

On Wed, Jun 18, 2014 at 9:59 AM, Friend wrote:

Hallo KAREN !

**Are the Countries "LINING UP" - as they should,
to become the FIRST to get access to the possibility
of a new and ETHICAL currency ???**

ML, Friend

From: **Karen Hudes**
Date: Wed, Jun 18, 2014 at 4:53 PM
To: Friend
Cc: Wolfgang Struck
Subject: Re: --- THE QUEUE OF COUNTRIES. ---

I have to poll them. Right now I am concentrating on getting the various citizens to understand the offer. Today I am taping for WZRA-TV, Channel 48, Greek Voice in Tampa, Florida which will broadcast the interview on June 25 at 5:15 pm EST. The station also broadcasts online at <http://www.wpsa.com/justin.htm>.

Here is an email which I forwarded to the Japan Credit Rating Agency. This should enable the negotiations with the USJapan-Committee under the Status of Forces Agreement.

From: karenhudes
To: info@taxpayers-europe.org; btw@worldtaxpayers.org
CC: Chair World Bank/IMF Development Committee; Dean of the World Bank Board; PR Guy
Subject: Update
Date: Wed, 18 Jun 2014 02:06:00 -0400

We look forward to keeping you informed as the various Monetary Agreements are entered into.

From: karenhudes
To: Universal Credit Rating Group
Subject: Update
Date: Wed, 18 Jun 2014 02:00:08 -0400

Dear Universal Credit Rating Group,

It is our assessment with this communication to the world's taxpayers that the transition to a rule-based international system is now underway.

Best,
Karen

From: karenhudes
To: US National Taxpayers Union
CC: Jacek Kugler
Subject: The Taxpayers of the World are about to see real reform
Date: Tue, 17 Jun 2014 20:02:53 -0400

Dear US National Taxpayers Union,

Just to keep you updated. I blind copied the US-Japan Committee under the Status of Forces Agreement. You may be interested in this book which the military sent to me. It says: "a concealed foreign enemy and its American minions are on their last legs because...it has two fatal vulnerabilities: its needs for: (i) public invisibility and, (ii) control of the U.S. military to enforce its concealed global schemes...The enemy's critically important control of the U.S. military is rapidly evaporating. The American, Russian, and Chinese militaries--in concert--have determined the wisdom of bringing to an end the plans for fomenting a World War III and its New World Order pretensions and its murderous existence. Closing with the enemy has already begun."

I don't think the US military will accept the Banking Cartel's plan for a unilateral surrender. As a matter of fact, the Sentia power transition model says there is less than 5% chance of this.

<http://philosophyofmetrics.com/2014/02/18/sdrs-and-the-new-bretton-woods-part-six/comment-page-1/#comment-584>

<http://news.yahoo.com/report-fired-nuke-general-misbehaved-russia-211741556--politics.html>

<http://beforeitsnews.com/banksters/2013/11/us-allies-do-some-stocktaking-and-we-will-help-patriots-2433698.html>

Here is what the US' Armed forces says about what is really going on in the military:

Foreword: <https://s3.amazonaws.com/khudes/A+Grandfather%27s+Encouragement.pdf>

Here is the rest of the book:

<https://s3.amazonaws.com/khudes/1.Perspective+Summary.pdf>

<https://s3.amazonaws.com/khudes/2.Perspective.pdf>

<https://s3.amazonaws.com/khudes/3.Perspective+Afterword.pdf>

<https://s3.amazonaws.com/khudes/4.Rebuilding+America%27s+Inner+Compass.pdf>

<https://s3.amazonaws.com/khudes/5.Rebuilding+Global+Banking+System.pdf>

And they waited for Maj. General Michael Carey to make sure that a nuclear bomb detonated in the ocean instead of on Charleston on October 7, 2013 before firing him for what happened the previous summer?

Best,
Karen

From: karenhudes
To: Prominent US Journalist
Subject: Update
Date: Tue, 17 Jun 2014 19:36:18 -0400

Dear Prominent US Journalist,

I am in Tokyo through the end of July. I met with [senior member of Japanese Government in Finance] He is convinced that the paper currencies are going down, and is concerned about China. He gave me a checklist of issues that need to be dealt with, including Japan's strategic relationship with the Philippines. I'm thinking that the Philippines will probably be one of the last countries to turn around, whereas it should be one of the first. I am interacting with the Joint Committee established under the US-Japan Status of Forces Agreement.

A citizen of Greene County asked me for questions for their June 16th Townhall meeting.
<https://s3.amazonaws.com/khudes/Twitter6.15.14.pdf>

I had an interview with a cable TV network in Japan, and they are now editing. At a meeting of about 30 people at a Public Finance Forum, people seemed to be aware of the issues I am raising. One of them forwarded this article in the Japanese news on the RTTV interview with Sophie Shevardnaze. <http://www.nikkan-gendai.com/articles/view/news/145266> The you tube video of this interview has over 600,000 hits. There are 3,556 comments on that video; <http://www.youtube.com/watch?v=4hgA9j-4dB0> negative comments are now more about evidence. 5,201↑ 315↓

The power transition model has been predicting a good outcome ever since Elaine Colville and I testified in the UK Parliament.

<http://philosophyofmetrics.com/2014/02/18/sdrs-and-the-new-bretton-woods-part-six/comment-page-1/#comment-584>

UK citizens are contacting their MP's about the corruption; see recent correspondence with the UK Parliament. <https://s3.amazonaws.com/khudes/em+UKParliament.pdf>

The hullabaloo about Homo Capensis seems to be directed now on weighing the evidence -- I am having Dr. Edward Spencer join me when interviews want to raise those issues; otherwise I am focusing on the financial issues.

The recent eyewitness account about the convoy of military aircraft landing at Charleston Airforce Base just prior to the false flag detonation of a nuclear device off the coast of South Carolina on October 7, 2013
<https://s3.amazonaws.com/khudes/Nuclear+Event+Off+South+Carolina.pdf> motivates a growing audience -- in any event with retweets I reach an audience of 350,000 on the internet.

The call for a Convention under Article V of the Constitution seems to be making some headway. Congress will refuse to call it, and I have informed the state legislatures it is their responsibility to hold it nevertheless. After 1861 Congress is simply window dressing anyway. <https://s3.amazonaws.com/khudes/KAHudes1861.jpg>

Perhaps the most newsworthy development is this debate in the American Bar Association Journal, where the American legal profession was on trial when I was temporarily locked out of the debate, (which the Editors of the ABA Journal then overruled after I appealed to the International Legal Assistance Consortium, a Swedish association of 3 million judges and lawyers which the ABA belongs to):

http://www.abajournal.com/magazine/article/sovereign_citizens_plaster_courts_with_bogus_legal_filings/#comments (see discussion after comments 58-60)

When a Canadian accountant defended the auditing profession, I set him straight. I notified all the Taxpayers Unions what needs to happen (see email at the foot), as well as the legal and accounting professions, including the Japanese Bar, CPA's, and Taxpayers Unions. <https://s3.amazonaws.com/khudes/auditors+and+lawyers.pdf>

People are writing:

H.E. Ambassador Caroline Kennedy
Unit 9800 Box 300
APO AP 96303-0300

to ask her to negotiate this Agreement on behalf of the US
<https://s3.amazonaws.com/khudes/Monetary+Agreement1.pdf>

I'd love to do an update if your schedule permits.

Best,
Karen

Tweet to prominent journalist. Any chance of having [@KarenHudes](#) on soon for an update, assuming availability. She's been busy.

From: karenhudes
To: Wolfgang Struck
Subject: FW: Nexus Conference
Date: Mon, 16 Jun 2014 19:18:13 -0400

Wolfgang,

Thanks for the advice. Timing is everything. A cover article in [prominent publication] should be out next week. I am on a speaking tour at the beginning of August in Australia. When do you think the paper currency is likely to crash?

Best,
Karen

On Mon, Jun 16, 2014 at 7:50 AM, Wolfgang Struck wrote:
We are not there yet. WS

On Mon, Jun 16, 2014 at 9:47 AM, Karen Hudes wrote:
Wolfgang,

You have valued the gold at \$1,300. That is undervalued at historic rates. I have asked the embassies to confirm the price at \$2500 per troy ounce. This will be a bone of contention when we move into implementation.

Best,
Karen

From: karenhudes
To: nexus magazine.com
Subject: Nexus Conference
Date: Mon, 16 Jun 2014 08:46:25 -0400

Dear Nexus Magazine,

This is to firm up the travel arrangements to Australia. I also wanted to give you advance notice of a cover-page article in [prominent publication]. This may help to placate any of the critics you mentioned to me in your last email. Hopefully, it will also help me accomplish what I am

trying to do in Tokyo, which is to get this Agreement signed up:
: <https://s3.amazonaws.com/khudes/Monetary+Agreement1.pdf>

Best,
Karen

From: karenhudes
To: PR guy
Subject: FW: Interview for prominent publication
Date: Mon, 16 Jun 2014 08:31:21 -0400

[Journalist] told me I will be on their cover page. This also has a big internet presence.

> Date: Mon, 16 Jun 2014 07:44:54 -0430
> Subject: Re: FW: Interview for [prominent publication]
> From: prominent journalist
> To: karenhudes
>
> Hi Karen that's great. I'm finishing the interview for the next issue.
>
> Best regards, prominent journalist
>
> 2014-06-16 3:51 GMT-04:30, Karen Hudes :
>> P.S. The fusion center removed my sentence asking you when you thought your
>> interview was going to run. These guys never learn
>> that their censorship only emphasizes the points I am making.
>>
>> From: karenhudes
>> To: prominent journalist
>> Subject: Interview for prominent publication
>> Date: Mon, 16 Jun 2014 04:18:16 -0400
>>
>> Dear prominent journalist,
>>
>> This past week a UK businessman contacted me to inform me that he was
>> retweeting my "tweets" to his 320,000 followers. I have direct contact with
>> 20,000 "followers" and "friends" in my social media. So we informed this
>> audience how a UK Parliamentarian and a Townhall meeting in Greene County,
>> Ohio are dealing with my disclosures of corruption and the offer of the
>> authorized signatory on the Global Debt Facility to reset the world's
>> currencies with gold coins:
>>
>> Karen Hudes@KarenHudes Jun 12

> > Telling the UK Parliament what I am doing in Tokyo:
> > <https://s3.amazonaws.com/khudes/em+UKParliament.pdf> Karen Hudes@KarenHudes
> > Jun 15 Telling grassroots America
> > what I am doing in Tokyo
> > <https://s3.amazonaws.com/khudes/Twitter6.15.14.pdf> Hope you're doing well.
> > Best,Karen
Date: Mon, 21 Oct 2013 02:23:32 -0700
From: Universal Credit Rating Group
Subject: UCRG / Request for a Meeting with you by our CEO.
To: karenhudes

Dear Karen

Many thanks for circulating the interview with Dominique de Villepin. Much appreciated.

To give you a brief update -- we were mentioned in a hearing on rating agencies at the United Nations. Lastly, I was wondering if you might be free to meet with our Chief Executive Officer, Mr. Richard Hainsworth, when he visits Washington in November.

Apologies for this email. I realize that you're very busy.

Kind regards

Universal Credit Rating Group

From: Karen Hudes
To: friend
Cc: "kbrubach@countyexecutives.org" <kbrubach@countyexecutives.org>; "ocemail@montgomerycountymd.gov" <ocemail@montgomerycountymd.gov>; "jeffrey.pray@act.nato.int" <jeffrey.pray@act.nato.int>; "bryan.whitman@osd.mil" <bryan.whitman@osd.mil>; "pao@act.nato.int" <pao@act.nato.int>; "james.stavridis@shape.nato.int" <james.stavridis@shape.nato.int>; "dquam@nga.org" <dquam@nga.org>; "oag@oag.state.md.us" <oag@oag.state.md.us>; "dlr@dlr.state.md.us" <dlr@dlr.state.md.us>; "kerry.kircher@mail.house.gov" <kerry.kircher@mail.house.gov>; "thomas_caballero@legal.senate.gov" <thomas_caballero@legal.senate.gov>; Universal Credit Rating Group
Sent: Wednesday, October 16, 2013 8:27 PM
Subject: RE: I want to help you and "We The People" & I have a great idea

Dear Friend,

You're welcome. At the moment my whistleblowing has started to go viral, so I am not available to brainstorm. More's the pity. Here is what I have been advising those who write in: Let your Congressional delegation know you expect them to insist on my reinstatement in the World Bank's Legal Department so that the terrible corruption that is affecting the US credit rating and about to cause a currency war has ended. (I am enclosing correspondence with a fourth credit rating agency that has been set up by Russia and China). Also, let your county

executive and Governor know that the people in your state want to be able to use gold and silver as legal tender so long as the Fed is still issuing fiat dollars. It is also important to get a state bank in your state similar to that in North Dakota's.

Finally, work together with others in your state to prepare for the upcoming Constitutional Convention. <https://s3.amazonaws.com/khudes/em+banking+tokyo1.pdf>

I am forwarding correspondence with the County Executives of America. You may also be interested in my interview tomorrow with Russia Today TV.

<http://www.youtube.com/watch?v=4hgA9j-4dB0>

Best,
Karen

Dear Karen

I trust this finds you well. I am now [function] for Universal Credit Rating Group and thought you might enjoy seeing this from an address yesterday in Hong Kong. <http://fcchk.org/event/club-lunch-global-debt-crisis-whats-stake>

From: karenhudes

To: info@skatteborgerne.dk; info@maksumaksjad.ee; veronmaksajat@veronmaksajat.fi; adriv13008@gmail.com; office@nesgeorgia.org; info@steuerzahler-bayern.de; info@steuerzahler.de; post@skatt.no; ntaxwork@gmail.com; magpinto@netcabo.pt; heritagemo@yandex.ru; sobolevis@uralsib.ru; office@patrimons.rs; jan.oravec@hayek.sk; c.oesch@tic.ch; oigogo@yahoo.com; lates@nku.edu.tr; ayse@tesev.org.tr; n_tapo@yahoo.com; info@appu.org.ua; info@asnal.od.ua; info@fairtax.org; cltg@cltg.org; itr@taxrelief.org; lew.uhl@limittaxes.org

Subject: This went to the US National Taxpayers Union

Date: Tue, 17 Jun 2014 10:55:04 -0400

From: karenhudes

To: john.oconnell@taxpayersalliance.com

CC: admin@taxpayer.com; info@steuerzahler.de; info@skattebetalarna.se; enquiries@taxpayers.org.nz; btw@worldtaxpayers.org; adl-minsk@tut.by; ac2camer@yahoo.fr; rhooffice_raymond@yahoo.com.hk; mochika@law.ritsumeikai.ac.jp; info@taxpayers-europe.org; info@ank.kz; jerrykiwoi@yahoo.com; webmaster@koreatax.org; r.stojanovska@oi.org.mk; djargal@yahoo.com

Subject: This went to the US National Taxpayers Union

Date: Tue, 17 Jun 2014 04:09:36 -0400

To the World's Taxpayers Associations:

I am counting on your organizations to contact your respective ambassadors in Tokyo so that we do not end up in the dark ages.

Sincerely,

Karen Hudes

Acting General Counsel

International Bank for Reconstruction and Development www.kahudes.net

From: karenhudes

To: robert.oxley@taxpayersalliance.com; alex.wild@taxpayersalliance.com

Subject: This went to the US National Taxpayers Union

Date: Tue, 17 Jun 2014 02:03:47 -0400

Here is their blog on me: <http://www.ntu.org/governmentbytes/government-reform/whistleblower-protections-a1220.html>

Date: Mon, 16 Jun 2014 20:45:38 -0700

Subject: Fwd: collective state banks

From: Karen Hudes

To: Wolfgang Struck; svanhoogstraten@hagueacademy.nl; usunpublicaffairs@state.gov; dmm-if@minbuza.nl; dsh@minbuza.nl; dsh-sr@minbuza.nl; jos.van.dongen@vara.nl; jan-willem-le.grand@minbuza.nl; invo@pateo.nl; elleynekase@me.com; lokaal.geld@gmail.com; je.vankalker@planet.nl; ocemail@montgomerycountymd.gov; dllr@dllr.state.md.us; pressguy@ntu.org; Tabarrok@gmu.edu; ntu@ntu.org; marcel.fratzscher@ecb.int; mail@iosco.org; intosai@rechnungshof.gv.at; rosaleen_manzi@sandp.com; elizabeth.mccarroll@moodys.com; rebecca.mirza@fitchratings.com; publiccorrespondence@cabinet-office.gsi.gov.uk; Universal Credit Rating Group mike@waycoolsw.com; munihomeowners@gmail.com; matsu_taxpayers_assn@yahoo.com; ita@interiortaxpayers.org; crmoffett@yahoo.com; info@azfairtax.org; chairman@arizonataxrevolt.org; kmccarthy@arizonatax.org; info@azfreeenterpriseclub.org; infoaz@afphq.org; johnkay@cox.net; frank@bcfriendsofthetaxpayers.org; alsegalla@calaverastaxpayers.org; karl@caltax.org; info@cctaxfighters.org; info@taxwatchers.org; lb@cvtax.org; contact@joincitywatch.org; info@claremont.org; FFlavio@aol.com; krishunt@cocotax.org; info@encinitastaxpayers.org; ftcr@consumerwatchdog.org; webmaster@fullertontaxpayers.org; info@hita.org; watchdog@suddenlink.net; info@jointventure.org; info@placertaxpayers.org; info@marintaxpayers.org; tsntlc@surewest.net; scclg@yahoo.com; president@octax.org; info@sactax.org; info@sdcta.org; rrider@san.rr.com; sbcta@cox.net; info@santabarbaracountyteaparty.org; solanotaxpayers@bcglobal.net; taxpayer@sonic.net; information@suttertaxpayers.com; infotax@taxreform2000.org; prop13man@aol.com; vcta@att.net; holisticvet@direcway.com; info@actcolorado.org; infoCO@afphq.org; info@centerfortaxpolicy.org; flostahl@snet.net; matt@bethelactioncommittee.org; FStndt@aol.com; jlfleishellcga50@aol.com; info@farmingtontaxpayersassoc.org; fctopresident@aol.com; webmaster@hebrondollarsandsense.com; csp371@hotmail.com; president@whta.org; membership@westshoretaxpayers.org; westonfiscalresponsibility@yahoo.com; doug@axthetax.org; info@baytaxpayers.org; info@floridataxpayersunion.org; echoy@floridataxwatch.org; admin@mctaxpayers.org; questions@taxpayersassociation.us; info@waltontaxpayers.org

info@doughertycotpa.com; info@douglastaxes.com; fctf1@bellsouth.net; sbh@lava.net; tfh@tfhawaii.org; wmta@maui.net; taxreform@yahoo.com; questions@ati-taxinfo.com; beta@betaonline.us; techsource12@comcast.net; mail@thechampion.org; ITEF@ntui.org; ntui@ntui.org; dwb70@aol.com; info@samadamsalliance.org; bmcosti@gmail.com; t.emert@insightbb.com; c-havens@sbcglobal.net; info@propertytaxrepeal.com; mike@modernmaterials.net; melyssa.donaghy@gmail.com; ifi@hoosierfamily.org; ifpi@indianafiscal.org; info@inpropertytaxrepeal.com; halrey@earthlink.net; teamhammond@yahoo.com; cmcofer@mchsi.com; itr@taxrelief.org; OsceolaCountyTaxpayers@yahoo.com; jriese@assoc-mgmt.com; public.interest.institute@limitedgovernment.org; info@afpks.org; brettg@fuse.net; staff@la-par.org; johnkriii@cox.net; info@meleads.org; JWIBBY@maine.rr.com; info@reformauburn.org; spearlib@comcast.net; info@marylandtaxeducation.org; mta@rstarmail.com; president@mctaxpayersleague.org; schwaab@earthlink.net; kestrel6@comcast.net; info@centerforsmallgovernment.com; chathamct@comcast.net; cltg@cltg.org; info@framinghamtpa.org; masshightechcouncil@mhtc.org; main@newtontaxpayers.org; tripp@gis.net; sandwichtaxpayer@yahoo.com; info@westfordtaxpayers.org; infoMI@afphq.org; cheneygun@gmail.com; campaign@recallalice.com; garrisongm@juno.com; stoptaxes@yahoo.com; leon@mitaxpayers.org; info@taxpayersunitedmi.org; WCTaxpayers@comcast.net; harold@anokacountywatchdog.com; toddakruse@gmail.com; info@mntax.org; t1m@taxpayersleague.org; howie@mississippiforward.org; rmccarty@aimo.com; tandj.martz@gmail.com; infoMO@afphq.org; phyatt@montax.org; taxreformer@taxreformmontana.org; perc@perc.org; liba@liba.org; dnabity@nebraskalliance.com; nebtax@binary.net; netaxpayers@cox.net; groenta@charter.net; info@catslv.org; info@nevadataxpayers.org; gopgeorge@earthlink.net; mingemanson@charter.net; info@derrytax.org; president@portsmouthtaxpayers.org; webmaster@atkinsontaxpayers.org; info@barringtontaxpayers.org; BedfordTaxpayers@webtv.net; webmaster@cnht.org; info@concordtaxpayers.org; info@dovertaxpayers.org; mail@granitestatetaxpayers.org; webmaster@hennikertaxpayers.org; info@hopkintontaxpayers.org; jbartlett@jbartlett.org; info@laconiaspurse.com; info@lancastertaxpayers.org; webmaster@merrimacktaxpayers.org; webmaster@monadnocktaxpayers.org; webmaster@plainfieldtaxpayers.org; info@raymondnh taxpayersassociation.com; info@rochestertaxpayers.org; webmaster@sanborntontaxpayers.org; info@straffordtaxpayers.org; tips@winchester-informed-citizen.org; info@windhamtaxpayers.org; infoNJ@afphq.org; cezirkle@verizon.net; lvtnj@optonline.net; middletaxpayers@hotmail.com; icantrell@njtaxes.org; dporter@supremebrands.net; info@summittaxpayers.org; info@givemeliberty.org; philbest@adelphia.net; my2crows@hughes.net; dkcwj@optonline.net; concernedtaxpayers@charter.net; info@ctmw.org; jwierc8977@aol.com; info@evanstaxpayersunited.org; rue@lakejoseph.com; freenys@plainvillefarms.com; gwtca@msn.com; nfo@hvpropertytaxreform.org; townofpotsdamtaxpayersassoc@gmail.com; unytea@yahoo.com; edelaine@optonline.net; info@afpnc.org; tpdewitt@johnlocke.org; r.cnelson@702com.net; infoOH@afphq.org; rob@daytonohioteaparty.com; rickyocum@earthlink.net; ldonoho@columbus.rr.com; infoOK@afphq.org; spaulwallace@yahoo.com; webmaster@termlimits.com; ocpa@ocpathink.org; taxabuse@aol.com; info@cascadepolicy.org; bill@otu.org; oia@oia.org; media@teleport.com; jsears@yctc.us; jigable@comcast.net; joanfalcone@dejazzd.com; president@scrantontaxpayers.org; bobkat4346@gmail.com; chairman@voicepac.org; [10](mailto:aipe
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From: **Karen Hudes**

Date: Mon, Jun 16, 2014 at 5:08 PM

Subject:

To: Stopborrowing

Cc: "dquam@nga.org"

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Dear Stopborrowing,

The issues have to be sequenced, and the looming failure of the Federal Reserve Note will precipitate a crisis if first things are not handled first. Here is what the Greene County, Ohio Town Hall Meeting had before it last night: <https://s3.amazonaws.com/khudes/Twitter6.15.14.pdf>

Why don't you write your County Executive about this?

Right now I am getting the countries of the world to agree to replace their paper currencies with gold coins minted from their allocations of gold in the Global Debt Facility. Why don't you also write to Caroline Kennedy, our ambassador in Tokyo, Unit 9800 Box 300 APO AP 96303-0300, asking her to negotiate this Monetary Agreement? <https://s3.amazonaws.com/khudes/Monetary+Agreement1.pdf>

I have also requested the UK Parliament to clean up the corruption and attend to the currency crisis: <https://s3.amazonaws.com/khudes/em+UKParliament.pdf>

Best,
Karen

On Mon, Jun 16, 2014 at 4:26 PM, Stopborrowing wrote:

karen , since you are in touch with all collective state governors , please , please urge them to invoke state owned banks like that of north dakota ...once more collective states get on board we may just see a snowball effect ..if a large number of collective state banks start public owned banksthe sentiment for the nation state to nationalize the fed or end the fed and start a nation state owned central bank that doesn' t cost us civvies anything whenever the gvt prints dollars.....

admirer of the stopborrowing movement

Karen Hudes in Brisbane

Brisbane: Wednesday August 6th, 7.30 - 10.30pm, The Peace Centre, 102 McDonald Road, Windsor (opposite Albion railway station).

<https://www.nexusmagazine.com/events/karen-hudes-in-brisbane>

<http://www.nikkan-gendai.com/articles/view/news/145266>
<https://s3.amazonaws.com/khudes/hawaii.pdf>