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Former Cult Aides Contend Jones Secretly Banked Over \$10 Million

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SAN FRANCISCO, Dec. 2 — The Rev. Jim Jones, who died with more than 900 followers in Guyana on Nov. 18, left a network of secret bank accounts around the world totaling more than \$10 million, according to former aides. With his death, a mysterious international battle has begun for the fortune amassed by the People's Temple.

According to his former associates, Mr. Jones had established at least six and possibly a dozen or more accounts in Switzerland, Panama and other countries, using anonymous numbered accounts and dummy corporations to conceal their ownership. One former official of the cult said the total amount of the fortune might be as much as \$15 million.

Timothy Stoen, a San Francisco lawyer who was once a Jones aide and legal adviser, developed the plan for the international network of secret bank accounts before he defected from the People's Temple.

A Possible Gift to P.L.O.

Mr. Stoen said that Mr. Jones had spoken of channeling the money to the Palestine Liberation Organization, the umbrella grouping of Palestinian guerrilla movements. Mr. Stoen suggested that the cult leader might have ordered this in the final hours of his life.

Another former aide said that the charismatic leader, a Marxist and once a San Francisco city official, had mentioned giving the money as a gift to the Soviet Union if he should die.

Members of a group of survivors of the Guyana killings said that after the deaths they were on their way to the Soviet Embassy, in Georgetown, the Guyanese capital, with \$500,000 in cash, but abandoned the money in the jungle. It was too heavy to carry, they said.

Two women — one of whom may be dead — appear to have the answers regarding the Jones bank accounts. The women, Carolyn Layton and Terri Buford, both in their late 20's, were graduates of the University of California and close financial advisers to Mr. Jones.

Miss Layton was one of Mr. Jones's mistresses and his chief administrator on money matters immediately before his death. Witneses reported that they saw

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Former Jones Aides Say Cult Leader Secretly Banked Over

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her shortly before the killings and sucides at Jonestown, the Guyanese jungle commune of the People's Temple, but her death has not been confirmed.

Reliable sources in the cult said that she had been assigned by Mr. Jones to shoot him if the anticipated suicides were ever carried out.

Mrs. Buford managed the People's Temple accounts until she defected from the cult last month. Although Mrs. Buford's exact whereabouts is not known, there are indications that she was residing recently in so-called safe-houses selected by Mark Lane, the cult's attorney.

Says Lane Mentioned \$3 Million

Mr. Lane and Charles Garry, a San Francisco lawyer for the People's Temple, were in Guyana when Representative Leo J. Ryan, Democrat of California. led a delegation to Guyana, in northern South America, to investigate the Jones commune. It was that visit that precipitated the killings and suicides.

After Mr. Garry and Mr. Lane, fearing for their lives, fled into the jungle, Mr. Garry said in an interview, Mr. Lane told him that there was \$3 million in People's Temple money in Guyana. Mr. Garry quoted Mr. Lane as saying that he had access to a woman who once controlled that money and other People's Temple assets. The San Franciscan said the woman had decided to defect and had turned to him for help.

Mr. Garry would not identify the woman, but other sources close to the case identified her as Miss Buford.

F.B.I. Looking Into Accounts

The Federal Bureau of Investigation. as part of its inquiry into the death of Representative Ryan, is seeking to identify the cult's bank accounts and determine if any Federal laws were broken in the transactions. Once the accounts are located and catalogued, the ownership of the money - if, by that time, the money is still in the accounts - must be estab-

According to other former Jones aides, young female members of the cult played the principal role in the complex scheme of international banking. They were assigned to open dummy overseas bank accounts in several countries; they would then be sent on hastily arranged trips to deposit or transfer money from the accounts. Several accounts were estab-lished in Switzerland and Panama, and one account was opened in Rumania.

A woman who had taken such a trip had this to say:

"We'd walk into these banks in Switzerland, three kids, all girls about 25, and sit down and start talking about all these millions of dollars, and the men wouldn't know what to do.

"I remember one man in Zurich looked

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\$10 Million



Jim Jones, left, conferred with lawyers Mark Lane, center, and Charles Garry in Jonestown Nov. 17, before airport ambush and mass killings.

at us funny, and asked if we were part of | Bahamas, to keep ultimate control of the a women's liberation group. He thought we were saving money for some liberation group.'

She said that one account was established in Switzerland last year, exclusively for Mr. Jones's personal use, and under the name of a dummy corporation, "Bridget." The initial deposit, she said, was \$1.5 million.

Another account was said to have been opened in Panama by a corporation that included the word "Angelique" in its

The cult got all that money through collection-plate offerings, the sale of members' homes and other properties, members' Social Security checks totaling more than \$60,000 a month, and a variety of money-raising activities assigned by Mr. Jones to his followers.

A woman involved with the accounting records of the People's Temple said that the organization's income averaged at least \$250,000 a month last year, while she had access to the records. Millions of dollars of the assets were from the sale of homes and properties of members who moved to Guyana or remained in People's Temples in San Francisco, Los Angeles or in Mendocino County, north of San Francisco

Contenders for the Prize

There are already several contenders for the cult's fortune.

Members of the People's Temple in San Francisco who did not go with others to Guyana have said they intend to keep their temple in operation, and have argued that any assets belong to the con-

gregations.

But since the accounts are not in the name of the cult itself, legal sources here have pointed out that their claim might encounter problems. Other claims are expected from the families of people whose homes and other property was extorted from them by the cult, and several lawsuits, seeking the money, are being prepared.

Mr. Steen, the former Jones legal adviser, said that he developed the concept of concealment of the organization's mounting revenues after Mr. Jones told him: "Tim, set up a scheme whereby we can get our assets protected, and do it in a legitimate way."

Mr. Stoen said that he studied banking laws in a number of countries and developed a plan that Mr. Jones adopted: A branch temple would be established as a corporation in a foreign country - "say Luxembourg," Mr. Stoen said - and the money would then be sent on the bank's wire to the corporations in an "aboveboard operation.

Mr. Stoen said that he had advised the cult leader to be sure that he apointed only trustworthy and loyal directors. He also suggested the lawyer said, that he establish "bearer stock corporations" and keep the stock himself in Nassau, the money.

He said he had told Mr. Jones that it was necessary that all the signatories of the accounts be individuals "who would really follow Jones's direction.'

In the Jones cult, Mr. Stoen said, finding obedient people was not difficult: "He was really very good at keeping females

Mr. Stoen added that the accounts were set up so that there would be no direct link to Mr. Jones, among other reasons to avoid possible prosecution for evasion of income taxes. The young women selected as his emissaries, he said, had no income of their own and therefore did not need to file any tax returns.

Moves to Soviet or Cuba Hinted

A former aide said that Mr. Jones had hoped to move his commune Guyana to the Soviet Union or Cuba if he was ever forced out of Guyana. "He wanted to open an orthodox church in Russia so he could keep the money," that aide said.

Only three young women in Jones's inner circle were assigned to do the banking. In an interview, one of the three ex-

plained how the system worked:

"We never knew where we were going; Terri would say that we would be making a trip next week, and be ready to go, and then we'd just go to the airport and leave. Usually, it was Panama or Switzerland. Before we'd leave, each of us would get \$5,000."

Once, before Mrs. Buford left San Francisco for to Guyana, the young woman said, "Terri told us we'd have to pack for a month, and we were supposed to pack for hot and cold weather," and she and another young woman did so.

"We flew to Panama and stayed in the best hotel," the woman went on. "Terri was gone all day and said she had to turn over some money to a Swiss bank. We were there about a week. Then we flew to England for two days, then to France. And then we went into Zurich.

"We were sitting at the bank and the man said something about a \$2 million deposit, and Terri got very annoyed, saying he shouldn't have said anything. He mentioned two account numbers: I wasn't supposed to hear them, but I did they were 747 and 748."

After that, she said that she and her friend returned to San Francisco while Miss Buford went to Rumania to do more banking.

The woman, who discussed the banking operation only under an agreement that her name not be made public, said that she had been required to sign dozens of blank pieces of paper and banking forms. It was assumed that these would be used later to withdraw or transfer money.

She also admitted that she had once forged the name of one of the other women cleared for the bank transaction.

This young woman said that Mrs. Layton, the former wife of Laurence Layton, who is being held in Guyana in connection with the attack on Representative Ryan and his party, appeared to be the most important figure in the banking operations.

Spending in Event of Suicides

"The rule was," the young woman said, "that if Carol Layton came forth with the signatures of two of the three people approved for the account, she could take the money out.'

From time to time, she continued. there were discussions of how the money would be spent if a mass suicide was ever carried out. Among other things, she said that Mr. Jones had once discussed giving some of the money to Angela Davis, the black militant leader, or Dennis Banks, the American Indian Movement leader. Mr. Jones had expressed support for both of them from his pulpit.

On another occasion, the young woman said, a fellow assistant to Mr. Jones emerged from a meeting with him with a puzzled expression on her face. Mr. Jones, she was told, had proposed giving the money to the Soviet Union by flying over the country and dropping it from a

plane. "She wondered how we would get a plane to do it," the interviewee said.