Signature)

BESNIK GECI

The day that I found out that my family was coming from Macedonia to the United States was one of the happiest days of my life. I was finally at ease with myself and the thought of not ever seeing them again vanished. The fact of how was I going to support them once they had arrived, never occurred to me that day. They were coming and nothing else metered. My life was perfect. At least that's what I thought. After a couple of days, I realized that I was having trouble supporting myself and let alone provide

for three additional people. At the time, I was working part time as a salesman for Red Wing Shoes, in Pomona California, and I was a full time student at CALPOLY Pomona. My paycheck was barely enough to pay for all the bills, even though I shared the rent with another three people. My plan was very simple, quit school, get another job, and work seven days a week all day long. Joy and sadness were the emotions that ran through me. Joy that finally, after three long years, I was going to see my family again, and sadness that I was not going to be able to give them everything they needed.

It was almost intolerable to think that there might be a chance that I could actually be unable to provide for my family.

I met Tony Elgindy ten days after my family had arrived from Macedonia. My father told me that he met a man from San Diego in Macedonia, and that he

was a very nice guy and that I should meet him. Nothing prepared me for what I was going to experience in the next few days. I called Tony to see if he wanted to get together on a weekend and I was very skeptical as far as

him helping us was concerned. He told me that if I liked San Diego, I should pack up everything and move there the next day, and that all the expenses were going to be paid for us. It took me quite a while to comprehend, and to actually believe what I was hearing. That was exactly what we did. The next day after the phone call we were in San Diego. We stayed with Tony and his family for two weeks. After two weeks, he got us an apartment with two bed rooms which he then fully furnished with brand new

furniture and he helped me and my mom decorate the apartment. He has been paying for the rent and other everyday expenses ever since. He also got us a brand new car, make of Hyundai that my family can not do without.

As I am sure you know, Tony is in the Securities business. More particularly he trades in the Stock Market for a living. Trading has been a dream of mine ever since I can remember. I went to business school with hopes that one day I would learn about the Stock Market and I would trade myself. Dreams sometimes do come true. Tony has introduced me to a friend of his who is the Vice President of one of the local San Diego Broker-Dealer firms, and I am being sponsored for the Series 7 exam. Series 7 is the exam that every broker has to take to be licensed.

It seems impossible for me to express my gratitude and the feelings that I have for Tony Elgindy. He has done more for me and my family than I ever imagined possible. He has helped many other Kosovar families here in San Diego that I personally know. To me, Tony is a mentor and a row model. He is someone that I can only hope of becoming.

Sincerely,

Valton Hoti

I am Hasan Hoti, an Albanian refugee from Kosova. Until I was forcefully driven out of Kosova, I was holding your sacred position as a judge as well.

I was a Judge in all the courts, starting on Regional Court, State Court, and at last I was a Judge in the Supreme Court of Kosova, and the last 15 years I was a Criminal Lawyer.

Faith had it that, accidentally, I met Mr. Elgindy in Macedonia where he had come to help the refugees. Ten days after arriving in America, specifically in the city of Pomona, I called Mr. Elgindy requesting that we meet on one weekend in the beautiful city of San Diego where I wanted to visit with my family. I was very surprised, pleasantly, when he told me without thinking it through: "If you would like to live in San Diego, I will take care of all the expenses for rent, food etc." It is hard to imagine our emotional state, our happiness at that moment. After all the trauma from the war, from losing everything that we created for almost 30 years of working, from coming to a different country where you do not know anyone, this man, that I had accidentally met in Macedonia a month ago through a friend from Chicago, now offered us everything. He picked us up at the San Diego Airport and brought us to his house. We stayed at his house for two weeks. After that he found us a two bedroom apartment, signed the contract, paid the deposit and the rent for the first month on that same day and has been paying every month to this day. Without us asking, he went and fully furnished the apartment with new furniture. After that he bought for my family a brand new car, make of Hyundai Accent. Until my wife Drita and my son Toni started working, he constantly helped us by giving us money. If the court is interested, I can provide proof for all of this.

All this financial help from Mr. Elgindy made our adapting to the American Society much faster and easier. But, moral support given to my family, and to many families from Kosova, by Mr. Elgindy, was very important as well. Through me, Mr. Elgindy met most of the Refugee families. He came to our meetings and helped everyone that needed help. Tony became known to and close to every Kosovar refugee family in San Diego. He became a symbol of hope and future for these people. What is more important, Mr. Elgindy became the hope for every Kosovar Refugee because they know that he will be there to help.

With the Deepest Respect

(Signature)

Hasan Hoti
6262 Beadnell Way #2U
San Diego, Ca. 92117

I certify that I, Valton Hoti, am fluent in the English and Albanian languages and that this is a true and accurate translation to the best of

my
abilities.
Valton Hoti

There are 8 other letters that will be furnished upon receipt of their permission to publish them here.

IN closing:

For more than 10 families of Kosovo Albanian refugees, (representing 25 to 40 individuals) I have provided security deposits and rent, furniture for their apartments, purchased four cars, and paid for schooling, clothing, recreation and living expenses since they arrived in LA or San Diego. Most of all they have given me friendship, and a feeling that I actually did something that was good for my fellow man.

From May 1999 up to and including the present, I have given between 6,000 and 8,000 dollars each month to various folks who need help.

Nevertheless, I have been given a great deal of grief over this \$14K, really a minor amount of money. I sent out 50 checks to refund it all. Whats Ironis is that I raised over\$ 60,000- 80,000 bucks for teh AP ADSP fund to help those who got blown out on ADSP, I asked all those who used proper allocationa nd assett management who made money on ADSAP to donate any amount they wanted to give those few who got blown out a second chance at trading..We raised almost 5 times the amount involved in the MTHO, effort, yet noone said a word about that and how beutiful it was..Its a shame that we cannot help others without being accosted for it.

To
those whose checks have cleared, congrats, because I am now stopping payment on any outstanding checks. If you want your money back after next week, and you haven't cashed your check, you will have to put it in writing to me.

I was hoping this issue would go away quietly if I sent the money back and just absorbed all the refugee support costs on my own. \$14K is only a tiny fraction of the tens and tens of thousands I have spent helping the refugees. But it has cost me 99% of my grief over this matter. I am sorry I ever asked anyone to help out in this effort. However I am more sorry for those who are trying to hurt me for it.

A few words on the internet, a few veiled remarks, cannot obscure the truth and what really went down here in San Diego and in Macedonia. To those who would invest their tireless efforts into concocting more and more questions and theories in attempts to embarrass me over this matter, I have nothing

further to add. I challenge you to put 1/10 th of the effort you waste digging under every pebble in this sorry mess, into actually trying to help someone, the Kosovo refugees, a sick kid, or anyone else suffering misfortune through no fault of their own.