

Lesson —

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But the beckoning finger that invited Raine to the sales pitch, commonly on a Friday afternoon, was only the beginning of the reg-ging cycle.

After that came the battle plan: How to get a loan before 2 p.m. Thursday — when Scientologists nationwide add up tallies of their weekly income.

In three years, Raine acquired a one-foot high stack of loan rejection slips. She also secured \$50,000 toward her class bills from 15 lending institutions.

Raine said she was informally pressured to do whatever was necessary to get the loans. "I quickly learned not to say it (the loan) was for the center." Bank officers didn't consider it a wise investment. So Raine told them the money would pay for a honeymoon or appliances.

She also knew not to mention the incidental issue about other outstanding loans. "They told me to make it look real good," she said of Palmer's staff members. "All I needed was a hint."

Hoffman said staff leaders, including herself, sometimes insinuated there were ways to make bank applications look appealing. Helsing said she was not in the position to give hints, but that she did put great pressure on students to raise money.

Finding enough people to co-sign 15 loans demanded some creativity. Raine once used "Co-Sign Caulkins." Steve Caulkins, a staff member who sold Scientology door-to-door, said he picked up the nickname after co-signing 10 loans for students at the center.

The time it took to secure the loans interfered with the two jobs Raine held down to pay them off. "They (staff members) called me at work all the time," she said. They pestered her to pester the banks. "Then, I had to sneak off to a phone because I didn't want people to know I was taking out a \$10,000 loan."

Heavy debts were not supposed to dissuade Helsing from making them heavier. "I was supposed to keep everyone encouraged, keep everyone willing to put down a flat few thousand," she said.

But last year, she encountered a special case: a couple that was bankrupt and having marriage difficulties because they spent almost all of their time apart, working off their debt, studying at the center and raising a child.

Officially, Helsing had two options on how she could have advised them to deal with their problems. She could have said: buy more counseling or spend more time taking classes. "It was more time or more money and they didn't have either one," Helsing

The people in this story considered themselves members of the Church of Scientology, under the local direction of Harry Palmer, during the period in which most of these events occurred. However, as a result of a lawsuit, Palmer is no longer formally connected with the Church of Scientology. His local organization is now called the Center for Creative Learning. The lawsuit was settled in March 1987.

lot of people giving money," Helsing said. "I didn't want to ask for more."

As a result, Palmer fired her.

He also made her the fall guy, former members said. Palmer told them that all of the pressure for money was her idea. He said he had told her to stop, but she wouldn't. So he had to fire her.

(Palmer acknowledged in an interview that he fired Helsing for that reason.)

In the Scientologist's lexicon, Palmer declared Helsing a "suppressive personality" — an irrevocably evil person, one of the few that make up 2.5 to 3 percent of society. The other members were told not to talk to her, or they, too, could become such a person. "I cried for six months," Helsing said.

About the time Helsing stopped crying, the suit against Palmer had been settled, in March 1987, with the agreement that he would not use the words "Scientology" or "Dianetics." In its place, he offered a new course, called Avatar, which sold for \$2,000.

For Raine, this led to a natural question: "I began to wonder what happened to all that money I put in for Scientology courses." But when she asked what happened to the \$25,000 she had outstanding, she was told there was no money left. It had been used up in legal and other expenses.

That was when Palmer's employees started talking — really talking — for the first time.

In Friday's Star-Gazette: Breaking away.
