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**Arabs send cash to West for safety**

BEIRUT, Lebanon — Worried about the Iran-Iraq war and uncertain about the future of their own countries, Gulf Arabs are sending their money to the West by the billions to protect it from the war's haunting their region.

Beirut bankers say there has been a steady outflow of dollars to Kuwait, Saudi Arabia, Qatar and the United Arab Emirates since the fall of the Shah of Iran in December 1978.

The Soviet invasion of Afghanistan and the Mecca Mosque shooting in Saudi Arabia turned that steady stream into a flood, creating September with the Iran-Iraq war.

Today, the newly rich Gulf is exporting its money to Europe and America almost as fast as its oil.

Bankers estimate the total near half a billion dollars since the war. Amazingly enough, part of it is ending up in Lebanon, sent there by Palestinians and Lebanese working in the oil states who have lost jobs in the future viability of their paymasters.

The nationals in the Gulf, although they moved most of their money out last year, have been active too.

Several banking reports indicated Gulf Arabs have made heavy purchases — for delivery — since the outset of the fighting.

Sending one's money abroad for security became popular in the Gulf after the 1975-76 Lebanese civil war.

"The Gulf Arabs always used to vacation in Lebanon," said Arthur Assely, director of Beirut's J. Henry Schroder and Co. SAL member bank. "When the war struck Lebanon, once thought of as a haven of stability, they realized it could happen to them, too."

The next, and biggest, crunch came between the overthrow of the Shah and the Mecca incident in November 1979, when an estimated \$10 billion Saudi riyals, almost \$5 billion, was sent West by individuals and Saudi banks within three weeks. Another \$3 billion was reported to have fled Kuwait, Qatar and the United Arab Emirates during the same period, according to a U.S. State Department spokesman.

"Most of the money went to Europe and the United States," said Elias Saba, a former Lebanese finance minister and now a consultant. "About 70 percent of it has remained in liquid deposits, CDs (certificates of deposit) and bonds, and about 30 percent has been put into equity."

Despite the U.S. freeze on Iranian assets, which sent a shiver down the spines of Arab money-men, America still is viewed as the safest haven in these troubled times.

"The Arabs see it as the last great bastion of capitalism," said Assely. "If it goes, nowhere will be safe."

The outflow of capital from the Gulf to the West has been facilitated by the diffusion of modern banking practices throughout these newly created states. Whereas 15 years ago only the top of the financial pyramid was acquainted with Western banking practices, or for that matter paper money, today everyone keeps his cash in a bank, and the instantaneously to the world financial centers.

There is little governments can do, or try to do, to stem the tide of private export of dollars. Whenever there is a liquidity crisis, they simply draw on their own tremendous reserves of petrodollars and inject them into the banking system.

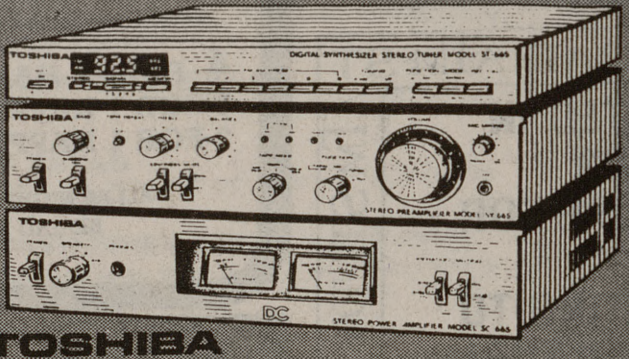
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**This dulcimer maker has one for everyone**

CLINTON, Miss. — A dulcimer for everyone is the motto of J.B. Keith, who will make you one from a cardboard box for \$15 or from hand-cut walnut for about \$250.

Keith's "no frills" dulcimer consists of a narrow black cardboard box, four strings, and bent nails for frets.

The wooden dulcimer is another matter. By his own estimate, Keith is one of only 12 dulcimer makers in the United States. Each of the hourglass or tear-shaped instruments takes him about 35 hours to make, from cutting the thin strips of walnut, mahogany, cherry or maple to rubbing on the lowsheen finish.

Keith spends roughly half his work-time making dulcimers in his backyard shop and the other half trying to sell them at music and craft fairs and in shopping malls in the Southeast.

The dulcimer was the first American instrument, excluding tom-tom and other Indian instruments. Keith first heard one while living in East Tennessee as a child. His new career began eight years ago when he decided to make one himself.

A lifelong crafts hobbyist, Keith was soon asked to make dulcimers for friends, and within a year he had become a full-time dulcimer maker.

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