

The Solari Report

Shadow Work: Your Stolen Time

“Time and tide wait for no man.”

~ Geoffrey Chaucer

By Catherine Austin Fitts

Craig Lambert recently published a book called [*Shadow Work: The Unpaid, Unseen Jobs That Fill Your Day*](#). Dr. Lambert describes *shadow work* as follows:

“ ...we need to recognize a profound transformation in the nature of work that is significantly altering lives: the incoming tidal wave of shadow work.

Shadow work includes all of the unpaid tasks we do on behalf of businesses and organizations. It has slipped into our routines stealthily; most of us do not realize how much of it we are already doing, even as we pump our own gas, scan and bag our own groceries, execute our own stock trades, and build our own unassembled furniture....”

Dr. Lambert has done us a great service by naming this phenomenon. I want to use his description to address one of my primary concerns regarding Autumn 2015 and the road ahead.

I see the potential for *a significant increase* in shadow work.

Each day, I speak with and e-mail colleagues, subscribers, clients, family and friends in North America, Europe and Asia about their most important business and personal issues. My business is to understand people’s financial opportunities and risks and to help them optimize their situations according to their goals. However, finance always takes us into numerous aspects of people’s lives and business.

What I am hearing is that shadow work demands are rising – in some cases, dangerously so. People who have identified and addressed this problem are navigating it successfully. Unfortunately, those who have not identified and addressed the problem are often overwhelmed.

Because I anticipate an increase in the level of shadow work going forward, I want to continue to grow our intelligence about what is happening and how to manage it.

On one hand, shadow work is resulting from new technology and globalization. However, shadow work is also created by leadership which is intentionally adopting inhuman policies – or lawless policies – which have inhuman consequences. Many of

these dynamics are interrelated. As a consequence, attempts to create a classification system for the sources of shadow work and its related expenses often result in redundancy.

Nevertheless, here goes. What follows is a list of the sources of shadow work (by circumstance) which we are called upon to manage and related costs that contribute to an unexpected loss of our time and money.

I. Fraud & Deterioration of Consumer Protections

There has been a legislative, regulatory and enforcement dilution of consumer protections.

Example: Student loans cannot generally be extinguished in bankruptcy. Indeed, servicers make more money on defaulting students than having students pay off their loans. The result has been predatory practices and a rising number of young people who cannot service their student loans.

Resources:

- [*Solari Report: The Student Loan Scam with Alan Collinge*](#)
- [*Interview: Catherine Austin Fitts: A View From Inside Sallie Mae*](#)

Example: Predatory mortgage lending and mortgage servicing fraud has caused serious financial problems, foreclosed properties and increased costs for homeowners, their neighbors and municipalities.

The increase in the legalization of predatory practices has been combined with widespread financial fraud, some of which clearly benefits from “official” protection or indifference.

Let’s look at the list:

1. Credit Card Fraud

Example: Someone makes a fraudulent charge to your credit card and your credit card company places a freeze on it. Suddenly your subscriptions begin to default. You arrange to get a new card. It takes two hours to update your bookkeeping, your files and to switch the number with your vendors and subscriptions. Or, you have to spend 30 minutes on hold before asking the credit card company to unfreeze their hold – they declined the card because they have a fraud alert on the large national grocery store where you are shopping.

- Lost time: 2.5 hours per incident

2. Mortgage Fraud

Example: Someone puts a fraudulent mortgage on your house despite the fact that you own your home outright – you have no mortgage. Fannie Mae tries to foreclose. You hire a lawyer to address the attempted foreclosure and spend 15 hours producing documents, finding and briefing the lawyer and dealing with the servicer.

- Lost time: 15 hours
- Lost money: \$5,000 legal fee

3. Tax Refund Fraud

Example: Your IRS refund is claimed by a scammer. It takes 3 hours of your time to sort out what has happened with the IRS. Your refund is now 3 months late.

- Lost time: 3 hours
- Lost money: 3 months of interest or you lose the opportunity to purchase an asset or an investment at a timely price.

4. Securities Fraud

Example: You invested money in Madoff or MF Global or a fraudulent hedge fund or private equity deal. The trustee tries to make you return funds that you had withdrawn. You hire a lawyer and ultimately prevail.

- Lost time: 250 hours
- Lost money: Your principal and \$15,000 legal and accounting fees

5. Identify Theft

This is the ultimate fraud nightmare. You are indicted on a felony for an act committed by a criminal who stole your identity.

- Lost time: 10-2000 hours
- Lost money: 0-\$100,000, including legal expenses

Resources:

- [Solari Report: Identify Theft with Bob Sullivan](#)

6. Burglary & Auto Theft

Example: Someone breaks in when you are not at home (thank heavens!). They steal \$5,000 of goods. You file a police report. You are insured, so you are covered. Filing the

insurance claims and negotiating with the claims adjuster takes time. You install a new security system, purchase a firearms license and a handgun, receive firearms training and change the locks on your doors.

- Lost time: 100 hours

7. Pumps and Dumps

Example: Your mining stocks experience heavy naked short-selling. The regulators do nothing. The problem is compounded by the market plunge during the financial crisis of 2006-2009. The people who engineered the pumps and dumps get bailed out. You don't get bailed out but your taxes pay for the pump-and-dumpers bailout.

- Lost time: 100 hours
- Lost money: \$5,000-\$5MM

II. Financial Stress

Globalization means global labor competition. Technology means automation. These forces, combined with currency debasement, mean that the slow burn squeeze is on.

In addition to falling incomes and rising expenses, here are some of the sneaky sources of financial stress:

1. No Return on Savings

Example: The government has arranged to borrow all of your bank and money markets savings at 0%, down from 8-9% that savers received 25 years ago. You spend a great deal of time moving money between your bank and brokerage accounts trying to improve your yield just a little bit.

- Lost time: 10 hours

2. Double-Standard Borrowing Costs

Example: Your parents may be getting a 0% interest rate on their bank deposits. However, you are paying 6% on your student loans and 20% on your credit cards. The NY Fed member banks can borrow from the Fed at less than 1%.

On a \$50,000 student loan, paying 6% additional spread (compared to your bank) with a 40% federal and state tax rate, if you're earning \$20,000 a year you have to work many more hours to pay your interest expense.

- Lost time: 100+ hours a year

3. Domino Defaults

Example: Your parents, your husband, or your child default on their debt. They lose their home – which means they need to find a place to live. You are obligated to help them or they will have to move in with you.

- Lost time: 10- 100 hours
- Lost money: \$5,000 to fund a move; \$1,000 to pay for utilities and other costs for someone living at your house

4. Aggressive Servicing

Example: Your mother lost her home and has moved in with you. Her credit card company is looking to collect. They call your house several times a day and threaten to put a lien on your home. That's not legal, but you're afraid that they may actually try to do this.

- Lost time: 1 hour a week for months

III. Health Woes & Environmental Pollution

1. Global Spraying, Dirty Electricity and Other Leadership-Induced Environmental Pollution

Example: After years of ingesting aluminum and barium sprayed overhead, your toxicity levels rise. Meantime, activity from cell and Gwen towers causes your ears to ring. You mistakenly interpret this as a symptom of a medical problem. After seeing numerous doctors and trying therapies that exacerbate your toxicity, you move away from cell towers and adjust to living with a reduced amount of ringing in your ears. It turns out that your new home is near power lines and your dog gets leukemia and dies. You move again. However, you are lucky: you make a profit selling your house.

You install a whole house water filter in your new house because the water quality is very poor – your tax dollars are paying for fluoride and other chemicals to be added to your water.

- Lost time: 1,000 hours
- Lost money: \$10-50,000

Resources:

- [Solari Report: Special Solari Report with Clifford Carnicom](#)

- [Solari Report: Dr. Gwen Scott, Aerosol Spraying, Mitigating the Harm to Your Health](#)
- [Solari Report: Dr. Samuel Milham – Are You Paying Your Utility Bill with Your Life?](#)

2. Deterioration in the Food Supply

Example: You warn your family about the dangers of GMO's and processed foods and the importance of eating fresh, naturally grown food. They ignore you and their health and intellectual capacity deteriorate. They lose their jobs and get sick. They ask you for financial help. Later, they ask you if they can live with you.

- Lost money: Variable
- Lost time: Variable – If you are the caregiver for a sick parent or relative, it can rise into the thousands of hours.

Resources:

- [Solari Report: Fresh Food, Yes! with Jeffrey Smith](#)
- [Solari Report: Jeffrey M. Smith on Genetic Roulette](#)

3. Vaccines

Your two children are given vaccines mandated by their school system. They both get autism. You are now responsible to care for them for the rest of your life and to arrange and fund their care for the rest of their lives after you are gone. You quit your job to care for them. Your husband tires of the situation and divorces you. You are lucky: he continues to work hard and to provide financial support and health care.

- Lost time: 1,000 hours a year for the rest of your life.
- Lost money: \$1-5MM if you have it, otherwise, everything you have.

IV. Municipal & Infrastructure Woes

Municipalities are experiencing falling incomes and rising expenses as a result of currency debasement, federal and court mandates and falling incomes of their citizens. They balance their budgets by demanding more work and higher revenues from you.

Example: Falling commodities prices, federal mandates in education and falling interest rates (which impact demand for pension fund contributions) create extreme pressure on municipalities to raise revenues. Your property taxes go up. You have to take time to fight the new appraisals.

- Lost time: 10 hours
- Lost money: \$500 for an appraisal and legal advice.

Example: You get a speeding ticket in a speed trap designed to help fund the police department's budget. You attempt to pay the ticket twice but the department cannot locate it. You finally arrange to take a course to make sure that you don't get any points on your license. During the same period, the fire department does a surprise inspection of your business and slaps you with a large fine. Your wife gets a parking ticket in an area where she has always parked. Your neighbor has a visitor drive in from out-of-state to make an investment in their start-up company. On the road, the visitor is stopped by a trooper who seizes their cash on suspicion of drug dealing, the only evidence being that the person has cash. Now your neighbor cannot afford to pay off the loan you made him last month.

- Lost time: 10 hours
- Lost money: \$2,000

Example: Your utilities go down in periods of bad weather and peak overload. Because of the implications to your frozen goods and your business, you buy a backup generator and a propane tank. Installation requires separate inspections, certificates and an adjustment to your insurance policy.

- Lost time: 25 hours
- Lost money: \$6,000

Example: The cost of information – both online and software-based – is increasing. To find the required money in their budget, your school district cuts back on bus transportation. You are now required to drop off and pick your children up from school. To do so, you change jobs. However, mandated vaccines and standardized testing mean you will have to home school. You and your husband downsize your overhead so that you can retire to home school your children while looking for part-time work you can do from home.

- Lost time: 100 hours to plan the transition
- Lost money: \$75,000 a year

Example: You get stopped 10 times in one year for “driving while black” (or driving while looking like a Muslim or an immigrant). You take a course in anger management. Your child gets arrested in a drug sweep. He is innocent but the DA (who is up for reelection) is pushing for him to cop a plea. You must hire a lawyer.

- Lost time: 100 hours
- Lost money: \$5,000 in legal fees

Example: You are an honest law enforcement officer. You get hassled while on patrol because citizens cannot tell the difference between you and other cops who protect the narcotics traffickers. You fear for your safety. You begin seeing the departmental psychiatrist. Unfortunately, he persuades you to take Prozac. You research what the drug is doing to you and realize that it is a mistake. You take a week off and begin to withdraw. Luckily, you get sick leave.

- Lost time: 50 hours

V. Continuing Education

We are moving from an industrial society to a society organized around digital networks. Whatever our business, it turns out that we are in the “systems” business. Most economic flows are being reengineered by information technology and software businesses. This means we must continually learn new skills and the means of using and integrating new tools.

Globalization means that we must learn about new places and cultures.

Staying economically relevant means operating at a higher learning metabolism.

Example: My business requires me to know how to use 20 software packages and 10 online services. I discard and add at least 2 services a year. As I upgrade or as problems occur, I must research solutions and learn new applications.

Example: Globalization means increased complexity in my business. I take online courses to help me to stay up-to-date.

- Lost time: 50 hours per year
- Lost money: \$100-5,000 per year

Example: My engineering skills no longer command top dollar. I close down my business and go back to school to learn robotics.

- Lost time: 1,000 hours
- Lost money: \$100,000

Example: I have a thriving small business in a medium-sized city. A company using outsourced labor in Vietnam targets my clients, offering temporary discounts below cost. My business goes under. I have to reinvent myself and my business.

- Lost time: 5,000 hours

- Lost money: \$2MM

VI. Poor Systems Integrity

1. Intelligence Agency Blues

My software is slow and buggy and my Internet service is poor. I suspect that the problem is that my service providers work first and foremost for intelligence agencies and private parties who monitor my data and use it to harvest me and to manipulate the governmental and market financial systems around me.

- Lost time: 100 hours per year
- Lost money: 20% of your net worth is being skimmed through financial fraud and market manipulations.

2. Hacking

Example: Your business website is repeatedly hacked by your large competitors. There are no enforcement authorities you can turn to – you are on your own.

- Lost time: 100 hours per year
- Lost money: \$7,000 per year

Of course, you could learn how to do the systems work yourself, at which point the costs would be:

- Lost time: 500 hours
- Lost money: Depends on how many of your customers fire you for not being available

3. Spam

Example: You receive 100 spam e-mails a day. The spam filter on your e-mail and web server do not work perfectly. So you have to clear them. Your family and friends complain that you did not respond to their e-mails.

- Lost time: 5 minutes a day x 320 on line days a year = 30 hours a year
- Lost money: 30 x how much you earn per hour

VII. Accidents & Disasters

When a population is under stress, accidents occur as a result of people being tired, sick, drunk, drugged or simply in a state of anxiety.

Example: A single mother who is late for work and terrified of being fired is texting her babysitter (who says her child is sick) while driving to work. She drives into the back of your car at 60 miles an hour. Thank heavens, you are both OK. However, your car is totaled. Your insurance policy covers everything but your deductible.

- Lost time: 20 hours
- Lost money: \$1,000

There are also disasters. Whether they are natural or the result of “weather warfare” we cannot always say. These events include tornadoes, power outages, nuclear meltdowns, and hurricanes...not to mention regional wars. From watching other communities manage these situations, you realize that you cannot depend on governmental authorities.

Example: You take a course on disaster preparedness, read a number of the best books on this subject for your area, prepare a disaster recovery kit and train your family and employees.

- Lost time: 100 hours
- Lost money: \$1,000

VIII. Legislative and Regulatory Mandates

Sovereign governments continue to drown citizens and businesses with more taxes, fees, laws and regulations than a person can possibly understand or apply.

In the United States, we have Obamacare in health care, standardized testing and curriculum in education and a bevy of new financial and banking laws all rolling out at the same time. The impact on people’s time as these new requirements roll out in each county in America is dramatic.

Example: Restaurant chains across the country have moved their employees to part-time to comply with Obamacare. As a result, thousands of restaurant workers have lost their health care insurance. You lose your full-time status and your health care.

Example: Your volunteer fire department is required to take federally mandated training for 72 hours (9 business days). The problem is that all the volunteer firemen have full-time jobs. How will they find the time to attend this training?

As a result, your volunteer fire department closes down. Then your home insurance premium rises significantly. Some people cannot get insurance. Everyone protests. You spend 20 hours at town hall meetings and lobbying. The county organizes a paid fire department. Your taxes go up to pay for it. It will take the new fire department at least 45 minutes to reach your home. Your house will burn to the ground if it catches fire...but it will be insured.

- Lost time and money: Variable

IX. Media Debasing

A great deal of corporate news media has devolved to 1) promoting a false reality or 2) offering pure entertainment supporting their owners' agendas.

Subsequent to the 2006-2012 bailout period, most people know that they cannot trust corporate media. Many, however, still fall prey to misleading corporate media as well alternative media – much of which promotes gloom and doom or fear. I refer to this as “fear porn.”

Some media comes with or is distributed through systems employing entrainment technology or subliminal programming which influence our attitudes and decision-making processes.

Example: Convinced that global collapse is coming relatively soon, I quit my job, sell my house and move to a remote rural area where I try to learn how to grow my own food and live off the land. After five years and no financial collapse, I realize that I need a job. Housing is now much more expensive and my skills and resume are outdated.

- Lost time: 0 – I am glad for my adventure
- Lost money: \$250,000 to buy back the equivalent of my old home and take a job at a reduced salary.

Example: I become enamored with a website that warns of a coming crash. Impressed with the presentation, I buy into a silver fund at a premium 20% above melt value when I can buy silver at a 2-4% premium to melt value from any reputable precious metals dealer.

- Lost time: 5 hours
- Lost money: \$10,000

Resources:

- [*Solari Report: Entrainment Technology, Subliminal Programming and Financial Manipulation*](#)
- [*Solari Report: Matrix Nuts and Bolts with Jon Rappoport*](#)

X. Immigration

We are watching a rising tide of refugees and immigration around the world, with Europe currently in the spotlight.

Example: I feel enormous compassion for what these refugees are enduring. After all, it was US and G-7 military and economic interventions which brought violence and chaos to many of their homelands. I am compelled to do something, so I donate half the money I've been saving for Christmas gifts to this cause. Or (if I live in Hungary or Greece) I provide refuge and sponsorship for a family.

- Lost money: \$350-\$4,000

XI. Organized Crime, Covert Operations & Surveillance

US cities are experiencing a steady presence of organized crime which implements the distribution of illegal narcotics and guns. Add to these networks the private companies that field armies and private security operations prototyping and applying non-lethal weapons and surveillance.

It all adds up to an environment that can be very dangerous for people, their businesses and their local law enforcement agencies.

In my personal experience, local law enforcement may not be able to help with this situation.

Example: I am a rancher in Arizona bordering the Mexican border. I cannot stop the cartels from coming across my property at night. Local law enforcement and the border patrol cannot help me because they are spread too thin — or they have been warned to remain “hands-off.”

- Lost time: 100 hours a year
- Lost money: the market value of my ranch has dropped as a result

Example: I live in Ferguson, Missouri. I own my home and two rental properties with no debt. Covert-operations teams instigated the riots here and kept them going. The

“agitators” who came in from the outside were funded by national not-for-profits. My tenants have moved out and my properties have dropped significantly in value.

- Lost time: 100 hours
- Lost money: \$100,000

Example: My state legislators ask for a meeting with their Senators and Congressman to discuss concerns regarding federal mandates and controls. The meeting is refused, followed by the announcement of a protest march the following month. Shortly thereafter, the state experiences a wave of bomb threats in local schools.

- Lost time: 1,000's of hours
- Lost money: \$50,000-100,0000

Resources:

- [*Solari Report: False Flags with Richard Dolan*](#)
- [*Book Review: Guinea Pigs: Technologies of Control*](#)
- [*Book Review: The Modern Mercenary*](#)

XII. Cultural Debasement

A steady diet of media denigrating human life bombards people via smartphones and other electronic gadgetry with entrainment technology, subliminal programming and suggestive language. This adds up to a debasement of cultural values. As it continues, society's resonant field deteriorates thus making it more difficult for individuals to strive for and to achieve excellence.

Example: Someone who used to be a good friend grows angry and sarcastic, ultimately turning on you. They gossip behind your back, including to your customers or your employer. Becoming competitive, they try to turn family members against you. Finally, you must part company with them. The situation is uncomfortable for your mutual friends and family.

- Lost time: 25 hours

Example: Encouraged by the TV programs and movies they watch, your children are disrespectful of you and spend more time on Facebook than on homework or engaged in outdoor activities. You spend an extraordinary amount of time trying to overcome their addictions to smart phones.

- Lost time: 100 hours a year

Resources:

- [Solari Report: Unpacking Divide and Conquer with Junious Ricardo Stanton](#)
- [Solari Report Commentary: Losing Someone You Loved](#)

XIII. Operational Defaults

Throughout your life, you depend on bankers, gardeners, lawyers, doctors, local businesses, employees and joint-venture partners. They, too, are being “hiccupped” by shadow work.

Example: One of your best employees is rear-ended by a drunk driver. They are in the hospital and at home in bed for two months. Your health premiums increase.

Example: Your largest vendor’s bank is acquired and suddenly pulls their loan. The vendor cannot deliver.

Example: Your package disappears in the mail. UPS loses your package but then finds it — it is delivered it two weeks late.

Each time this happens, you must go to extraordinary lengths to make sure that the hiccup you have experienced does not cascade through your performance like a domino effect.

- Time and money lost: Variable

XIV. Spiritual Warfare

Ultimately, what is happening is due to a form of spiritual warfare. You must attend to your spiritual practice and find your pathway for winning at spiritual warfare. Indeed, spiritual protection is ultimately your greatest “air cover.”

- Additional time commitment: 150 hours a year
- Additional financial commitment: Variable

Resources:

- [Special Report: Coming Clean](#)
- [Solari Report: Coming Clean with Eunice Boston](#)
- [Solari Report: The Art of War](#)
- [Solari Report: The Power of IT with Jon Rappoport](#)
- [Solari Report: Spiritual Warfare with Jon Rappoport](#)

- [Solari Report: Spiritual Warfare with Rev Franklin Sanders](#)

Conclusion

One of my colleagues reminds me that shadow work is like the movie *The Sting* in which the target does not even know he has fallen prey to a sting.

Stop worrying about whether Mr. Global will have the government round people up in detention camps or if some of us will be assassinated. It is a much more successful strategy to make money draining us with shadow work until we simply marginalize ourselves...or have heart attacks and die while others say we were simply not good at managing our situation.

FEMA camps are risky and expensive. Shadow work is:

- Profitable
- Supports a stronger stock market
- Places blame on the target

That is, until you see the game.