

July 19, 1983

To Whom It May Concern:

I am writing in support of the visa application of Bhagwan Shree Rajneesh as a person of exceptional ability in Arts and Science.

I am a graduate of the University of Massachusetts, Class of 1961, and have a BSc in Economics. After graduating from University, I became an insurance agent and eventually founded my own agency in the Boston area. In 1965, I entered the insurance premium finance business. Within a few years, our company, Colony Finance Corp., became the largest locally-owned premium finance business in New England, serving nearly 30,000 customers and doing an annual volume of nearly \$6,000,000 in loans. I was majority shareholder, president and Chairman of the Board for a number of years. I sold the business in 1976.

In 1974, I founded the Franklin School of Contemporary Studies, Ltd. in London. This School was an adult education center that offered unique courses that were not available in most other educational facilities. The school attracted hundreds each term.

It was at the Franklin School that I first met a disciple of Bhagwan Shree Rajneesh. It was through this person, who was teaching a course in Creative Drawing at the School, that I began to read some of Bhagwan's books and practice His meditation techniques.

I found that the more meditative I became, through His meditations, reading His books, listening to tapes of His discourses and, finally going to meet Him in India in 1978, the more I was able to perform any task I set myself to do. I began to understand and live His teaching of being "total in whatever one does".

I have met hundreds of professional people, like myself, whose creativity and ability to practice their profession, have been greatly increased by following the teachings of Bhagwan Shree Rajneesh. His deep understanding of man and man's problems makes His teachings available to everyone. When a person is able to become more meditative, more peaceful and less stressed, their creativity increases. There are few people on the planet today that have the exceptional ability to help others as Bhagwan Shree Rajneesh.

We in America are fortunate that such an exceptional person is here with us now. His presence will benefit millions of our citizens on a spiritual and psychological level. From an economic point of view, our country will be

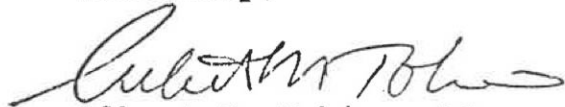
EXHIBIT "A-820"

strengthened also. His worldwide acclaim and influence have already attracted thousands of tourists from overseas to come here and be near Him. During the past few weeks alone, nearly 15,000 people came to the U.S.A. from all over the world to attend the Second Annual World Celebration at Rancho Rajneesh. This means that millions of dollars were spent by foreigners here in the U.S.A. Also, many of His disciples and supporters have donated millions of dollars over the past two years, to help build the Commune that is growing in Oregon. This pattern of spending from overseas will contribute in a positive way to our balance of payments deficit.

The Rajneesh Neo-Sannyas International Commune, in Oregon, is living proof that religious people can work together in an efficient, intelligent way to build a healthy society - healthy spiritually, psychologically and also economically.

Bhagwan's presence in America will be an inspiration to millions of Americans.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Albert M. Tobias', written in dark ink.

Albert M. Tobias, BSc
aka Swami Anand Deben

Rajneeshpuram
Oregon 97741