

*the* Solari Report 

# Coming Clean

**BUILDING A  
WONDERFUL  
WORLD**



**By Catherine Austin Fitts and the Solari Team**

*Coming Clean is a process that helps us gain mastery and take action—both individually and with our families, communities, and networks of trust.*

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## INTRODUCTION

At Solari, we are often asked why we are optimistic about the future. We are far from oblivious to the risks and pain in our environment, yet we believe that a peaceful world is possible and that the path to our collective well-being begins with each of us transforming from the inside out—*coming clean*. With our prayers, actions, and transactions, we have the power to shift energy away from those who misuse power and move it to ourselves and to those who are worthy stewards of our planet’s wealth and our children’s future.

The current financial system is centralizing political and economic power in a manner that is draining or destroying living equity—people, plants, animals, and our natural resources—as well as the financial equity of many people worldwide. We liken these forces to a tapeworm ([solari.com/viur](http://solari.com/viur)), a parasite that grows stronger as we feed it. Like a tapeworm, these forces inject addictive substances into our system that we have allowed to incentivize us to participate in what makes the tapeworm strong. As we do, we are drained until we perish.

How do we stop building a parasitic economy? We have come to understand that many instances of fighting or confronting centralized authority—or trying to reason with it—only add to its power and deplete our enthusiasm and resources. There is a better way—one that shifts the flow of energy back to us.

First, we must each recognize our own individual role in supporting a centralizing financial and corporate system and understand how we are connected to it and how we feed it. With this understanding, we can detach and cleanse it from our lives.

Specifically, we can cleanse it:

- From our thoughts, habits, home, and family.
- From our transactions—our bank deposits, media and consumer purchases, donations, and investments.
- Through our participation in the governance of our local political, civic, educational, spiritual, and economic systems as well other private institutions in which we are involved.
- Through the people and leaders we choose to admire and support.

By shifting our attention, transactions, and actions away from a centralizing financial and corporate system, we increase our personal power, security, and wealth. We exercise our power to fashion a new unity among those who respect and encourage living equity and understand the importance of financial equity to our individual and collective sustainability. Such an alliance can create new and greater wealth to transform and decentralize political power and economic markets, moving us into alignment to create a free and abundant world. We have a choice: We can build wealth, we can build poverty, or we can build nothing. We choose to build real wealth.

## One Person and One Step at a Time

People often tell us, “But..., I’m only one person!” However, if you are like most people, you are “voting” for the tapeworm with your money, time, and attention. If you want the tapeworm to lose power in your life and your world, you have to stop feeding it and shift your “vote.” You have the power to do this—you have a vote. That is how the democratic process and freedom work, and it is something to appreciate.

As it turns out, there is a lot of leverage in how you combine your vote with the votes of others:

- When you “vote” with your prayers and meditations, your “vote” is leveraged by many other people who share your intent. *Our collective intent is leveraged by divine intent when we are in alignment with divine love.* Such love and intelligence are the most powerful forces in the universe. The Bible says, “Where two or more are gathered in my name, there am I.” This speaks to the power of being in accord even with one other person, when your agreement is leveraged by the divine will.
- When you “vote” with your money to decentralize political and economic power, your “votes” in the marketplace are leveraged financially by those who also vote in similar ways. *Many people shifting tiny amounts of money can move markets because of the way money works.*
- When you shift deposits and purchases or investments from large institutions with a questionable record of legal and financial conduct to decentralized institutions that are well-governed and well-managed, this can have a dramatic impact. You are shifting from the extractive to the productive. The number of customers that banks or

companies have, and the amount of profit per customer, can multiply many times in relation to their ability to borrow money, raise capital, or sell stock on Wall Street. In fact, their stock price is often what determines the top management’s pay.

When our prayers and meditations are leveraged by our alignment with divine will, and this is further leveraged by moving our money into this alignment, and that is further leveraged by the multiplier effects in the financial system—that is a lot of leverage! Add to that the leverage that comes from shifting resources to honest media, and your ability to move the best people into local leadership or governance positions in organizations in which you have an influence. That is a lot of potential power for “just one person.”

All of this becomes even more powerful when you realize that you can do this in a way that gives *you* energy. So, if you think you are only one person, appreciate that you are one person who could be getting more energy!

## Building a Positive Model

When we choose to ignore our responsibility for the money in our lives and the money that is around us, we create an opportunity for the tapeworm to assume the power that we have abdicated. This abdication is dangerous for both us and others.

Achieving financial security for ourselves, our family, and those for whom we are responsible, and doing this in a manner that creates wealth for others, is quite wonderful. Respecting and using resources effectively—whether our time, money, or other kinds of resources—is highly ethical behavior. We live on an abundant planet. When we use our own and other people’s time well, we attract allies and build constituencies for our efforts. For example,

**We have a choice: We can build wealth, we can build poverty, or we can build nothing. We choose to build real wealth.**

when we help generate investment returns from sound economic activity that funds a secure retirement savings, we honor our elders and create goodwill between generations.

There is a difference between optimization that nourishes people and communities and grows the pie, and optimization that extracts wealth, destroys people and communities, and shrinks the pie. *There is only one way to end poverty, and that is by creating wealth.* Poverty is the absence of wealth.

In 2023, Solari developed a *Building Wealth* curriculum ([solari.com/czlu](https://solari.com/czlu)) and a *Building Wealth* Learning Plan ([solari.com/njuc](https://solari.com/njuc)), organized to inspire and support personal strategic and financial planning. We envision a monetary and market system that serves the rule of law and a free human civilization, which starts with each one of us building wealth today and every day. In the *Building Wealth* framework, creating financial wealth results not from increasing consumption and degrading natural resources and communities, but from reducing wasteful consumption and investing in natural resources and local communities. Attracting management and investors—including you—to this purpose is an excellent idea. The more we are rewarded for successful efforts, the more of us will be attracted to switching resources out of the tapeworm and into a healthy economic model. Positive results attract more positive investment, which makes more positive results a possibility—and that is a good thing!

Consider the impact of your actions. If you “help” others in a manner that shrinks the pie,

or justifies the tapeworm, or results in your failing to care for your own responsibilities, then “helping” others can do harm. However, if you bank, invest, gift, tithe, or do service in a manner that builds wealth in your community and in your network, such actions can have a powerful positive effect on you and those around you. Assessing what is productive or unproductive about a particular action or investment requires understanding how the resources work around you—and how the tapeworm enters into that—and whether your actions are adding or deleting real value.

How exactly do you do this? Here, we share some of what we do in the hope that these ideas may be useful in helping you develop this deeper understanding. Specifically, we present 25 steps that you can take—for each step, outlining key considerations, related Solari resources, and specific action opportunities. Drawing inspiration from the *Building Wealth* framework, the steps are grouped into the curriculum’s six pillars:

1. Your Free and Inspired Life
2. Navigation Tools
3. Risk Management
4. Living Equity
5. Financial Equity
6. Turtle Forth

This is your life and your journey—the responsibility is yours. Ultimately, it is your intelligence and wisdom that we wish to inspire and support.

## Your Free and Inspired Life

You have the power to live a free and inspired life—use it to create wealth for yourself and those you love. Wealth is the provision that sends children to college, finances local farmers, and supports you through emergencies or hard times. It is also the seed corn that helps a society grow, innovate, and flourish.

1

### Be Divine

*“[V]erily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you.”*

~ Jesus of Nazareth (Matthew 19:20 [KJV])

The people who are happiest operate on the basis of faith. That faith may be spiritual, philosophical, or simply a general state of optimism. Whether we pray, meditate, or use other methods, taking the time to resonate with the energy and the problem-solving skills of the universe is one of the “energizer bunnies” of a vital and productive day. The latest scientific discoveries, particularly in quantum physics, are now corroborating centuries of spiritual teachings regarding the power of our individual intentions and intelligence to create our reality and access and collaborate with the shared intelligence around us.

#### Considerations

- ▶ Our freedom comes to us through divine authority.
- ▶ When we live through the divine, abundant love, intelligence, and energy are available to us.
- ▶ We have a personal responsibility and the power to envision the world into alignment with nature and the divine.
- ▶ Our collective visions invent our world.
- ▶ Our collective prayers and meditations are a powerful force for positive intelligence and direction.

## Action Opportunities

1. Pray and meditate or otherwise connect into divine love, intelligence, and energy.
2. Envision the world you want to invent and live in—and your role in creating it.
3. Create and practice affirmations to make it so.
4. Give praise and thanks for the blessings in your life.
5. Try this with family and friends.

## Solari Resources

|   |  |
|---|--|
| Karma Means You Don't Get Away with Anything (Jan. 18, 2010)                  | <a href="http://solari.com/qzpv">solari.com/qzpv</a> |
| Catherine on Living in Faith (Mar. 1, 2012)                                   | <a href="http://solari.com/xkrp">solari.com/xkrp</a> |
| The Power of IT with Jon Rappoport (Nov. 24, 2012)                            | <a href="http://solari.com/bqwa">solari.com/bqwa</a> |
| The Story of Gideon with Thomas Meyer (Mar. 23, 2019)                         | <a href="http://solari.com/vpxw">solari.com/vpxw</a> |
| Integrity and Access to Divine Intelligence with Thomas Meyer (Aug. 17, 2019) | <a href="http://solari.com/allg">solari.com/allg</a> |
| Solari Daily Prayer   | <a href="http://solari.com/kxqm">solari.com/kxqm</a> |
| Solari Daily Prayer   | <a href="http://solari.com/pvpn">solari.com/pvpn</a> |
| Prayers for the Year!   | <a href="http://solari.com/judu">solari.com/judu</a> |

## 2 Be Inspired

*“Beauty is truth, truth beauty—that is all  
Ye know on earth, and all ye need to know.”*

~ John Keats, “Ode on a Grecian Urn”

After divine inspiration comes living inspiration. The more excellent people we have around us, the easier it is to maintain the values and standards we desire. Leadership can make a big difference—especially if we choose and support local leaders who inspire us. Learning from cultures schooled in managing the uncertainty and change that we are experiencing offers us invaluable insights and survival skills. In addition to great people, all living things inspire—animals and all of nature—as do theater, movies, music, poetry, and art.

## Considerations

- ▶ We are inspired by the truth and beauty in our lives.
- ▶ We are inspired by people who set excellent examples.
- ▶ We are inspired by living things that set excellent examples.
- ▶ Inspiration gives energy to our vision.
- ▶ People have accomplished amazing things against all odds—we can, too.

## Action Opportunities

1. Make a list of the people, animals, plants, art, music, decor, and other things that inspire you.
2. Learn more about, appreciate, and support these people and things.
3. Make a conscious effort to increase their presence in your life, and remove from your life that which does not inspire.
4. Appreciate and support the true leaders in your life. Take practical steps to support business and civic leaders in your community as well as your elected representatives.

## Solari Resources

|  |  |
|--|--|
| Dr. William Tiller – Scientific Support for the Power of Intention (Nov. 17, 2011) | <a href="http://solari.com/stkw">solari.com/stkw</a> |
| Lynne McTaggart on Rethinking Intelligence (Jan. 19, 2012)                         | <a href="http://solari.com/zzgd">solari.com/zzgd</a> |
| Imagination Creates Reality: A Jon Rappoport Report (Nov. 27, 2013)                | <a href="http://solari.com/izxq">solari.com/izxq</a> |
| How Your Mind Creates Your Future with Jon Rappoport (Dec. 26, 2013)               | <a href="http://solari.com/chhf">solari.com/chhf</a> |
| Turtle Forth (Nov. 23, 2014)   | <a href="http://solari.com/soza">solari.com/soza</a> |
| Walking by Sees (Oct. 20, 2017)  | <a href="http://solari.com/mowo">solari.com/mowo</a> |
| Learning to Walkabout with Harry Blazer (Oct. 14, 2018)                            | <a href="http://solari.com/vodh">solari.com/vodh</a> |
| Comet NEOWISE and the Spirit of Freedom with Thomas Meyer (Jul. 31, 2020)          | <a href="http://solari.com/nkvm">solari.com/nkvm</a> |
| Why I'm an Optimist (Nov. 28, 2020)  | <a href="http://solari.com/tdbe">solari.com/tdbe</a> |
| Beyond Divide and Conquer with Junious Ricardo Stanton (Mar. 18, 2021)             | <a href="http://solari.com/xcro">solari.com/xcro</a> |
| Let's Go to the Movies: Thanatos (Oct. 11, 2021)                                   | <a href="http://solari.com/sehe">solari.com/sehe</a> |
| Over the Mountain Podcast with Frank Niceley: Episode 1 (Feb. 4, 2025)             | <a href="http://solari.com/sbar">solari.com/sbar</a> |
| Food for the Soul  | <a href="http://solari.com/vtrz">solari.com/vtrz</a> |
| Hero of the Week   | <a href="http://solari.com/vpnn">solari.com/vpnn</a> |
| Action or Pushback of the Week   | <a href="http://solari.com/sxsv">solari.com/sxsv</a> |
| Building Wealth: Your Free and Inspired Life                                       | <a href="http://solari.com/bqvj">solari.com/bqvj</a> |

### 3 Value Nature

*“Only after the last tree has been cut,  
Only after the last river has been poisoned,  
Only after the last fish has been caught,  
Only then will you find that money cannot be eaten.”*

~ Cree Indian prophecy for North America

Catherine once heard a story at an investment conference about psychoanalyst Carl Jung. Apparently, Jung had a female patient who came to see him after a period of terrible loneliness. From a very aristocratic background, she declined to give her name, telling Jung that she would only be coming to see him this once. As a young woman, she had gone to medical school and then fallen in love with her best friend’s husband. Unable to reconcile the tension, she murdered her best friend and married the husband. It seemed that she had gotten away with it, but she reported to Jung that from the time she killed her best friend and married the husband, things went awry. She was an excellent horsewoman, but her horses started rearing and bucking, and she had to give up riding. She had beautiful wolfhounds, but they died. After she became pregnant, her husband died before she gave birth to their daughter. Her daughter rejected her from an early age, leaving home as soon as she was able and remaining estranged. The investment manager who recounted this story also explained that wherever the woman went, the birds stopped singing. “The birds knew.” Many of us are complicit in enjoying and tolerating a negative-return-on-investment economy. If indeed “the birds know,” then imagine the energy that can be unleashed if we change and individually commit to removing our support from the negative-return-on-investment economy.

#### Considerations

- ▶ All life—past, present, and future—matters.
- ▶ All life is potentially available as our ally.
- ▶ All life is a source of energy.

#### Action Opportunities

1. Listen to and appreciate all living things. What can they teach you?
2. Identify steps you can take to live closer to nature. Learn about permaculture and organic and biodynamic farming. Grow more of your own food. Plant more trees. Spend more time outdoors barefoot.
3. Identify steps you can take to increase your (and others’) independence from products poisoning people or the land.
4. Identify steps you can take to provide for energy, food, water, and health without dependency on corporations and banks that have harmed your family and community. Indeed, seek out those who are creating real wealth around you.
5. Fill your home with animals, plants, and natural objects that give you energy.
6. Watch Catherine’s video, “The Red Button Story” (see list of Solari Resources for this step) and consider what you can do to “turn the red button green.” Clear any regrets you may have about not doing so in the past.

#### Solari Resources

|  |   |
|--|---|
| Bertram Verhaag, Director of “Scientists Under Attack” (Jun. 2, 2011)                                    | <a href="https://solari.com/aars">solari.com/aars</a> |
| Jeffrey M. Smith on Genetic Roulette (Sep. 20, 2012)   | <a href="https://solari.com/zpvm">solari.com/zpvm</a> |
| The Red Button Story (Mar. 2, 2017)  | <a href="https://solari.com/ujly">solari.com/ujly</a> |
| Future Science Series: The Wave Genome - Quantum Holography of DNA with Ulrike Granögger (Aug. 11, 2018) | <a href="https://solari.com/cizd">solari.com/cizd</a> |
| An Intelligent Conversation about the Environment (Jan. 11, 2019)  | <a href="https://solari.com/ddlx">solari.com/ddlx</a> |
| Let’s Go to the Movies: Water - The Great Mystery (May 11, 2020)   | <a href="https://solari.com/xukc">solari.com/xukc</a> |
| Solution Series: Food Forest Abundance with Jim Gale (Aug. 11, 2022)                                     | <a href="https://solari.com/bebo">solari.com/bebo</a> |
| Solution Series: Bountiful Food and Self-Reliance with David DuByne (Nov. 24, 2022)                      | <a href="https://solari.com/nbxg">solari.com/nbxg</a> |
| Hero of the Week: Royal Raymond Rife (Jan. 30, 2023)   | <a href="https://solari.com/xuqi">solari.com/xuqi</a> |
| Book Review: Viktor Schauberger: A Life of Learning from Nature by Jane Cobbald (Apr. 28, 2023)          | <a href="https://solari.com/ozoo">solari.com/ozoo</a> |
| Is the Universe Alive and Intelligent? with Dr. Joseph P. Farrell (Dec. 12, 2023)                        | <a href="https://solari.com/yxnj">solari.com/yxnj</a> |
| The Magic of Water with Ulrike Granögger (Feb. 6, 2024)  | <a href="https://solari.com/ujjb">solari.com/ujjb</a> |
| Future Science Series  | <a href="https://solari.com/btpd">solari.com/btpd</a> |

# Navigation Tools

You need a good map—with a steady flow of actionable intelligence—to be able to navigate in a world that is changing rapidly. There is a critical difference between reality and “official reality”—understand the difference.

## 4 Check Your Indicators

*“What is relevant is what solves the problem. If we had thought through real relevancies, we would be on Sirius by now.”*

~ Peter Medawar

The Popsicle Index is the percentage of people in a place who believe that a child can leave their home, go to the nearest place to buy a popsicle or snack, and come home alone safely. We like to practice an exercise in which we make a list of all the things that make our Popsicle Index go up or down. We then look for actions that are under our control that would result in the greatest rise in our Popsicle Index. The goal is to get the Popsicle Index to 100%. Numerous opportunities always emerge.

### Considerations

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- ▶ The Popsicle Index is a simple indicator that measures living equity.
- ▶ Living equity can be created and maintained outside of institutional and corporate control.

### Action Opportunities

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1. Estimate your Popsicle Index.
2. Ask the children in your life to estimate their Popsicle Index.
3. Make a list of all the variables that cause your Popsicle Index to go up or go down.
4. Identify opportunities to improve your Popsicle Index.

5. Consider the Popsicle Index in other places around the world. Are we making our Popsicle Index go up in a manner that makes others’ go down? How? Are there ways to realign incentives so that our Popsicle Index can go up together?
6. If you think the Popsicle Index can be improved upon, invent an Index that you and your neighbors could use to estimate the health and well-being of living equity and financial equity in your place.

### Solari Resources

|   |  |
|---|--|
| What Can a Woman Do to Help the Popsicle Index Rise? (Sep. 15, 1999)                                | <a href="http://solari.com/hgdh">solari.com/hgdh</a> |
| The Popsicle Index (Oct. 23, 2013)  | <a href="http://solari.com/iddp">solari.com/iddp</a> |
| Productivity, Prosperity & the Popsicle Index: Building Trust Between People, Places & Money (2016) | <a href="http://solari.com/finu">solari.com/finu</a> |
| Book Review: Follow the Money: A Citizen’s Guide to Local Government (Oct. 8, 2017)                 | <a href="http://solari.com/shux">solari.com/shux</a> |

## 5 Optimize Your Time

*“The trouble is, you think you have time.”*

~ Jack Kornfield

Many people understand the value of doing a budget for their financial resources. It is relatively rare, however, for people to do an annual budget that mathematically analyzes how they spend their time—or how they want to invest it going forward. One year, Catherine’s senior management team at her company, Hamilton Securities Group, finished working on their company business plan, and all were satisfied that the plan was complete. At the last minute, a decision was made to estimate the individual, team, and collective time investment for the coming year. Lo and behold, the group discovered that they had allocated 700% of their time! Their annual goals were overly ambitious. As a result, they had made promises they would not have been able to keep. They were saved by the time budget.

### Considerations

---

- ▶ Our time is precious.
- ▶ When we value our time, those around us are more likely to also value it.

## Action Opportunities

1. Do a time budget and integrate it with your learning plan (See “Creating a Building Wealth Learning Plan” in the list of Solari Resources).
2. Study who and what you are investing your time in.
3. Identify who and what wastes your time or creates unnecessary risk. The “Great Poisoning” is a perfect example; reorganizing your life to ensure the quality of your food, water, and soil can save you a small fortune in both time and money.
4. Look for opportunities to achieve more energy for yourself with your time.
5. Look for opportunities in collaboration with other members of your immediate family.

## Solari Resources

|  |   |
|--|---|
| Deep Survival (Sep. 17, 2009)  | <a href="https://solari.com/hddy">solari.com/hddy</a> |
| Family Wealth – Keeping It in the Family by James E. Hughes Jr. (Nov. 1, 2009)       | <a href="https://solari.com/ftd">solari.com/ftd</a>   |
| Family Wealth (with James E. Hughes Jr.) (Nov. 19, 2009)                             | <a href="https://solari.com/uzku">solari.com/uzku</a> |
| Deep Survival with Laurence Gonzales (May 23, 2014)                                  | <a href="https://solari.com/hdxz">solari.com/hdxz</a> |
| Fructify! Lessons Learned from Dogwood Mudhole with Franklin Sanders (Jun. 11, 2014) | <a href="https://solari.com/wpqf">solari.com/wpqf</a> |
| Shadow Work: Your Stolen Time (Sep. 3, 2015)   | <a href="https://solari.com/dyte">solari.com/dyte</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)                             | <a href="https://solari.com/njuc">solari.com/njuc</a> |

## Considerations

- ▶ Having accurate maps of how our world works gives us energy.
- ▶ The more we support honest and competent mapmakers, the safer and happier we will be.

## Action Opportunities

1. Cancel subscriptions to (and stop watching and reading) corporate media that do not give you the information you need to know to understand what is going on and how to act in your own best interest.
2. Switch to media that provide accurate and useful information designed to ensure your safety and prosperity.
3. Pay for reliable intelligence; depending on “free” media can be expensive if it results in unwise decisions in your allocation of time and money. Reliable intelligence requires an investment of talent, time, and resources—it you want a good map, you need to fund it.

## Solari Resources

|  |   |
|--|---|
| Truth or Consequences (Dec. 3, 2009)   | <a href="https://solari.com/clyg">solari.com/clyg</a> |
| Entrainment Technology, Subliminal Programming, Financial Manipulation with Adam Trombly (Aug. 18, 2011)       | <a href="https://solari.com/fhcw">solari.com/fhcw</a> |
| Jon Rappoport on Matrix Nuts & Bolts (Feb. 2, 2012)  | <a href="https://solari.com/huvz">solari.com/huvz</a> |
| The Many Faces of Secrecy with Amy Benjamin (May 26, 2018)   | <a href="https://solari.com/ammh">solari.com/ammh</a> |
| Navigating Reality with Dr. Mark Skidmore (Sep. 7, 2019)   | <a href="https://solari.com/uadv">solari.com/uadv</a> |
| Mind Control Tactics Used on Young People and Children (and Everyone Else) (Jan. 21, 2020, with updates)       | <a href="https://solari.com/lgoa">solari.com/lgoa</a> |
| The New Media with Elze van Hamelen (Sep. 23, 2021)  | <a href="https://solari.com/nzrj">solari.com/nzrj</a> |
| Jamie Johnson – Engaging America in a Real Conversation (Oct. 19, 2022)  | <a href="https://solari.com/kjrt">solari.com/kjrt</a> |
| 2024 Annual Wrap Up: Protecting Your Assets: Navigating the Financial Fraud Minefield, Part I (Feb. 25, 2025)  | <a href="https://solari.com/hhme">solari.com/hhme</a> |
| 2024 Annual Wrap Up: Protecting Your Assets: Navigating the Financial Fraud Minefield, Part II (Feb. 27, 2025) | <a href="https://solari.com/pnwb">solari.com/pnwb</a> |
| Neurowarfare: It’s Not Science Fiction Anymore with Dr. Armin Krishnan (Sep. 23, 2025)                         | <a href="https://solari.com/xxhi">solari.com/xxhi</a> |
| Cognitive Liberty Series: How Consciousness Became Programmable with Joshua Stylman (Oct. 28, 2025)            | <a href="https://solari.com/immh">solari.com/immh</a> |
| Future Science Series  | <a href="https://solari.com/btpd">solari.com/btpd</a> |
| Solari’s recommended New Media list  | <a href="https://solari.com/njmm">solari.com/njmm</a> |

## 6

## Switch to Real-Deal Media

*Stop this day and night with me and you shall possess the origin of all poems,  
 You shall possess the good of the earth and sun, (there are millions of suns left,)  
 You shall no longer take things at second or third hand, nor look through the eyes of the dead, nor feed on the spectres in books.  
 You shall not look through my eyes either, nor take things from me,  
 You shall listen to all sides and filter them from your self.*

~ Walt Whitman, “Song of Myself”

Our history is full of stories of explorers who were led astray by inaccurate maps. They died, and their investors lost fortunes. One of the greatest wasters of our time and resources is poor intelligence. If we are to use our time well and invest our resources wisely, we need to understand the world we live in and the real risks we face. As Sam Smith of the *Progressive Review* says, “All the news while there is still time to do something about it.” If you have ever known a family devastated by health care or financial fraud, you fully appreciate the human cost of intelligence that is intentionally misleading or false.

# 7

## Learn How the Money Works Around You

*“Information about money is probably worth more than the money.”*

~ Nicholas Negroponte

Most people do not learn economics and finance in school. However, it is never too late to start to learn. Although a lot of effort has been made to suppress information about government finances and the covert economy, if you dig and persevere, you can find plenty of useful information.

### Considerations

- ▶ We can understand the economics of our household, family, and neighborhood, as well as the organizations, businesses, and governments in the areas in which we vote for political and judicial representation.
- ▶ We can understand money tools (accounting and currency) and financial instruments (stocks and bonds).
- ▶ We can understand the economics of various industries such as energy, food, and water, as well as banking systems and markets—commodity and financial—and the laws that govern them.
- ▶ We can understand covert economics.
- ▶ We can build and maintain useful “money maps” and use these to opportunistically shift resources to ourselves and those we trust, both locally and globally.

### Action Opportunities

1. Develop a framework for all the financial and economic knowledge that could be useful to you.
2. Develop a learning plan to acquire that knowledge (see “Creating a Building Wealth Learning Plan” in the list of Solari Resources for this step).
3. Acquire and use a good dictionary of financial and economic terms.
4. Keep a journal to track your learning journey. Write down the meaning of any word you read that you do not understand.
5. Learn how to map out the risks and incentives related to events in your world.
6. Learn to ask and answer the question, “Cui bono?” (Who benefits?).

## Solari Resources

|   |   |
|---|---|
| Financial Coup d'Etat (Feb. 2009 and Aug. 2011)   | <a href="https://solari.com/divi">solari.com/divi</a> |
| The Black Budget: What Does It Mean to U.S. Federal Budget, the Economy, and You? (2014)                          | <a href="https://solari.com/xfka">solari.com/xfka</a> |
| Rebuilding a Local Economy (Sep. 22, 2016)  | <a href="https://solari.com/nmbi">solari.com/nmbi</a> |
| Unpacking Your Financial Ecosystem (Mar. 23, 2017)  | <a href="https://solari.com/sgpj">solari.com/sgpj</a> |
| Unpacking Your Financial Ecosystem - Links & Resources (Mar. 23, 2017)  | <a href="https://solari.com/rqxo">solari.com/rqxo</a> |
| Economics 101 (Apr. 24, 2017)   | <a href="https://solari.com/wqmk">solari.com/wqmk</a> |
| Book Review: Follow the Money: A Citizen's Guide to Local Government (Oct. 8, 2017)                               | <a href="https://solari.com/shux">solari.com/shux</a> |
| The Many Faces of Secrecy with Amy Benjamin (May 26, 2018)  | <a href="https://solari.com/ammh">solari.com/ammh</a> |
| The State of Our Currencies: The End of Currencies (2nd Quarter 2019 Wrap Up, 2019)                               | <a href="https://solari.com/grkt">solari.com/grkt</a> |
| The Going Direct Reset - The Central Bankers Make Their Move with John Titus (2020 Annual Wrap Up, Jan. 28, 2021) | <a href="https://solari.com/amrq">solari.com/amrq</a> |
| The Going Direct Reset (PDF) (2020 Annual Wrap Up, Jun. 22, 2021)   | <a href="https://solari.com/qqrs">solari.com/qqrs</a> |
| Summary - Going Direct Reset (Sep. 20, 2021)  | <a href="https://solari.com/eqzg">solari.com/eqzg</a> |
| Where to Stash Your Cash in 2022 (Financial Rebellion, Jul. 21, 2022)   | <a href="https://solari.com/qmgj">solari.com/qmgj</a> |
| Where to Stash Your Cash in 2022 (handout)  | <a href="https://solari.com/rhdb">solari.com/rhdb</a> |
| The Solari Papers #1: Reversing the Financial Coup d'Etat (Aug. 24, 2023)   | <a href="https://solari.com/mytj">solari.com/mytj</a> |
| Busting the Myths in Your Money Map with Ricardo Oskam (Nov. 7, 2023)   | <a href="https://solari.com/dwlq">solari.com/dwlq</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)  | <a href="https://solari.com/njuc">solari.com/njuc</a> |
| Building Wealth: Where to Stash Your Cash in 2024 with Ricardo Oskam and Carolyn Betts (Jan. 23, 2024)            | <a href="https://solari.com/npkb">solari.com/npkb</a> |
| Where to Stash Your Cash in 2024 (handout)  | <a href="https://solari.com/toit">solari.com/toit</a> |
| The Solari Papers #3: Musings on the Department of Defense (Jun. 25, 2024)  | <a href="https://solari.com/gnwy">solari.com/gnwy</a> |
| The Missing Money website   | <a href="https://solari.com/qumx">solari.com/qumx</a> |
| The War for Bankocracy series   | <a href="https://solari.com/taeq">solari.com/taeq</a> |
| Equity Overviews (quarterly)  | <a href="https://solari.com/bdpl">solari.com/bdpl</a> |
| Solari Report Wrap Ups (quarterly and annual)   | <a href="https://solari.com/kpww">solari.com/kpww</a> |
| News Trends & Stories Aggregator  | <a href="https://solari.com/csug">solari.com/csug</a> |
| Building Wealth: Navigation Tools   | <a href="https://solari.com/mheo">solari.com/mheo</a> |

# Risk Management

You must develop exceptional risk management skills if you do not want to waste or lose your time, income, and assets. Falling prey to even one serious health or financial fraud can wipe out the savings of a lifetime.

8

## Cognitive Liberty: Play to Win at Neurowarfare

*“The enemy may fight you with a form of war that you not only can’t see, but even worse, don’t even believe in.”*

~ Dr. Armin Krisnan

In the 21st century, a sophisticated battle is underway that aims to manipulate consciousness and prevent the public from seeing the war being waged by the mega-rich against everyone else. The weapons to carry out this high-tech war for our minds are many—including media propaganda, social engineering, neuromarketing, smartphone entrainment, and chemical and acoustic neuroweapons, among others, as well as subtle and not-so-subtle forms of censorship. Entrepreneur-writer Joshua Stylman explains that “While physical coercion remains visible and contestable, consciousness manipulation operates invisibly, making resistance impossible without prior recognition of the threat.” It is hard to disagree with his assertion that cognitive sovereignty is “the defining human rights issue of our time,” touching “the very foundation of what makes us human—our capacity for autonomous thought and authentic selfhood.”

## Considerations

- ▶ We can navigate government, media, and Big Tech efforts to influence and control our minds, but first we have to recognize the threat and understand the many invisible technologies involved.
- ▶ We can break the “trance” that encourages us to finance censorship and financial transaction control, and instead shift our attention, actions, and transactions in the direction of decentralization and financial transaction freedom.

## Action Opportunities

1. Adopt regular practices that maintain and restore physiological and emotional coherence, such as spending time in nature, grounding, getting morning sunlight, and eating real food.
2. Use smartphones as a tool, not an appendage. When not in use, keep phones in a Faraday bag.
3. Do not participate in systems designed to control and harvest you. Refuse biodigital technologies like wearables, biometrics, and digital IDs.
4. Create learning environments for children and young adults that develop critical thinking, encourage curiosity, and transmit practical skills.
5. Build community, prioritizing face-to-face interactions and shared, hands-on projects.

## Solari Resources

|  |   |
|--|---|
| Entrainment Technology, Subliminal Programming, Financial Manipulation with Adam Trombly (Aug. 18, 2011) | <a href="https://solari.com/fhcw">solari.com/fhcw</a> |
| Control 101 (3rd Quarter 2017)   | <a href="https://solari.com/qlwd">solari.com/qlwd</a> |
| Deep State Tactics 101, Parts I-X with Catherine Austin Fitts (2019)                                     | <a href="https://solari.com/xqcj">solari.com/xqcj</a> |
| Mind Control Tactics Used on Young People and Children (and Everyone Else) (Jan. 21, 2020, with updates) | <a href="https://solari.com/lgoa">solari.com/lgoa</a> |
| Control & Freedom Happen One Person at a Time with Catherine & Ulrike Granögger (Feb. 11, 2022)          | <a href="https://solari.com/majr">solari.com/majr</a> |
| Soft Mind Control: More than 100 Years of Propaganda with Michelle Stiles (Feb. 13, 2024)                | <a href="https://solari.com/yych">solari.com/yych</a> |
| Coming Clean: Snap Out of the Big Bank and Big Tech Trance with Carolyn Betts (Feb. 27, 2024)            | <a href="https://solari.com/opyb">solari.com/opyb</a> |
| Navigating Psychological and Neurological Warfare with Dr. David A. Hughes (Jun. 4, 2024)                | <a href="https://solari.com/ltgt">solari.com/ltgt</a> |
| Sophisticated Cybercrime Is Growing: Protect Yourself! with Bob Sullivan (Aug. 6, 2024)                  | <a href="https://solari.com/puwl">solari.com/puwl</a> |
| Omniwar: Exposing and Ending the Invisible Attack on Humanity with David A. Hughes (Oct. 29, 2024)       | <a href="https://solari.com/udzn">solari.com/udzn</a> |
| Technologies for Mind Control with Dr. Nick Begich (Feb. 4, 2025)  | <a href="https://solari.com/fjby">solari.com/fjby</a> |
| Omniwar (PDF) (Apr. 24, 2025)  | <a href="https://solari.com/pzlg">solari.com/pzlg</a> |
| The High-Tech Battle for Your Brain with Joshua Stylman (Jun. 17, 2025)                                  | <a href="https://solari.com/kboo">solari.com/kboo</a> |
| Neurowarfare: It’s Not Science Fiction Anymore with Dr. Armin Krishnan (Sep. 23, 2025)                   | <a href="https://solari.com/xxhi">solari.com/xxhi</a> |
| Cognitive Liberty Series: How Consciousness Became Programmable with Joshua Stylman (Oct. 28, 2025)      | <a href="https://solari.com/immh">solari.com/immh</a> |
| Cognitive Liberty: The Battle for Human Consciousness in the Age of Technocracy (Oct. 28, 2025)          | <a href="https://solari.com/ihej">solari.com/ihej</a> |
| Building Wealth: Risk Management   | <a href="https://solari.com/fduq">solari.com/fduq</a> |

## 9 Vote for Excellent Leadership

*“Rise like Lions after slumber  
In invanquishable number  
Shake your chains to earth, like dew  
Which in sleep had fallen on you:  
Ye are many—they are few.”*

~ Percy Bysshe Shelley, “The Masque of Anarchy”

Many of us have lost touch with choosing and supporting local leadership, as well as with the governance of the organizations in which we participate—such as universities, charities, foundations, churches, and other civic, social, and spiritual organizations. Investing time to understand your potential role in the governance of the systems that influence you often affords opportunities to improve your situation and better the world around you. Are you a captive of the myth that to get anything done in the world, you need the support the “legitimacy” of media, politicians, government and business executives, foundations, universities, and think tanks that have lied, deceived, disappointed, and stolen from you in the past?

### Considerations

- ▶ The quality of leadership in local and state government and judicial positions matters.
- ▶ The quality of leadership in our schools, colleges, and universities matters.
- ▶ The quality of leadership in charities, foundations, churches, and other civic, social, and spiritual organizations matters.
- ▶ The quality of the people who manage money for all of these institutions matters.
- ▶ We have the power to influence the choices and behavior of these people.

### Action Opportunities

1. Every week, Solari has a Hero of the Week, and every year, Solari has a Hero of the Year. Some of these may be heroes you would like to thank, pray for, or support.
2. Solari actively works with state officials and legislators and with leaders, media, and citizens in the United States and globally to achieve freedom from central control and prevent an all-digital monetary and financial system. Donations to Solari ([solari.com/tgbl](https://solari.com/tgbl)) allow us to provide and commission high-quality research and materials, publish critical intelligence, educate, give briefings, and respond to specific requests.
3. Who are the people in your community who are contributing the most to a successful community? Ask them, “How can I help?”
4. Some people can give time, some people can give money, some people can express gratitude, and some people can pray. Figure out what gives you energy—if we each do what we can, a mighty army arises.

### Solari Resources

|  |   |
|--|---|
| Want to Have a Real Impact? Shift Your Time to State and Local Politics (Sep. 22, 2012)  | <a href="https://solari.com/svyt">solari.com/svyt</a> |
| The Presidency and Assassination of John F. Kennedy with Peter Janney (Nov. 22, 2013)  | <a href="https://solari.com/pyve">solari.com/pyve</a> |
| The Corruption and Compromise of the NSA with William E. Binney (Jun. 28, 2017)  | <a href="https://solari.com/nafk">solari.com/nafk</a> |
| Solution Series: Building a Local Force with Your Sheriff with Sheriff Richard Mack (Oct. 20, 2022)  | <a href="https://solari.com/lnoc">solari.com/lnoc</a> |
| Solution Series: The Power of Constitutional Education with KrisAnne Hall (Apr. 25, 2023)  | <a href="https://solari.com/fmmp">solari.com/fmmp</a> |
| Metanoia Series: Leadership with Junious Ricardo Stanton (Jun. 6, 2023)  | <a href="https://solari.com/flkf">solari.com/flkf</a> |
| Tell Senators to Cosponsor the PRIME Act (Nov. 16, 2023)   | <a href="https://solari.com/ylgn">solari.com/ylgn</a> |
| 2023 Heroes of the Year: Tennessee Senator Frank Niceley and Tennessee Representative Bud Hulseley (Jan. 12, 2024)   | <a href="https://solari.com/qpao">solari.com/qpao</a> |
| Working Successfully with State Leaders Who Will Take Responsibility (Aug. 14, 2024)   | <a href="https://solari.com/pkpc">solari.com/pkpc</a> |
| What the States Can Do: Building the Legal and Financial Infrastructure for Financial Freedom – A Comprehensive Resource for State Legislators (Oct. 23, 2024) | <a href="https://solari.com/bzpi">solari.com/bzpi</a> |
| Leadership: Seeking Excellence in an Omniwar World with Steve Smith (Nov. 19, 2024)  | <a href="https://solari.com/odsh">solari.com/odsh</a> |
| Using the U.S. States' Constitutional Powers to Preserve Sovereignty and Financial Freedom: How We Can Stop the Coup (Feb. 6, 2025)                            | <a href="https://solari.com/dfkp">solari.com/dfkp</a> |
| State Leaders Briefings  | <a href="https://solari.com/xijf">solari.com/xijf</a> |
| Hero of the Week   | <a href="https://solari.com/vpnn">solari.com/vpnn</a> |

# Living Equity

Your living equity includes assets that cannot be priced or traded but are essential to building financial wealth and managing risk. This includes education and skills—the intellectual capital that you share with your family, colleagues, community, and country.

## 10 Create Excellent Health and Well-Being

*“To enjoy good health, to bring true happiness to one’s family, to bring peace to all, one must first discipline and control one’s own mind.”*

~ The Buddha

Financial security and success flow from people who enjoy strong minds and strong bodies. We must take responsibility to govern and manage our health because the institutional systems around us are increasingly being used for agendas other than health and wellness. Excellent health and well-being in today’s environment require superior intelligence, risk management, and an investment of time.

### Considerations

- ▶ We have the power to create perfect health.
- ▶ We can be our own doctors.

### Action Opportunities

1. Learn about the power of the spirit and mind to influence your physical health.
2. Stop watching TV and learn how to protect your mind, thoughts, and feelings from mind control technology.
3. Learn what adds or removes vitality from air, water, and food; make sure that you have access to clean air, clean water, and healthy food.
4. Get plenty of exercise, rest, and sleep.

5. Learn about alternative health and healing methods and tools. Examples include biofeedback machines; QRS (Quantron Resonance System); IonCleanse detox foot baths; far-infrared saunas; hyperbaric oxygen therapy (HBOT); and healing modalities like homeopathy and traditional Chinese medicine (TCM).
6. Invest time in detoxifying your body in whatever manner works for you: juice fasting, liver and gallbladder flushes, colon cleansing, massages, saunas, or steam baths.
7. Learn about safe and healthy ways to reduce or eliminate dependencies on drugs.
8. Get a health coach—or do self-help health coaching with your friends and family.

### Solari Resources

|  |   |
|--|---|
| Food Series (topics covered since 2013 include activism, agroecology, biodynamic farming, food and farm entrepreneurship, food freedom, food resilience, the Great Poisoning, homesteading, labeling, the land grab, legislative achievements, the PRIME Act, raw milk, soil health, urban farming, and the war on meat)                                   | <a href="https://solari.com/kskm">solari.com/kskm</a> |
| Wellness Series (topics covered from 2018–2021 include children’s health, detoxification, epigenetics, nutrition, osteopathy, oxidative stress, reflexology, skin health, and water)   | <a href="https://solari.com/qtqh">solari.com/qtqh</a> |
| Future Science Series (topics covered since 2018 include aneuploidy, biofilms, cold therapy and breathing [the Wim Hof method], Covid-19 and 5G, the energy body, the genetic code, hyperdimensions, the indoctrinated brain, iron, mRNA injections, medical nanobots, mind control, muons and neutrinos, unknown ingredients, water, and the wave genome) | <a href="https://solari.com/btpd">solari.com/btpd</a> |
| Health Series (topics covered since 2022 include aluminum toxicity, antibiotics, chelation, dental ozone, diagnostic testing, fertility, health sovereignty, homeopathy, and medical murder)   | <a href="https://solari.com/qfes">solari.com/qfes</a> |
| Solution Series: Homeopathic Health and Homeschooling with Paola Brown (Dec. 15, 2022)   | <a href="https://solari.com/rnog">solari.com/rnog</a> |
| Solution Series: Navigating a Failed Health Care System with Jennifer Walters and Matt R. Hale (Jan. 24, 2023)   | <a href="https://solari.com/zqjb">solari.com/zqjb</a> |
| Young Builders: Optimal Health in a Modern World with Nathan Siles (Aug. 26, 2025)   | <a href="https://solari.com/bwxt">solari.com/bwxt</a> |
| Solari Book Reviews  | <a href="https://solari.com/hvvr">solari.com/hvvr</a> |
| Family Financial Disclosure Form for Covid-19 Injections   | <a href="https://solari.com/dloe">solari.com/dloe</a> |
| Employer & School Disclosure Forms for Covid-19 Injections   | <a href="https://solari.com/iezn">solari.com/iezn</a> |
| Building Wealth: Living Equity   | <a href="https://solari.com/wdyp">solari.com/wdyp</a> |

## 11 Create a Beautiful Home

*“She looketh well to the ways of her household and eateth not the bread of idleness.”*

~ Proverbs 31:27

Where do you want to live? Are you living there? Where are you surrounded by people you love and trust? Where do you have access to the air, land, food, and water that will nurture you and your family? Are you a slave to a big, expensive house that is filled with lots of possessions that take time to maintain? A beautiful home should give you energy, not drain you of time and resources.

Move out of your field anything that is not beautiful, life- and energy-giving, or useful. Because decluttering by yourself can be hard to do, team up with friends to declutter and reorganize each other's homes and offices. It is a myth that beauty is expensive and that we cannot create beautiful homes within our means. Another myth tries to convince us that beauty in a home has to be complex. Not so. Beauty just takes time and attention—and it is something that we can all have. A home that is in alignment and harmony with the land and environment around you is the most beautiful—and powerful—of all.

### Considerations

- ▶ We deserve a beautiful and safe home.
- ▶ No matter what our circumstances are, we can create a beautiful and safe home.
- ▶ We need to learn how to recognize the Great Poisoning, and assess and remediate toxicity in our environment.
- ▶ Creating a beautiful and safe home requires understanding how we can honor others' ability to do the same.

### Action Opportunities

1. Invite friends to help you with a spring cleaning.
2. As you clean, declutter your house.
3. Decorate your house with things made by, or which remind you of, the people you love.
4. Learn feng shui principles and apply them to your home.
5. Identify ways that you can lower your energy, utility, and home insurance bills while improving your quality of life.
6. Test your water quality and, if needed, make sure you have excellent water filtration.
7. Obtain measurements of environmental toxins, including testing your soil and measuring dirty electricity and EMF radiation.

### Solari Resources

|  |   |
|--|---|
| Coming Clean, Transforming Lives through the Power of Cleaning with Eunice Boston (Aug. 16, 2013)                            | <a href="https://solari.com/rdri">solari.com/rdri</a> |
| Solution Series: Off-Grid Living with Rich Scheben (Jan. 10, 2023)   | <a href="https://solari.com/mtln">solari.com/mtln</a> |
| Solution Series: A Journey through Self-Empowerment, RV-ing, EMF Protections, and Manifesting with Fiona Price (May 9, 2023) | <a href="https://solari.com/ocvr">solari.com/ocvr</a> |
| Pushback of the Week: Reviving and Supporting Craftmanship (Sep. 28, 2025)   | <a href="https://solari.com/gcwc">solari.com/gcwc</a> |

## 12

## Strengthen Your Relationships

*“I do think it’s not asking too much for you to ... engage those among you who are visionary, and remove from your life those who offer you depression, despair, and disrespect.”*

~ Nikki Giovanni

Who are the people in your life, your family, and your community who you love? Are they getting your admiration, time, and energy? Or are your time and energy instead going to people who you are afraid of, who have power over you, or who demand your attention in negative ways? Do you hunger for association with people who—after you study their work and how they make money—are contributing to the drain on you, your family, and your community? Take a look at your schedule. Have you planned to make time for strategic thinking, conversation, and whatever else you need to do so that you can live in alignment with and care for the people you love? Be there for the people who you would like to be there for *you*. One of the advantages of forgiving people who have harmed you or done you wrong is that it frees up an enormous amount of time and energy that you can then invest in the people who are doing you right.

### Considerations

- ▶ Giving priority to and investing in the people we love and who love us is the most important investment we will ever make.
- ▶ In a healthy culture, men and women build up each other's power and security.
- ▶ In a healthy culture, family members think and act opportunistically on each other's behalf.
- ▶ In a healthy culture, people honor those among them who practice their values and lead toward the world they envision.

### Action Opportunities

1. Make a list of the people you love.
2. Pray for the people you love; plan and invest strategically in your relationship with them; be a blessing to one another; remember birthdays and other important dates.
3. Identify the leaders who are building the world you want, particularly in your local area and life, and find energizing ways to support them.
4. Withdraw your support from the leaders and people in your life who are draining you.
5. Save time and energy by practicing forgiveness.

## Solari Resources

|   |   |
|---|---|
| Family Wealth – Keeping It in the Family by James E. Hughes Jr. (Nov. 1, 2009)                                    | <a href="https://solari.com/ftd">solari.com/ftd</a>   |
| Family Wealth (with James E. Hughes Jr.) (Nov. 19, 2009)  | <a href="https://solari.com/uzku">solari.com/uzku</a> |
| The Story of Gideon with Thomas Meyer (Mar. 23, 2019)   | <a href="https://solari.com/vpxw">solari.com/vpxw</a> |
| Book Review: <i>The Power of Eight</i> by Lynne McTaggart (Feb. 24, 2021)   | <a href="https://solari.com/dwln">solari.com/dwln</a> |
| Solution Series: Mental and Physical Preparedness with John Cain Carter (Aug. 25, 2022)                           | <a href="https://solari.com/jzna">solari.com/jzna</a> |
| Book Review: <i>The Tribal Instinct: The Sacred Desire for People and Place</i> by Forrest Mearady (Jul. 1, 2024) | <a href="https://solari.com/rqfs">solari.com/rqfs</a> |
| Family Financial Disclosure Form for Covid-19 Injections  | <a href="https://solari.com/dloe">solari.com/dloe</a> |

## 13 Honor the Children in Your Life

*“What’s done to the children is done to society.”*  
~ The Buddha

Catherine had a friend who was married to a village chief. At meetings, she would ask one person to represent the viewpoint of seven generations yet unborn. To her amazement, this led to significantly improved discussion and decision-making. That’s because children matter. It takes many years to help a child grow up healthy and strong in spirit, mind, and body. Families that help every member to be successful and who are surrounded by communities that support families being successful are able to grow healthy children. Children are raised well and are successful whenever each of us enjoys and is committed to supporting the children in our lives and in our community, as well as supporting their parents.

### Considerations

- ▶ Children matter.
- ▶ The Popsicle Index matters.
- ▶ Raising children well is our most important investment.
- ▶ Respecting and supporting parents and children helps create healthy families and communities.

## Action Opportunities

1. Fiercely protect your children from interventions designed to control or poison them. This means saying no to prenatal and newborn vaccination and genetic screening, refusing childhood vaccines, and rejecting invasive mental health screening.
2. Carefully consider the educational choices you make for your children—from preschool through young adulthood. Don’t send them to schools with “sex education” curricula that train them to be sex slaves.
3. Think about what would make your neighborhood safer and more pleasant for your children and your neighbors’ children (see “The Popsicle Index” in the list of Solari Resources for this step).
4. See if any of these ideas present an opportunity for the investment of your time or money; organize with others for this purpose.
5. Identify the children around you and opportunities to support their parents in raising them well.
6. Take time to learn from the children in your lives; have them teach you about what they consider important and interesting.

## Solari Resources

|  |   |
|--|---|
| Gifts to the Children We Love  | <a href="https://solari.com/bami">solari.com/bami</a> |
| The Popsicle Index (Oct. 23, 2013)   | <a href="https://solari.com/iddp">solari.com/iddp</a> |
| Protecting You and Your Family from Psychiatric Drugs with Kelly Patricia O’Meara (Jun. 24, 2014)        | <a href="https://solari.com/bxyd">solari.com/bxyd</a> |
| Book Review: <i>The Autism Epidemic</i> by Wayne McRoy (Sep. 14, 2019)                                   | <a href="https://solari.com/dyae">solari.com/dyae</a> |
| Book Review: <i>The Autism Vaccine</i> by Forrest Mearady (Oct. 4, 2019)                                 | <a href="https://solari.com/bobb">solari.com/bobb</a> |
| Mind Control Tactics Used on Young People and Children (and Everyone Else) (Jan. 21, 2020, with updates) | <a href="https://solari.com/lgoa">solari.com/lgoa</a> |
| Book Review: <i>Unvaccinated</i> by Forrest Mearady (May 4, 2020)  | <a href="https://solari.com/kccm">solari.com/kccm</a> |
| Book Review: <i>Irreversible Damage</i> by Abigail Shrier (Feb. 3, 2021)                                 | <a href="https://solari.com/zidc">solari.com/zidc</a> |
| Book Review: <i>Profiles of the Vaccine-Injured</i> by Children’s Health Defense (Oct. 11, 2022)         | <a href="https://solari.com/zwna">solari.com/zwna</a> |
| Book Review: <i>Still Psyched Out</i> by Kelly Patricia O’Meara (Sep. 30, 2025)                          | <a href="https://solari.com/xsbg">solari.com/xsbg</a> |

## Create Community

*“Let’s make no mistake about this: The American Dream starts with the neighborhoods.... To sit on the front steps—whether it’s a veranda in a small town or a concrete stoop in a big city—and to talk to our neighborhoods is infinitely more important than to...watch a make-believe world in not-quite living color.”*

~ Harvey Milk

A wonderful world is made up of wonderful neighborhoods and communities. Think about what you can do to make yours wonderful. How can you increase the feeling of connection and belonging, and look out and care for each other? Connect to allies and resources in your community. Which people in your community have skills and experience in the areas critical to your well-being and that of your family and community? Are your local librarians available to help you raise your learning metabolism? What about the many organizations dedicated to service and smooth operations in your community: Rotary International, the local Chamber of Commerce, Farm Bureau, Kiwanis, the Optimist Club, and others? What local churches, temples, and other religious/spiritual organizations are committed to making your community work? What about arts, civic, and educational organizations? Rich local community networks are leveraged by wider networks. Identify natural allies with whom you can cooperate to build the kind of world you envision. Then take action to get to know them in a way that is mutually energizing.

### Considerations

- ▶ Building a wonderful world happens one neighborhood and one community at a time.
- ▶ In a wonderful world, neighbors look out for each other, and there is a deep sense of belonging and sharing.
- ▶ Safety and well-being come from connecting with people we can trust. Those who earn our trust are ethical, effective, and care about us.
- ▶ Service to our community in the form of volunteering is an opportunity to express our gratitude and give of ourselves.
- ▶ A great deal of time and money has been spent to engineer divide-and-conquer issues, which—when combined with targeted mind control and propaganda—has divided families, churches, and communities and made for painful local politics. At the root, this is spiritual warfare; prayer is an important way to overcome the harm done by these operations.
- ▶ Building local food markets and food-related activities often brings people together—everyone likes great food.

### Action Opportunities

1. Ask yourself: Are you giving energy to the people in your community and in your wider networks who can help you build the world you envision?
2. Who would you like to know in your neighborhood? Start making an effort to get to know them.
3. What can you do to make your neighborhood or community more wonderful?
4. Where are the areas of opportunity to build increased resilience and strengthen local resources in the areas of media, food, and health?

### Solari Resources

|   |   |
|---|---|
| Questing: A Guide to Creating Community Treasure Hunts (Jul. 3, 2006)   | <a href="https://solari.com/iija">solari.com/iija</a> |
| Helping Your Local Community (Mar. 8, 2009)   | <a href="https://solari.com/qngc">solari.com/qngc</a> |
| Who’s Your Sheriff? with Sheriff Richard Mack (Jan. 21, 2010)   | <a href="https://solari.com/fbws">solari.com/fbws</a> |
| Dale Dougherty on the Maker Movement (Jul. 5, 2012)   | <a href="https://solari.com/nfpr">solari.com/nfpr</a> |
| Want to Have a Real Impact? Shift Your Time to State and Local Politics (Sep. 22, 2012)                       | <a href="https://solari.com/svyt">solari.com/svyt</a> |
| The Popsicle Index (Oct. 23, 2013)  | <a href="https://solari.com/iddp">solari.com/iddp</a> |
| Helping Your Local Community (Mar. 8, 2009)   | <a href="https://solari.com/qngc">solari.com/qngc</a> |
| Unpacking Your Financial Ecosystem (Mar. 23, 2017)  | <a href="https://solari.com/sgpj">solari.com/sgpj</a> |
| Unpacking Your Financial Ecosystem - Links & Resources (Mar. 23, 2017)  | <a href="https://solari.com/rqxo">solari.com/rqxo</a> |
| Strong Towns with Chuck Marohn (Aug. 5, 2017)   | <a href="https://solari.com/hbgy">solari.com/hbgy</a> |
| Going Local (Sep. 18, 2017)   | <a href="https://solari.com/prja">solari.com/prja</a> |
| Book Review: Follow the Money: A Citizen’s Guide to Local Government (Oct. 8, 2017)                           | <a href="https://solari.com/shux">solari.com/shux</a> |
| Strong Towns: Aligning Profit Motives and Community Needs (Oct. 9, 2017)                                      | <a href="https://solari.com/asdt">solari.com/asdt</a> |
| From The Moneychanger: Senator Frank Niceley - Restoring Freedom in Tennessee (Jun. 27, 2019)                 | <a href="https://solari.com/bvok">solari.com/bvok</a> |
| Food Series: Champion of the Small Farmer with Senator Frank Niceley (May 15, 2020)                           | <a href="https://solari.com/gskm">solari.com/gskm</a> |
| Food Series: Food Sovereignty One Town at a Time with Heather Retberg (Nov. 12, 2020)                         | <a href="https://solari.com/ivwi">solari.com/ivwi</a> |
| Right to Own and Bear Arms with John Harris, President of the Tennessee Firearms Association (Mar. 11, 2021)  | <a href="https://solari.com/htgb">solari.com/htgb</a> |
| Solution Series: Family Preparedness and Building a Survival Community with Stefan Verstappen (Sep. 22, 2022) | <a href="https://solari.com/vmvr">solari.com/vmvr</a> |
| Solution Series: How to Become a Local Activist with Patrick Wood (Jun. 13, 2023)                             | <a href="https://solari.com/dokg">solari.com/dokg</a> |
| Food Series: Food Emancipation with Joel Salatin (Oct. 26, 2023)  | <a href="https://solari.com/pbab">solari.com/pbab</a> |

## Participate in a Solari Circle

*“Never be afraid to try something new. Remember, amateurs built the Ark; professionals built the Titanic.”*

~ Anonymous

As Catherine gives speeches and answers questions, she is often asked if our world is run by one or more “conspiracies.” She often answers that in a world full of spiritual and economic warfare, if we are not in a conspiracy, then we need to start one. This is why Solari encourages the development of Solari Circles ([solari.com/afss](http://solari.com/afss)). A Solari Circle is a group of subscribers that helps its members come clean together and shift their investments of time, attention, and money to protect themselves from corruption and market manipulation—while expanding opportunities to build wealth for its members in financially intimate ways. Anyone who has the passion and need to start one can do so. A Solari Circle focuses on the opportunities to pool time and resources to reverse the drains in members’ lives in a manner that improves personal well-being. As Solari Circle members circulate meaningful intelligence or engage collectively in local actions, they shift political and economic power in a positive and peaceful manner. Subscribers can find other subscribers living in their area by using Solari’s private in-house social media platform, Solari Connect. Solari Connect also offers non-place-based interest groups that make it possible for subscribers to exchange intelligence on specific topics such as finding a good bank, food, radio communications, or tech.

### Considerations

- ▶ The power of “Coming Clean” turns magical when we take steps to come clean together.

### Action Opportunities

1. Join Solari Connect and find other like-minded subscribers in your area.
2. Read the Solari Circle materials at the Solari website.
3. Talk with your most trusted allies about how you could use this information to increase your power and resources to create the world of which you dream.
4. Start a Solari Circle to address intentions, education, actions, and/or investments—when and if it gives you energy. Doing this together will save you time, lower your expenses, make you money, and help you feel safer and more joyous in this world.

## Solari Resources

|  |  |
|--|--|
| Solari Connect and Solari Circles: Tapping into the Solari Network             | <a href="http://solari.com/afss">solari.com/afss</a> |
| An Introduction to Solari Circles (Jan. 20, 2010)                              | <a href="http://solari.com/eosf">solari.com/eosf</a> |
| Starting a Solari Circle Investment Club with Paul Ferguson (Mar. 22, 2013)    | <a href="http://solari.com/rfpy">solari.com/rfpy</a> |
| Solari Circles: Take Action Together by Carolyn A. Betts, Esq. (Apr. 15, 2021) | <a href="http://solari.com/pyew">solari.com/pyew</a> |
| Solari Circles: Taking Action at the Local Level (Apr. 15, 2021)               | <a href="http://solari.com/ejpa">solari.com/ejpa</a> |
| Solari Meet & Greets   | <a href="http://solari.com/mzrx">solari.com/mzrx</a> |
| Public Events and Interviews   | <a href="http://solari.com/ybse">solari.com/ybse</a> |

# Financial Equity

Building financial wealth and managing it well are critical to having resources to live your free and inspired life. Mastering financial matters can help you build a personal system and a wider economy where money serves and supports people and life.

16

## Appreciate Money as a Power Tool to Build Your World

*“My gasoline buggy was the first and for a long time the only automobile in Detroit. I was considered to be something of a nuisance, for it made a racket and scared the horses.... I ran that machine about one thousand miles through 1895 and 1896 and then sold it to Charlie Ainsley of Detroit for two hundred dollars. That was my first sale. I had built the car not to sell but only to experiment with. I wanted to start another car.”*

~ Henry Ford

The more we learn about the dirty tricks that have been used to drain us, and learn how we can avoid them and use money in a positive manner, the more we gather our power for change. We have lots of built-up assumptions and feelings about money that are based on the current uses of money in our society. These are not necessarily the assumptions and feelings that give us the power that we desire for building the world we envision.

### Considerations

- ▶ Money is a tool; like any tool, it can be understood.
- ▶ Like any tool, money can be used to build or destroy.
- ▶ Programmable money in an all-digital transaction system is no longer money—along with digital IDs, it is an instrument in a financial transaction control grid.

### Action Opportunities

1. What are your hidden assumptions and feelings about money? Take a look at them.
2. Are your assumptions and feelings about money compatible with building the world you envision? You can move them into alignment with the mastery of financial tools to help you understand our world and transform it.

### Solari Resources

|  |   |
|--|---|
| Sir James Goldsmith's 1994 Globalization Warning   | <a href="https://solari.com/bdxq">solari.com/bdxq</a> |
| Dillon Read & Co. Inc. & the Aristocracy of Stock Profits  | <a href="https://solari.com/eejz">solari.com/eejz</a> |
| How Does Your Money Work? (Oct. 4, 2007)   | <a href="https://solari.com/zzpu">solari.com/zzpu</a> |
| Family Wealth – Keeping It in the Family by James E. Hughes Jr. (Nov. 1, 2009)                                       | <a href="https://solari.com/fftd">solari.com/fftd</a> |
| Family Wealth (with James E. Hughes Jr.) (Nov. 19, 2009)   | <a href="https://solari.com/uzku">solari.com/uzku</a> |
| Unpacking Your Financial Ecosystem (Mar. 23, 2017)   | <a href="https://solari.com/sgpj">solari.com/sgpj</a> |
| Unpacking Your Financial Ecosystem – Links & Resources (Mar. 23, 2017)   | <a href="https://solari.com/rqxo">solari.com/rqxo</a> |
| Economics 101 (Apr. 24, 2017)  | <a href="https://solari.com/wqmk">solari.com/wqmk</a> |
| All Assets Have Risks (Aug. 19, 2022)  | <a href="https://solari.com/wiqy">solari.com/wiqy</a> |
| Solution Series: Financial Strategies During Wartime with Catherine Austin Fitts (Sep. 8, 2022)                      | <a href="https://solari.com/xztz">solari.com/xztz</a> |
| Solution Series: Transitioning into Real Money with Franklin Sanders (Nov. 10, 2022)                                 | <a href="https://solari.com/lbor">solari.com/lbor</a> |
| Building Wealth curriculum (3rd Quarter 2022)  | <a href="https://solari.com/czlu">solari.com/czlu</a> |
| Turtling for Cash with Susan Luschas (May 20, 2025)  | <a href="https://solari.com/zoyb">solari.com/zoyb</a> |
| Briefing for State Leaders: Keeping Cash in Circulation – A Key Tool against the Digital Control Grid (Jul. 9, 2025) | <a href="https://solari.com/evoz">solari.com/evoz</a> |
| Action of the Week: Help Cash Continue to Thrive! (Aug. 10, 2025)  | <a href="https://solari.com/mvsa">solari.com/mvsa</a> |
| Want to Push Back against the Control Grid? Use Cash (Oct. 3, 2025)  | <a href="https://solari.com/qidz">solari.com/qidz</a> |
| The Solari 60-Day Cash Challenge (Oct. 21, 2025)   | <a href="https://solari.com/xzwu">solari.com/xzwu</a> |
| Financial Transaction Freedom (website)  | <a href="https://solari.com/zcqk">solari.com/zcqk</a> |

## Build Wealth, Create Financial Freedom

*“Student loans can be viewed as a contemporary form of debt bondage. Student loans are no longer dischargeable in bankruptcy. A total of \$30,000 borrowed in the 1980s was recently declared worth \$100,000 today, and rising steadily. Student loans are given out to a lot of people with no guarantee that the individual will secure a form of employment where s/he can earn a living wage and repay.”*

~ From [WordIQ.com](#) definition of debt bondage

Freedom depends on having the resources to support and defend your freedom—and to contribute to the support and defense of those you love and care to support. If we can each build individual wealth in support of our freedom—and do so in a manner that does not drain the resources and freedom of others—we take a powerful step toward transformation. Solari’s *Building Wealth* curriculum teaches the basic literacy to be personally and financially successful and to do so in a manner that supports the emergence of an advanced human civilization. Solari’s quarterly *Equity Overviews* are an additional resource, addressing many frequently asked questions about money, reviewing financial markets and the latest technical analysis, and providing insights on topics such as asset classes, different types of insurance, financial planning, precious metals, tax management, and tariff and trade issues.

### Considerations

- ▶ We can understand and enjoy personal financial planning and management, including insurance, taxes, estate planning, and investments.

### Action Opportunities

1. Organize your paper and digital records; have critical copies in a safe deposit box.
2. Create financial statements for you and your household.
3. If you have the resources, find trustworthy advisors: a lawyer, an accountant, and a financial planner.
4. Eliminate your credit card, consumer, and mortgage debt.
5. Build equity.

## Solari Resources

|  |                                 |
|--|---------------------------------|
| How to Find a Local Bank (Jul. 4, 2004, republished Feb. 4, 2021)  | <a href="#">solari.com/kvop</a> |
| Solari Audio Seminar #7: Building Real Wealth with Catherine Austin Fitts and Franklin Sanders (2005)                          | <a href="#">solari.com/lkws</a> |
| Organizing Your Financial and Legal Affairs (Dec. 1, 2010)   | <a href="#">solari.com/knrn</a> |
| Unpacking Financial & Investment Advice, Part I (Jun. 16, 2011)  | <a href="#">solari.com/watm</a> |
| Unpacking Financial & Investment Advice, Part II (Jun. 22, 2011)   | <a href="#">solari.com/bbpx</a> |
| How Do I Find a Great Local Bank? – The Next Generation (May 24, 2012)   | <a href="#">solari.com/qnpg</a> |
| Estate Planning 101 with Ann Christensen (Jan. 16, 2014)   | <a href="#">solari.com/zphw</a> |
| Insurance Companies Going Direct: Monitoring Your Every Move (May 11, 2021)  | <a href="#">solari.com/gagy</a> |
| Special Solari Report: Investing in Your Archives (Sep. 9, 2021)   | <a href="#">solari.com/djpp</a> |
| Taxation: With or Without Representation? with Carolyn Betts, Esq. (Oct. 23, 2021)   | <a href="#">solari.com/pyls</a> |
| Where to Stash Your Cash in 2022 ( <i>Financial Rebellion</i> , Jul. 21, 2022)   | <a href="#">solari.com/qmgy</a> |
| Where to Stash Your Cash in 2022 (handout)   | <a href="#">solari.com/rhdb</a> |
| Building Wealth curriculum (3rd Quarter 2022)  | <a href="#">solari.com/czlu</a> |
| Solution Series: Protecting Your Family’s Assets through Wills and Trusts with Ann Christensen (Feb. 14, 2023)                 | <a href="#">solari.com/dsgm</a> |
| Special Solari Report: Risky Business—Investigating U.S. Life and Annuity Insurance Companies with Lucy Komisar (Mar. 3, 2023) | <a href="#">solari.com/hhoz</a> |
| Building a Successful Relationship with a Great Bank: The Four-Part Series (Oct. 11, 2023)                                     | <a href="#">solari.com/jakl</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)   | <a href="#">solari.com/njuc</a> |
| Building Wealth: Where to Stash Your Cash in 2024 with Ricardo Oskam and Carolyn Betts (Jan. 23, 2024)                         | <a href="#">solari.com/npkb</a> |
| Where to Stash Your Cash in 2024 (handout)   | <a href="#">solari.com/toit</a> |
| Your Car Insurance with Matt R. Hale (May 21, 2024)  | <a href="#">solari.com/cqzp</a> |
| An Overview of Homeowner’s Insurance (Oct. 2, 2024)  | <a href="#">solari.com/rgrh</a> |
| <i>Equity Overviews</i> (quarterly)  | <a href="#">solari.com/bdpl</a> |
| Building Wealth: Financial Equity  | <a href="#">solari.com/lfoc</a> |

## Vote with Your Money to Build Real Wealth

*“As to the history of the Revolution, my ideas may be peculiar, perhaps singular. What do we mean by the Revolution? The War? That was no part of the Revolution. It was only an Effect and Consequence of it. The Revolution was in the minds of the People.”*

~ John Adams

“Voting with our money” starts with reviewing all of our transactions to see how making specific changes can reflect a more integrated understanding of our best and highest self-interest. Many of us appreciate that government and business corruption is a problem, yet we continue to “vote with our money” for the very banks and companies that facilitate and engage in these corrupt practices. That is why we once started a Solari Circle Campaign to call on 600,000 people worldwide to move their bank deposits and banking business to banks that do not behave in this manner. In 1998, Catherine moved her bank accounts from JPMorgan Chase and Citibank to a small community bank in Tennessee. She tells the story in her article “Where Would Jesus Bank?” ([solari.com/dcmp](http://solari.com/dcmp))

In addition, as customers of any company we do business with, each one of us has the ability to communicate and influence company policies. As shareholders, we have the power to vote through the annual stock proxy, to organize to add issues to the stock proxy, and to attend the annual meeting of shareholders and voice our concerns. The environmental, social, and governance (ESG) investment community promotes the idea of “voting” with your investments. However, their analysis and screens are based on what a company *says* it does as opposed to the company’s *actual* participation in covert and illegal activities, including money laundering or the reinvestment of laundered funds. Hence, there is an opportunity to revise the ESG approach to screen for government corruption, war profiteering, and involvement in organized crime.

### Considerations

- ▶ The negative-return-on-investment economy exists because we support it with our deposits, purchases, and investments.
- ▶ We have the power to transform our economy to a positive-return-on-investment economy by withdrawing our money from those who engage in destructive behavior and by channeling our money to those who do not.
- ▶ Our vote in the marketplace counts.
- ▶ There is no government that we can depend on to enforce the rule of law; a group of banks and private corporations are in control, whether through manipulation of the central banks, the government, or the financial and commodity markets.

### Action Opportunities

1. Learn why and how privatization decreases the power of your vote at the polls and increases the power of your vote in the marketplace.
2. Who owns the companies that you purchase from or invest in? Is this who you choose to support?
3. What opportunities do you have for migrating your purchases and investments in accordance with information revealed by a deeper analysis? What becomes possible through communicating your actions to those involved?
4. Which lenders who engage in aggressive and predatory lending can be shut off from purchases and investments within the community?
5. Learn how to assess a bank’s board and management and how to read a bank’s financial statements and disclosures.
6. Make a checklist of bank products, services, and fees that are important to you.
7. Learn how the Federal Reserve system was created and how fiat currency works.
8. Determine your consumer banking options and how you can choose a bank that optimally suits your best political and consumer choices.

### Solari Resources

|   |  |
|---|--|
| Solari Audio Seminar #7: Building Real Wealth with Catherine Austin Fitts and Franklin Sanders (2005)     | <a href="http://solari.com/lkws">solari.com/lkws</a> |
| Unpacking Financial & Investment Advice, Part I (Jun. 16, 2011)   | <a href="http://solari.com/watm">solari.com/watm</a> |
| Unpacking Financial & Investment Advice, Part II (Jun. 22, 2011)  | <a href="http://solari.com/bbxb">solari.com/bbxb</a> |
| Will ESG Turn the Red Button Green? (1st Quarter 2019)  | <a href="http://solari.com/tqnn">solari.com/tqnn</a> |
| Where to Stash Your Cash in 2022 ( <i>Financial Rebellion</i> , Jul. 21, 2022)                            | <a href="http://solari.com/qmgy">solari.com/qmgy</a> |
| Where to Stash Your Cash in 2022 (handout)  | <a href="http://solari.com/rhdb">solari.com/rhdb</a> |
| Local Investing with Michael H. Shuman (Mar. 7, 2023)   | <a href="http://solari.com/crpt">solari.com/crpt</a> |
| Building Wealth: Where to Stash Your Cash in 2024 with Ricardo Oskam and Carolyn Betts (Jan. 23, 2024)    | <a href="http://solari.com/npkb">solari.com/npkb</a> |
| Where to Stash Your Cash in 2024 (handout)  | <a href="http://solari.com/toit">solari.com/toit</a> |
| Leadership: Seeking Excellence in an Omniwar World with Steve Smith (Nov. 19, 2024)                       | <a href="http://solari.com/odsh">solari.com/odsh</a> |
| State Leaders Briefings   | <a href="http://solari.com/xijf">solari.com/xijf</a> |
| News Trends & Stories Aggregator (headlines in Economy & Financial Markets, Precious Metals & Currencies) | <a href="http://solari.com/csug">solari.com/csug</a> |
| Solari Investment Screens   | <a href="http://solari.com/jgfg">solari.com/jgfg</a> |

## 19 Vote with Your Job

*“Vocation: The place God calls you to is the place where your deep gladness and the world’s deep hunger meet.”*

~ Frederick Buechner

This step is simple. When you go to work, are you spending your time implementing the Great Poisoning and building a digital control grid, or are you doing something useful, something that builds real wealth and is in alignment with human freedom? A significant number of people are building the digital control grid. We have the power to stop it and align our careers with activities that support liberty.

### Considerations

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- ▶ We do our best when we do that which we love.
- ▶ There is nothing more important than being allied or working with high-integrity people.

### Action Opportunities

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1. Ask yourself how the economics of your income work. Are you being paid with the profits of corrupt or unethical activities?
2. Are you or your company financed with low-cost capital from the reinvestment of organized-crime capital?
3. Are you and your colleagues engaged directly or indirectly in covert operations, organized crime, or genocide?
4. If yes, create an intention and plan to evolve toward generating an income from activities or organizations that profit from supporting life, not death.
5. If you cannot work with or for an organization that is in alignment with your values, consider entrepreneurship or other ways to build independent sources of income.
6. If your employer requires you to poison yourself in order to keep your job, it is time to find another job.

### Solari Resources

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|  |  |
|--|--|
| Peter Ireland: Start-up Financing for the Rest of Us (Sep. 15, 2011)                     | <a href="http://solari.com/sdzz">solari.com/sdzz</a> |
| The Comfort Calls Story: Organizing the Legal Structure for Your Startup (Mar. 15, 2012) | <a href="http://solari.com/wdsv">solari.com/wdsv</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)                                 | <a href="http://solari.com/njuc">solari.com/njuc</a> |
| Young Builders   | <a href="http://solari.com/vgmp">solari.com/vgmp</a> |

## 20 Profit from Protecting Natural Resources and Infrastructure

*“The earth is not dying, it is being killed, and those who are killing it have names and addresses.”*

~ Utah Phillips

Clean air, clean water, healthy food, cheap energy, and abundant land are critical to a healthy life. Yet these resources are under great physical and political stress. Think through what you are going to do to ensure that your family has access to strategic resources and tools for the long haul. Is your municipal and personal infrastructure and tool base in great shape? Recognize what you can do as part of a community to preserve these assets for generations to come. Why let people outside your community buy up your local municipal resources when investing in them yourselves is an opportunity for you?

### Considerations

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- ▶ We have significantly underinvested in preserving and supporting our natural resources and infrastructure.

### Action Opportunities

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1. Identify the changes that would most benefit you and your family.
2. Identify potential areas, activities, and organizations that you would want to take the time to learn about that offer good opportunities for investing.
3. Is now the time to insulate your house or buy a bicycle? Have you considered the benefits of teaming up with your neighbors to start a community garden? Has the time come to explore local or independent energy sources or to dig a well? Better still, is there an investment opportunity to create such capacity for you and your neighbors?
4. Start a Solari Circle that invests in and profits from increasing local self-sufficiency.
5. Start an angel network, spark tank, or shark tank for your neighborhood.
6. Consider that many lies are told about the environment to support the push for central control. Learn to tell the difference between real things you can do to help the environment and false plans designed to exploit concerns about the environment that actually support more central control.

## Solari Resources

|  |   |
|--|---|
| From Permaculture to Profits with Eric Toensmeier (Mar. 4, 2010)                   | <a href="https://solari.com/oitc">solari.com/oitc</a> |
| Smart Grids: Update from Blake Levitt (Mar. 11, 2011)                              | <a href="https://solari.com/eiqt">solari.com/eiqt</a> |
| An Intelligent Conversation about the Environment (Sep. 11, 2018)                  | <a href="https://solari.com/gagm">solari.com/gagm</a> |
| Book Review: Three Books about Bicycles (Jul. 6, 2021)                             | <a href="https://solari.com/sdle">solari.com/sdle</a> |
| EMF Solutions with Jared Scholten (Jun. 16, 2022)                                  | <a href="https://solari.com/sabk">solari.com/sabk</a> |
| Solution Series: Food Forest Abundance with Jim Gale (Aug. 11, 2022)               | <a href="https://solari.com/bebo">solari.com/bebo</a> |
| Local Investing with Michael H. Shuman (Mar. 7, 2023)                              | <a href="https://solari.com/crpt">solari.com/crpt</a> |
| Solution Series: Electroculture and Energy with Matt Roeske (Jun. 27, 2023)        | <a href="https://solari.com/foam">solari.com/foam</a> |
| A 21st-Century Approach to Energy with Charlie Stephens, Part I (Aug. 29, 2023)    | <a href="https://solari.com/myet">solari.com/myet</a> |
| A 21st-Century Approach to Energy with Charlie Stephens, Part II (Aug. 31, 2023)   | <a href="https://solari.com/hsrc">solari.com/hsrc</a> |
| A 21st-Century Approach to Energy with Charlie Stephens, Part III (Oct. 3, 2023)   | <a href="https://solari.com/vzed">solari.com/vzed</a> |
| Young Builders: Optimal Health in a Modern World with Nathan Siles (Aug. 26, 2025) | <a href="https://solari.com/bwxt">solari.com/bwxt</a> |
| Movies of the Week:  |   |
| • The Rebirth of Nature with Rupert Sheldrake (Jun. 8, 2020)                       |   |
| • Headwind 21 (Oct. 4, 2021)   |   |
| • Take Back Your Power (Mar. 7, 2022)  | <a href="https://solari.com/osxx">solari.com/osxx</a> |
| • Fantastic Fungi (Feb. 27, 2023)  |   |
| • Nitrogen 2000: The Dutch Farmers' Struggle (Jan. 15, 2024)                       |   |
| • Climate: The Movie (The Cold Truth) (Apr. 8, 2024)                               |   |
| • Two Documentaries about Weaponized Wind Turbines (Oct. 18, 2025)                 |   |

21

## Invest in Assets and People You Know and Trust

*“A recent book entitled Good Money touts ‘SRI’—socially responsible investing—or how to do good (socially) while doing well (financially). But whatever the legal currency—dollars, marks, yen, francs or pounds—in which practitioners of SRI make their investments, they cannot make bad money good. SRI cannot repeal Gresham’s law. Properly understood, good money is good, not because of the motives of its owners, but because of its own intrinsic character. Truly good money will produce far more social benefits than any amount of bad money spent with good intentions.”*

~ Reg Howe, *The Golden Sextant*

We think there are significant opportunities for protecting our assets from devaluation of the U.S. dollar (and from greater risk in the global financial system) by investing outside of the large corporations. Catherine also discovered long ago that generosity had served her well. The \$250,000 that she had loaned or gifted during wealthier times—investing in what she calls the “people bank”

—was the exact amount of money that came back in the form of repayments, loans, and gifts during hard times, literally saving her life. There are terrific opportunities to invest locally with people you trust, but these take some time and effort to understand and implement in a responsible way. Start now.

## Considerations

- ▶ Sound money, financial transparency, and equity financing are the basis of a healthy economy.
- ▶ We can generate living and financial wealth by investing in opportunities not controlled by large corporations and investors.
- ▶ Invasive surveillance and technology increase the complexity of doing so.

## Action Opportunities

1. Learn about precious metals and digital gold.
2. Explore investment opportunities in precious metals and related stocks.
3. Learn about alternative currency, community currency, and barter systems.
4. Explore opportunities to diversify offshore.
5. Explore opportunities to invest locally or in your close family and friend networks with people you know and trust.
6. Having a first-rate “people bank” is one of the best investments you can make.

## Solari Resources

|  |   |
|--|---|
| Solari Audio Seminar #3: Investing in Coins with Catherine Austin Fitts and Franklin Sanders (2005)                                    | <a href="https://solari.com/nmqr">solari.com/nmqr</a> |
| Family Wealth (with James E. Hughes Jr.) (Nov. 19, 2009)   | <a href="https://solari.com/uzku">solari.com/uzku</a> |
| Crowdfunding: What It Means to You (Sep. 20, 2013)   | <a href="https://solari.com/oqnr">solari.com/oqnr</a> |
| What Percentage of My Assets Should I Hold in Precious Metals? (Nov. 26, 2013)   | <a href="https://solari.com/yrtc">solari.com/yrtc</a> |
| Infrastructure: Conquest or Creation (2nd Quarter 2015)  | <a href="https://solari.com/obxn">solari.com/obxn</a> |
| How to Buy and Install a Safe with Dan Perkins (Mar. 16, 2016)   | <a href="https://solari.com/vqgs">solari.com/vqgs</a> |
| 2nd Quarter 2022 Wrap Up: Gold & Silver: Defending Family Wealth and Sovereignty for 5,000 Years with Franklin Sanders (Jul. 28, 2022) | <a href="https://solari.com/vqoh">solari.com/vqoh</a> |
| Local Investing with Michael H. Shuman (Mar. 7, 2023)  | <a href="https://solari.com/crpt">solari.com/crpt</a> |
| Message to a Friend: First Three Steps in Buying Gold and Silver Coins (Mar. 6, 2024)  | <a href="https://solari.com/xgmc">solari.com/xgmc</a> |
| Sophisticated Cybercrime Is Growing: Protect Yourself! with Bob Sullivan (Aug. 6, 2024)  | <a href="https://solari.com/puwl">solari.com/puwl</a> |
| 3rd Quarter 2024 Wrap Up Equity Overview: Investing in Gold and Silver 101 with Tim Caban (Oct. 22, 2024)                              | <a href="https://solari.com/idxw">solari.com/idxw</a> |
| Investing in Gold and Silver 101: Outline (Oct. 22, 2024)  | <a href="https://solari.com/ezym">solari.com/ezym</a> |
| Equity Overviews (quarterly)   | <a href="https://solari.com/bdpl">solari.com/bdpl</a> |

## 22 Gift and Tithe with Intention

*“The gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application.”*

~ Miguel de Cervantes

If each one of us were to set aside a percentage of our income and time and invest these resources in the people and organizations that give energy to us and our networks, the cumulative effect in moving us to a positive-return-on-investment economy would be significant.

### Considerations

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- ▶ Circulating gifts and tithes is an excellent investment in building a better world.
- ▶ No amount is unimportant; each gift represents a “vote” in the spiritual field, and even small sums influence the “vote” of those who manage larger pools of resources.
- ▶ When many tithe steadily over time, this creates flows that can be leveraged with living and financial equity in many ways.

### Action Opportunities

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1. Take the time to ask for the financials of organizations to which you are considering donating and make sure you understand what they will do with your money.
2. Make a commitment to tithe a portion of your revenues and/or time to people and organizations that are doing great things.
3. Remove your support from charities, religious organizations, and foundations that are using their tax-exempt status to accumulate significant investment assets to bankroll central banking, the build-out of the digital control grid, warfare, and the negative-return-on-investment economy.
4. Encourage others to do the same.
5. Invest this time and money strategically to bless the leadership and world you envision into being.

### Solari Resources

|   |   |
|---|---|
| Gifts to the Children We Love   | <a href="https://solari.com/bami">solari.com/bami</a> |
| Action of the Week: Get Ready to Promote Cash on Halloween (Oct. 5, 2025) | <a href="https://solari.com/ufjl">solari.com/ufjl</a> |
| The Solari 60-Day Cash Challenge (Oct. 21, 2025)                          | <a href="https://solari.com/xzww">solari.com/xzww</a> |
| Donate to Solari  | <a href="https://solari.com/tgbl">solari.com/tgbl</a> |

## 23 Integrate Your Time and Money

*“Until you value yourself, you won’t value your time. Until you value your time, you will not do anything with it.”*

~ M. Scott Peck

In one of the earlier steps, we prepared a budget for our time. Now let’s do a budget for our financial resources. As you do this, compare the various trade-offs in your life between time and money. For example, what is the cost of private schools for your children versus the benefits of working less and doing homeschooling? After looking at the health impacts and costs of working and living in an urban environment, what are the integrated benefits of moving to a low-cost rural area? Are you working long hours and then paying more per hour for people to do household chores for you that you could do for yourself? Does it pay to learn plumbing, electrical repair, and/or auto mechanics? What about your children? Have you taught them how to respect their time and your time? What do your budgets teach you about habits that save time? What do they teach you about the cost of unethical or incompetent people in your life? How much is interest on debt costing you in terms of the time it takes to pay it off?

### Considerations

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- ▶ Your time is precious. So are your financial resources. How can the two give each other energy?
- ▶ Expressing your time and money mathematically will illuminate opportunities for these to work together.

### Action Opportunities

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1. Do an annual financial budget.
2. Estimate the value of your time in terms of after-tax income.
3. Explore opportunities for getting more for less.
4. Make a list of the ten people, habits, events, or other things that wasted the most money over the last year. What can you learn from this list?
5. We are in a period of price inflation. Look for as many ways as possible to systematically invest your time and money in permanently lowering your expense structure in a manner that improves your ability to save and grow both living and financial equity.

## Solari Resources

|  |   |
|--|---|
| Where to Stash Your Cash in 2022 ( <i>Financial Rebellion</i> , Jul. 21, 2022)                         | <a href="https://solari.com/qmgy">solari.com/qmgy</a> |
| Where to Stash Your Cash in 2022 (handout)   | <a href="https://solari.com/rhdb">solari.com/rhdb</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)   | <a href="https://solari.com/njuc">solari.com/njuc</a> |
| Building Wealth: Where to Stash Your Cash in 2024 with Ricardo Oskam and Carolyn Betts (Jan. 23, 2024) | <a href="https://solari.com/npkb">solari.com/npkb</a> |
| Where to Stash Your Cash in 2024 (handout)   | <a href="https://solari.com/toit">solari.com/toit</a> |

# Turtle Forth

When you invest—whether in life or assets—you take risks, sometimes winning and sometimes losing. Keep learning, keep going, keep trying, and never ever quit.

24

## Raise Your Learning Metabolism

*“Many have marked the speed with which Maud’Dib learned the necessities of Arrakis. The Bene Gesserit, of course, know the basis of this speed. For the others, we can say that Maud’Dib learned rapidly because his first training was in how to learn. And the first lesson of all was the basic trust that he could learn. It is shocking to find how many people do not believe they can learn, and how many more believe learning to be difficult. Maud’Dib knew that every experience carries its lesson.”*

~ Princess Irulan, *Dune* by Frank Herbert

As we manage increasing levels of complexity in our lives due to new technology and globalization, we are also dealing with rising levels of political and economic uncertainty and an ongoing effort to build a digital control grid with digital IDs, digital money that can be programmed with a social credit system, and an expensive AI, data center, and telecommunications infrastructure. In this environment, thinking strategically about what we need to know, how to access and acquire that knowledge, and how to build collaborative networks to help us do so can provide a steady flow of new energy. There is a reason why nations have intelligence agencies and why companies have lifelong learning programs and investigative firms. When we look back through history, how did our ancestors deal with periods of high spiritual and financial stress? What worked? Surely, nothing that we are dealing with today is tougher than what Native Americans, slaves, or immigrants and settlers dealt with during the past 300 years. Some cultures have evolved a high degree of knowledge as well as protocols for surviving great levels of stress. We can identify and learn from those who have this knowledge.

## Considerations

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- ▶ We use only a tiny portion of the knowledge and learning capacity available to us.
- ▶ The Great Poisoning is compromising our ability to learn and handle complexity—which is another reason why it is so important to protect ourselves and our families.

## Action Opportunities

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1. Develop a learning plan for your life (see “Creating a Building Wealth Learning Plan” in the list of resources for this step). What could you learn that would give you the most energy for achieving your vision?
2. Identify the people who teach you the most. What can you do to give them energy?
3. Identify the people who teach you the least. What can you do to transform that drain on learning and teaching? If no changes are possible, consider removing yourself from their life.
4. Identify people who know about things with which you need help, particularly in your neighborhood.

## Solari Resources

|  |   |
|--|---|
| Solari Core Concepts   | <a href="https://solari.com/epob">solari.com/epob</a> |
| Catherine with Jon Rappoport - Best Books for the 21st Century, Part 1 (Jun. 21, 2012)         | <a href="https://solari.com/ujtl">solari.com/ujtl</a> |
| Catherine & Jon Rappoport - Best Books for the 21st Century, Part 2 (Aug. 16, 2012)            | <a href="https://solari.com/wxsm">solari.com/wxsm</a> |
| Special Solari Report - Catherine with Jon Rappoport, “Let’s Go to the Movies” (Mar. 29, 2012) | <a href="https://solari.com/vsgx">solari.com/vsgx</a> |
| Catherine with Jon Rappoport, “Let’s Go to the Movies - Part II” (May 17, 2012)                | <a href="https://solari.com/spkm">solari.com/spkm</a> |
| 2019 Hero of the Year - Leonardo da Vinci (Dec. 31, 2019)                                      | <a href="https://solari.com/qgai">solari.com/qgai</a> |
| Creating a Building Wealth Learning Plan (Nov. 23, 2023)                                       | <a href="https://solari.com/njuc">solari.com/njuc</a> |
| Best Books for 2025  | <a href="https://solari.com/rciw">solari.com/rciw</a> |

# 25

## Cultivate Faith, Not Fear

*“The greatest things ARE forever. A trillion miles beyond hopelessness.”*

~ Jon Rappoport

There are those who do not want us to invent our own future. They will try to drain anything that makes us powerful and independent, including by promoting fear and diminishing our faith, hope, and love. Whether we realize it or not, we are engaged in spiritual warfare. In spiritual warfare, our number-one responsibility is to nurture and protect our faith, hope, and love, no matter the cost, for they are the ingredients that we use to create the future. Faith, hope, and love help create and translate our vision into something that can become real.

## Considerations

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- ▶ Faith generates optimism.
- ▶ When we stay grounded in faith, miracles happen.

## Action Opportunities

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1. Most of us will be called upon to confront evil in one form or another. Cultivate the spiritual understanding and faith necessary for spiritual protection.
2. Build a high-integrity network of trusted people who are willing to “conspire” and watch each other’s back. The Old Testament story of Gideon shows that you don’t need a lot of people in your “field,” but they need to be competent and faithful.
3. Never ever quit.

## Solari Resources

|   |   |
|---|---|
| Turtle Forth (Nov. 23, 2014)  | <a href="https://solari.com/soza">solari.com/soza</a> |
| The Story of Gideon with Thomas Meyer (Mar. 23, 2019)   | <a href="https://solari.com/vpxw">solari.com/vpxw</a> |
| Deep State Tactics 101, Part I with Catherine Austin Fitts - Section IVA. Tactics by Area: Faith, Hope, and Love (May 18, 2019) (pp. 55-57 of transcript) | <a href="https://solari.com/ipgm">solari.com/ipgm</a> |
| Why I’m an Optimist (Nov. 28, 2020)   | <a href="https://solari.com/tdbe">solari.com/tdbe</a> |
| Let’s Go to the Movies: The NeverEnding Story (Aug. 28, 2021)   | <a href="https://solari.com/dsgc">solari.com/dsgc</a> |
| Building Wealth: Turtle Forth   | <a href="https://solari.com/cwtk">solari.com/cwtk</a> |

## A NEW UNITY IS PERCOLATING

In her 2002 article “Solari and the Rise of the Rule of Law” ([solari.com/hibt](http://solari.com/hibt)), Catherine told the story of one of her partners, an entrepreneur who grew up on a small island. He once explained why small islands produce a much higher percentage of people who are good at starting and building successful businesses. Someone who grows up on a small island sees how everything is connected, so it is much easier for that person to learn how to take responsibility for the whole—to see how all time and energy is precious and to never waste anything. People who grow up on small islands, he said, understand that “a penny saved is a penny earned.”

He had been taught from the time he was a small child to connect the behavior of individual people with how everything worked around him. He said that he had learned to adjust his behavior so that it contributed to the system working in the way he hoped it would. His family, his school, and his church all encouraged him to take responsibility for the whole in practical, concrete ways. People who grow up on small islands understand that “what goes around comes around.”

He said that America is just a very big island, but most Americans do not know this—nor do they understand that the planet is also just an even bigger island. They cannot connect how the system works—particularly the aspects of the system they do not like—with their own choices and actions. They do not have even simple maps of how things connect. They do not understand their own power to vote with their prayers, their thoughts, their choice of friends and spouse, their actions, and how they spend their money every day. In contrast, people who grow up on small islands “see the world whole.”

The point of this story is that many of us look at our situation only from our own point of view. From every degree of the circle, there is a different definition of what ails us, of why our system isn’t working, and what the solutions are. Often, what we perceive as our own individual problems are really just the symptoms that each person experiences of the deeper problems that we all share. Many times, we think that the solution is to blame or attack someone, or to propose that more government or private capital be spent in a (futile) attempt to keep the wolf from the door. Without a simple map of where we are, of the tapeworm that we are feeding, and of how to withdraw and shift our energy, we forget that what we do counts and that, at the simplest level, you simply can’t eat what you don’t grow.

Our society has encouraged and participated in tremendous speculative financial activity at the expense of the concrete productive sector of our economy. The impact on our economic productivity has been predictable. The deterioration of our living equity—our neighborhoods, infrastructure, and environmental resources—can be seen in

every place—north, south, east, west—and it touches everyone, rich and poor alike. The dumbing down of the workforce grows as daily television and social media consumption reach frightening levels and teach counterproductive behavior. What is happening in our neighborhoods parallels what is happening around the world.

The people who feel that their biggest problem is their financial equity—falling yields on their investment portfolios—have yet to see that they cannot enjoy capital gains unless they preserve their living equity. That is, our neighborhoods and children need to be kept safe, and we need to understand that the very things that will contribute to their safety—an increase in real human productivity, honest feedback systems, and a restoration of personal accountability—will also lead to huge increases in collective investment capital in the economy.

The people who feel that their greatest problem is living equity—that they and their children are not safe and that our environment is being destroyed, or that we are committing genocide in other parts of the world (or down the block)—also have yet to see what the real issue is. We cannot achieve personal safety when yields for both retail and institutional investors are dependent on profits from organized crime, trickery of the investing public, and government guarantees that promote unproductive investment and personal behavior. Only when we achieve real economic growth based on concrete increases in productivity, accounted for and disclosed on an honest basis, can we be both safe and wealthy.

Coming clean is about reconciling these different points of view and creating a new energizing unity of people, places, and money. Coming clean begins one person at a time. As the lotus blossom opens out of the mud, coming clean begins with you and me—from the inside out.

As we come clean, we find that we can live more joyously and profitably, even amid spiritual and economic warfare. As we withdraw the energy that we give each day to the people and organizations destroying our world, we discover that we have new energy to give to each other and to the people and organizations leading the creation of the new world that is percolating. As each of us comes clean, the world we envision emerges.

Our existing leadership believes that the only way to change is to institute a digital control grid—in essence, a 21st-century slavery system. We reject this vision of total central control by the few. It is a hypermaterialist vision and contradictory to how life and intelligence work in the universe. We are confident that an economic model is possible that aligns with life as it is; such a model can bring explosive wealth-building capacity while also addressing necessary risk management. A free world is possible—indeed, it is the only world we wish to create and live in.

Coming clean—we invite you to join us on a journey in support of a world committed to freedom and a human future.

# INTRODUCING THE SOLARI Young Builders Course

The Young Builders Course is a guided tour of Solari’s most important principles and navigation tools—explained in a way that young people can understand—to succeed in a fast-changing world. Students will have direct access to some of the most respected leaders and builders within the Solari network, as well as becoming part of a community of ambitious young people.

## Gain Access to People and Knowledge

Many young people in our network are struggling within the conventional educational system to access the intelligence and develop the skills they need for a successful life. They lack confidence and the tools to create and sustain healthy, economically secure relationships. They are eager to take responsibility for building their future—but how can they gain access to the people and

knowledge that will help them use their time and resources in the best possible way? Fundamental shifts in geopolitics and financial markets are taking place. Combined with disruptive technologies such as AI, the job market and culture that young people find themselves in is drastically changing. How do they set themselves up for success in this context?

By exposing Young Builders to leaders who have demonstrated a level of excellence and integrity in their careers, our aim is to support young people in answering these questions. Through self-development and self-analysis, the Young Builders Course is designed to help them reconnect with their true purpose and make aligned life decisions reflecting coherence between heart and brain.

## Some of Our Expert Teachers for 2026

**Catherine Austin Fitts**  
Founder Solari Report

**Richard Werner**  
Economist & Banking Expert

**Mark Skidmore**  
Economics Professor

**Daniele Ganser**  
Historian & Peace Researcher

**John Sullivan**  
Real Estate Expert

**Ulrike Granögger**  
Future Science Host Solari

**Nina Heyn**  
Art Specialist Solari

**Dennis Kucinich**  
Former Congressman

**Gene Smeets**  
Biomechanics Specialist

**Tim Caban**  
Financial Planner

**Junious Ricardo Stanton**  
Writer & Community Broadcaster

**Nathan Siles**  
Foundational Health Expert

**Mark Albrecht**  
Designer

**Elze van Hamelen**  
Researcher

**Vanessa Harlander**  
Course Initiator & Guide

**Ricardo Oskam**  
Course Initiator & Guide

For further information and how to apply, visit: [solari.com/zqyi](https://solari.com/zqyi)

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*“I arise today, through the strength of Heaven;  
light of Sun, brilliance of Moon, splendor of Fire,  
speed of Lightning, swiftness of Wind, depth of Sea,  
stability of Earth, firmness of Rock.”*

*~ The Deer's Cry*