



The Solari Report

SEPTEMBER 3, 2015

What's Up This Fall 2015





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Good evening, this is Catherine Austin Fitts. Today is September 3rd and we're here to talk about What's Up This Fall 2015.

This summer I was getting many questions, both on radio and Internet shows and from clients and subscribers, about all sorts of extreme scenarios predicted for fall 2015: everything from astrological calendars and four blood moons to ancient prophecies and predictions of financial collapse.



I finally decided that there was something going on here – and that this something was being encouraged by what I call “fear porn” in a negative way. So I thought I'd take a serious look at what's happening this fall to see if I could bring it back to ground.

For a while now, I have been saying that we are in for a major turn. And I believe that's true. If you go back and re-read the Solari Report Wrap-Ups we've produced over the past two years, you'll see that we've been working to help you prepare for this turn in the economy and the markets and to see the opportunities it may present to you.



Throughout my professional career, I have found the time between September 15th and November 15th to be the most intense period of the year. This is the case for multiple reasons. Many government budgets are being finalized, including the US federal budget. The agricultural harvest is coming in, so we get to see if it's been a good year or a bad year from that perspective – we see who's won and who's lost in the harvest. And, if you're on a calendar year (as many companies are), this will be your last opportunity to get things finished during the year before your annual performance is calculated and rewarded. It's always an intense

period. People return from their summer vacations and they're energized and ready to go.

In one sense, 2015 is no different from any other year. But, at the same, this year we're watching many changes unfold. And these changes are building to a critical mass.

There are four sections I want to cover in this report. First, I'll go over the fall calendar. I have also covered this subject in a subscriber-only article published on the Solari Report blog, What's Up This Fall 2015? You'll find it at the end of this report.

Then I go into the economic reengineering currently underway: how a variety of changes in multiple sectors are coming together in a critical mass bringing about what I would call a major turn in the economy.



Then I look at “shadow work.” Shadow Work is the title of a recent book describing how our work lives are being significantly transformed by a tidal wave of additional activities. Here is a brief definition from the book:

“Shadow work includes all 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.” — CRAIG LAMBERT

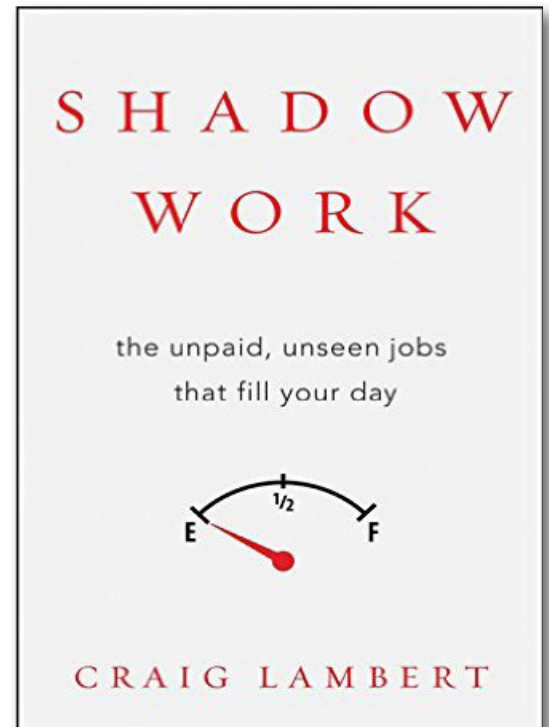
I’ll be looking at how a great deal of extreme shadow work is happening as a result of centralized systems. These systems are now doing lawless things – piling on resource drains in a manner that is intentionally inhuman.

My attached commentary – **Shadow Work: Your Stolen Time** – has been specifically created to help you deal with this phenomenon. This commentary covers all the categories we’ll be looking at here and it also provides lots of examples. One thing I could say is that the people who have been successful in this environment have identified the risks stemming from shadow work and have “jumped the curve.” In addition, they’re seeing the opportunities. Many new small businesses have been created by people who are helping others manage the shadow work in their lives.

Finally, in the last section I will cover actions you can take that will help you navigate these changes. Many of these things we’ve talked about before, but I want to summarize them in this context. For those of you who are new subscribers, I think this summary will help.

Because this topic is so important, I want you take time in early September to look ahead, to see what’s coming and to figure out how you’ll navigate in ways which will work for you. It is my hope that you will “harvest” the situation instead of allowing the situation harvest you.

Let’s dive in.





The Fall Calendar: What's Up this Fall 2015?

The “pig” is moving through the snake. As I have said, this happens every year at this time. Each fall, I shake my head and think, “How will all this get done between September 15th and November 15th?” And it always seems to magically get done. I really think it's a miracle. But this year is particularly intense.

We have the Iran Deal, which needs to be finalized by September 18th. The latest news is that it looks like the President has the votes, which is remarkable to have it lined up before Labor Day. But anything can happen. The Iran Deal, which is a multi-country deal, is not just the US and Iran – it includes many other countries.

Then there is the Trans-Pacific Partnership. We haven't been hearing as much about this while the Iran Deal has been negotiated. But that's the pig moving through the snake, as well. There is real tension among the allies' latest round, with Australia and New Zealand having real problems here.

China wants the Yuan in the SDR System. It appears that Christine Lagarde will go along with the staff recommendation to decline. The indication is that they are going to say “No” this year. But, instead of waiting on the five-year cycle, they will likely put the Yuan in next year. Still, the politics of China, as you can see with the Chinese currency and stock market, are quite intense. They will continue to be so for the remainder of the year. The leveraging of China has helped keep the global economy chugging along since 2008. As they turn towards building internal markets and slow down a bit, this will clearly reverberate throughout the global economy.



There are other political deals underway. There is a rumor that a proposal for a Palestinian state will emerge at the UN's September gathering. We'll see if France makes this proposal. On top of the Iran Deal, this is going to be quite interesting.

I have previously remarked that such a move would guarantee that Iran won't drop a nuclear bomb on Israel – it would mean they would be bombing a Palestinian state, as well. Potentially, it's a “poison pill.”

Behind the Trans-Pacific Partnership is the Trade Services Agreement and the TransAtlantic Investment Partnership. I doubt that work on these agreements will stop. I think the US will push for these to be completed in the next year and a half.

Of course, election campaigns in a variety of different locations are underway including the very early (but media intense) competition in primaries for the US Presidential election.



There are many anniversaries during the fall. September 11, 2015 is the fourteenth anniversary of 9/11 and, of course, this is a sensitive time in New York City.



I bring this up because the most important political event for the remainder of the year will be the September 26-28 meeting of the United Nations in New York City. If you live in New York and you are considering taking a sabbatical, September might not be a bad time to do so.

The 70th Regular Session of the UN General Assembly starts on September 15th. It is expected that there will be the adoption of a post-2015 development agenda. Someone has referred to this as 'Global Agenda 21 on steroids'.

Then on September 25th, Pope Francis will address the UN General Assembly following – are you ready for this – his address to a Joint Session of the US Congress on September 24th. That is unprecedented for a Pope. I believe that this may be Pope Francis' first official visit to the US as Pope. Obviously, he has been in America many times before, but not on an official visit as Pope.

Remember that the Joint Session of Congress is on the 24th and on the very next day he addresses the UN General Assembly. Several days later, he travels to Philadelphia to hold a Sunday Mass on the Benjamin Franklin Parkway.



Then on September 28th (the following Monday) we will see an unprecedented assembly of world leadership at the UN: the Chinese President, the Russian President, Barack Obama, the French President, the Iranian President, and many more – all in one place. It will be the Chinese President's first state trip to the United States. It will be Vladimir Putin's first visit to the US since 2007.



So, you have the Pope and an unprecedented gathering of world leaders coming together at the UN along with the Pope addressing a joint session of the US Congress. The question is: what are they planning on doing? I tend to believe it's going to be a photo opportunity for world government. All the world leadership comes together and has a big Kumbaya moment with lots of photo opportunities: "We all get along. We all love each other."

Of course, this is not true. But it's the picture they'll be painting.



One of the things that concerns me about this gathering of world leaders is that Congress will not have finalized the US Federal budget by this time. In addition, the debt limit will not have been raised. Note that the US Treasury estimates that it will run out of cash reserves in late October if Congress fails to raise the debt limit.

Now, whenever the US Federal budget is not finalized by the end of September (for the beginning of the new Federal fiscal year on October 1), you run the risk of things being too fluid and of having too many people take advantage of the situation. It encourages bad behavior.

The idea that the Pope and much of the world's leadership will be coming together in New York and proposing an aggressive development agenda just as we're keeping the Federal budget open (to be finalized after they say whatever they're going to say) makes me nervous. This might just be a coincidence...or it might not be.

One possibility is that the Pope and world leaders will propose something and, next thing you know, it will be rammed through the Federal appropriations process and approved at high speed. That will be something to keep an eye on. Begin watching September 24th through September 28th. We'll see what happens and what effect – if any – it will have on the US federal budget.

What else will be happening? Well, quite a lot. Of course, “the can” is still being kicked down the road in Greece, Puerto Rico and other countries dealing with debt issues. A financial squeeze is on.

Then we have the continuing plunge in the commodities markets. This translates into problems in the bond markets, the bank debt markets and the derivatives markets. And these problems then further cascade into issues related to revenues for municipalities and sovereign governments...which depend on the commodities markets.

On September 16th through 17th, the Federal Reserve Open Market Committee will meet. This is the meeting we've all been waiting for. Will they or will they not raise interest rates? There is a jobs report coming out and a belief in the marketplace that it will be a real indication of what the Fed is going to do. I think the Fed is going to raise rates, but it may be by a tiny, nominal amount – perhaps only 12.5 basis points to 25 basis points. If you look at what's going on in pension funds and insurance companies and the extent to which savers are being hurt, it's going to be very difficult for the Fed to bump the rate just a little. If they don't bump it up now, how will they raise rates coming into elections?





Earnings reports will be coming in around the end of the 3rd quarter, which is September 30th. We'll see estimates before September 30th and the actual numbers after September 30th. Of course, the US equity markets are significantly overdue for a 10-25% correction... or they were when I did the most recent Solari Report equity overview. We are currently witnessing a 10% correction, so we're in correction territory. Ultimately, this is healthy.

Recently, a variety of market commentators reported that corporate earnings are going to start heading up and that we've bottomed in terms of pressure on corporate earnings. I don't believe that. I think we'll be slogging through some difficult corporate earnings from September 30th to the end of the year. A strong dollar will not be good for many of the companies in the S&P 500.



We've had a good harvest, but that means more downward pressure on commodity prices. This means lower prices for many producers. It is good news for consumers.

Of course, September and October are the anniversaries of a lot of tough markets, particularly 2007 and 2008. September of 2008 was when the US mortgage markets hit the wall. And October of 2007 was when the US bear market began. Of course, we had big crashes in 1929, 1987, 1989, 1997, and then we saw the market turn in October 2002. Again, the history of what I call "discount sales" in the equity mar-

kets always has people on pins-and-needles during this period. And, of course, we know that 95% of the growth in the US equity markets occurs between November and June. This is why a lot of people – including me – will be looking for opportunities in September and October, particularly if things are as volatile as we've seen in the last six weeks.

Global Governance posturing is going to continue in the US Presidential primary campaigns as well as in elections around the world. Given that events at the UN are taking place in New York City, there will be lots of posturing by New Yorkers in the election, including Trump, Clinton, Christie and Pataki. This will offer them a big chance to fundraise since they are New York-centric. It would not surprise me if the recent news regarding Hilary Clinton's emails and the Clinton Foundation are designed to disrupt Democratic fundraising during this period – something which was possibly engineered by the competition.

On October 9th through the 11th we have the Annual Meeting of the World Bank Group and the IMF. This meeting often takes place in Washington, but this year it will be in Peru.

Canada's federal elections happen on October 19th. Then on November 15th and 16th the G-20 Summit meets in Turkey. It will be very interesting to see how the G-20 reacts and responds to everything that has taken place through the fall and through the 3rd quarter.

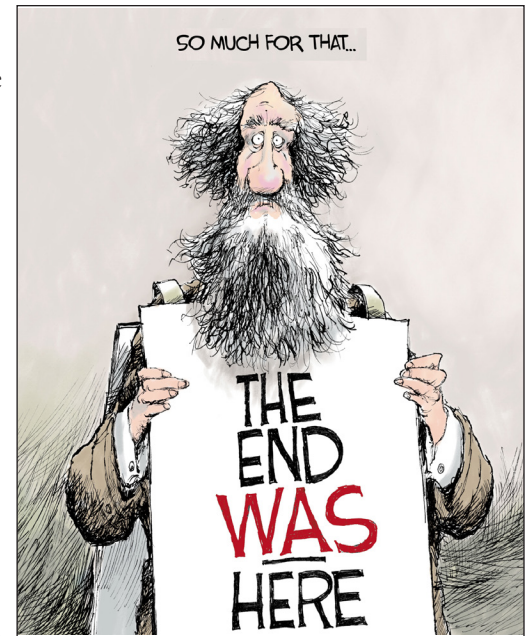


We have lots of prophecies going on. I won't go through all the "fear porn" but I know a lot of people believe it. I'm beginning to wonder if this fear is being used to stir up energy that can be "managed" for the upcoming photo opportunity at the UN.

I mentioned recently that Martin Armstrong has predicted a sovereign bond crisis beginning in September 2015. I believe that there is 100% chance of a sovereign bond crisis. In fact, I think we're already in one. If you read the Solari Report 1st Quarter Wrap-Up: Planet Debt (which I strongly recommend) it will explain why.

Finally, on September 15th, Jade Helm, the military exercise which is sort of prototyping and testing full information awareness, will end. This is very important because if you look at how the control systems work, they are really one-to-one. We now have the relational database technology and the computing and cloud infrastructure as well as the artificial intelligence necessary to manage the population and to manipulate people one-by-one. That's what the whole smart-phone – cell tower system is.

I continue to hear that people are concerned about being rounded up in FEMA camps. Actually, Mr. Global does not need to round people up in FEMA camps. It is now possible to give everyone smartphones and to basically run "stings" on them one-at-a-time. In this way, the population can be manipulated and managed in a way that makes money for someone.

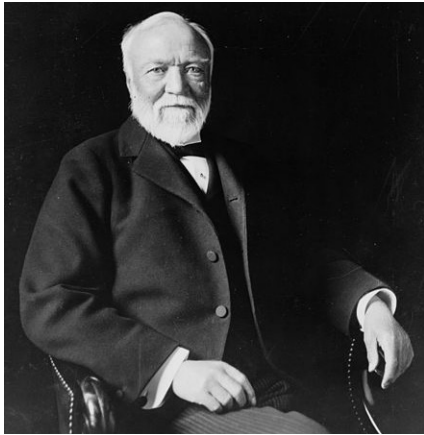


FEMA camps are very expensive. It's much more efficient to allow the population to "free-range." Think of this as an open concentration camp where you're able to harvest a society one person at-a-time. One of my colleagues keeps bringing up the movie *The Sting* where the target doesn't even realize they've been stung. We're witnessing the ultimate sting.

To a certain extent, this is what shadow work is. It is profitably putting everyone in a free range concentration camp and harvesting them without allowing them to realize it. So, the technology of Jade Helm is very relevant and appropriate to doing this kind of "management" on scale.

Finally, I'll be in Europe from September 10th through October 30th. Then I will fly into Austin, Texas for the Secret Space Program conference where I'll be talking about the space based economy. This will provide me an opportunity for subscribers who attend to discuss what happened and what's next – "Okay, September, October, what happened? Now what do you have to say about November and December?"

Clearly, the campaigns are going to continue and the political deal-making is going to continue through the holidays.



The Economic Reengineering Underway

Now let's talk about the reengineering which is underway.

I just watched a documentary about Andrew Carnegie whose parents were impoverished in Scotland by the Industrial Revolution. Basically, his mom lost their shoe business and had to bring the family to America for a fresh start. The family was bankrupted by the Industrial Revolution and then, of course, Andrew Carnegie took a deep look and said, "Okay, how can I make money out of this?"

The same thing is happening right now in countless ways. We're moving from an industrial economy to a networked economy. This is a theme I have explored in great detail in the January 14th Annual Wrap-Up and in the 2014 1st Quarter and 3rd Quarter Wrap-Ups. I strongly suggest that new subscribers go back and skim through those reports. You'll be able to explore what I have called "the shift from Global 2.0 to 3.0." Think of Global 2.0 as an industrial economy and Global 3.0 as a networked economy. A great deal of this shift is a global rebalancing of the economy along with integration of digital technology. Some of it involves the manipulation of these phenomena by rich and powerful interests to centralize ownership and global control. And the manner in which this is happening is increasingly lawless.

Anyway, it's a large phenomenon and it's one of the reasons I've used the Wrap-Ups to explore these deeper themes – because it's very important to me that you see what's happening and then take advantage of it. Andrew Carnegie managed to build a great fortune from the industrial economy whereas his parents were run over by it. It is important that we understand the direction things are taking so that we are then able to shift.

Let's look at what is happening right now because we are in a critical phase – a very intense phase. To a certain extent, we are witnessing a standardization of the process by which things occur in any sector of the economy. So, we are first seeing a standardization of the sector process and then a reengineering via information technology.

Now, in many sectors this works naturally. It is inspired by the marketplace and it simply happens. But there are many other sectors which are controlled by government. And government is now beginning to mandate what will be standardized and reengineered. Essentially this is what Obamacare and educational testing are all about. These programs are a way of standardizing the process in U.S. healthcare and education and then forcing (digitizing) everything online so that it can be reengineered in ways which dramatically change who and what controls and owns the intelligence and the equity.





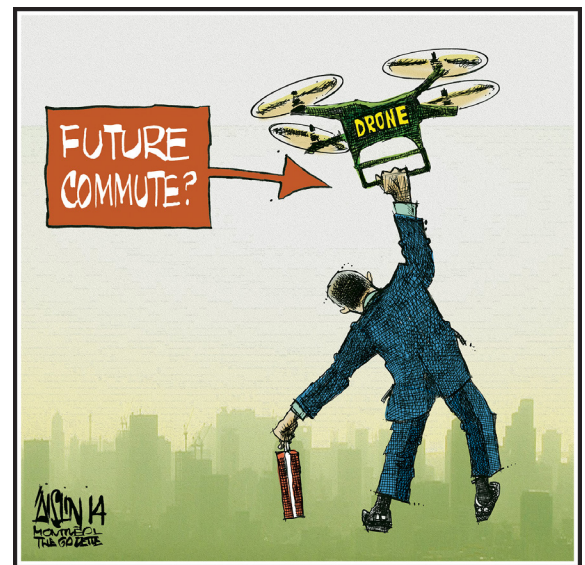
For example, with Obamacare I approximate that \$1 to \$2 trillion in labor costs will be re-engineered out of healthcare by bringing in new technology and new tools. At the same time, the US stock market is being led by the healthcare sector. An enormous number of companies specializing in healthcare-related software, information systems and insurance (and the financial guys, as well) are sucking in enormous amounts of the equity in this area. So, you really see a shift of income and equity out of small providers such as doctors, nurses and smaller hospitals and into the big corporations.

I suspect that the same thing will happen in education – particularly after the election if we get legislation that mandates vouchers with requirements for standardized curriculum and testing.

We're also seeing local law enforcement targeted and I think you're going to see a push to do the same thing in that area.

At the same time, we're seeing the growth of robotics and drones. The reports I'm getting from around the country (and from around the world) are that robotics are now really moving up the s-curve. The extent to which robotics can automate not only manufacturing businesses but other businesses is dramatic.

We saw this last year: Japan opened its first all-robotics hotel. Watch for this wave to ripple through fast food restaurants. Watch for deliveries via drones. All these things are coming. The beginnings of the s-curve and the integration on the industrial side is happening.



The same thing is happening with moving data into the cloud. Sometimes I think a substantial percentage of the hacking is designed to force us into the cloud.

In the financial sector, we are still moving through the implications of a tremendous amount of new banking and financial regulations and using on line systems and artificial intelligence to automate investment and money management.

If you're in a particular county, when you and I discuss these things we discuss them in their different industry sector – healthcare, education, enforcement, or automation in manufacturing or information systems. We talk about them as though they're something separate.

When you come into a city or a county and you look at the impact on middle class income and life within one particular area, what you're talking about is squeezing the labor costs out of all of the different sectors in that county and doing it in a way which can be absolutely devastating to middle class incomes. So you're basically squeezing the doctors, the nurses, the hospital staff, the teachers, the school administrators, the cops, the people in manufacturing, the ISPs, and the banks.



So in that county, everyone who is on the line managing many of the day-to-day operations (or the retail operations that feed off them) is getting squeezed. I think this fall you're going to feel the beginnings of an enormous tipping point – which is not to say that the squeeze hasn't been bad before or that it hasn't reached other tipping points. But, given what's happening in education and healthcare, you're really going to see some very growing tensions.



And as people are being squeezed and hurting, I can assure you the “squeezers” are making a tremendous amount of money.

I wanted to read you a paragraph from a CEO of a tech start-up writing in the Wall Street Journal last week:

“Part of the problem is that start-ups have to compete with hegemony like Google and Facebook that offer extraordinary salaries for the best talent. I recently met a college student whom Facebook recruited as a summer intern at \$10,000 a month. A junior developer fresh out of college can expect to earn around \$10,000 monthly plus benefits, \$100,000 signing bonus, and \$200,000 in stock options. For a more experienced developer, the sky is the limit.”

Business insider reported last year that a start-up offering an annual salary of \$500,000 was unable to lure a senior developer away from Google because he was earning \$3 million a year in cash and stock.” — DANIEL GELERNTER

So the squeezers are really making money.

We're approaching a tipping point. The industries which make up the core of the middle class in many counties are all being reengineered at the same time. And let's add to this the plunge in commodities prices. Some of the areas in the US which have been doing the best over the last five years are oil and gas and agricultural areas. So, the commodity producers had been doing very well.

But for two years now we've had commodity prices plunging and many of these producers have debt. That is putting them in a real squeeze.

I appreciate lower food prices (or fewer increases in food prices) and lower energy prices are good for many consumers, for manufacturers and for businesses. But if you're in a location where healthcare and education are getting squeezed and you're highly dependent on farming or oil and gas (which are also getting squeezed), then you're in a real pickle.

And the fact is that the Fed is now coming to the end of quantitative easing and reaching a turn in the bond market. Even if they bump interest rates a little bit, there is real pressure



to do that. What we're looking at will raise the cost of capital across an entire global society, including in government, which over the last 50 years (as the bond market grew larger) has been pumping out money to many different sectors.

Taken together, this combination represents a tremendous squeeze on the American middle class and the middle class throughout all of the G-7 nations.

One of the most important points I want to make – and this has come up again and again in discussing the fall of 2015 with all of you – is to please stop thinking that the implosion of the American middle class will necessarily have serious implications for the US stock market. The whole point of the financial coup d'état was to de-link the American middle class from the US stock market. The goal was to reestablish the US stock market and global equity markets to depend on the rise of the global middle class. This would then make it possible to squeeze the middle class in all G-7 nations including the US.

So, in fact, the reengineering of the American middle class and the taxation and mandating of expenses by citizens are the fuels which propel the US stock market. By sweeping up the equity of individuals, families and households and then shifting it into large corporations, you are basically harvesting the American middle class in a way that makes corporations stronger. So we've got to get out of this notion that the drop of "my income" or the destruction of "my world" means that the American stock market is going to crash. Such a notion is mathematically inaccurate.

Part of the reason why we tend to make this assumption is that we've all grown up in a world where the American consumer market was the largest single market in the world. It was the attractor. When the European Union was created, we created a market that was even bigger. So it was the European Union consumer who was the number one attractor – although American consumers were still in the game because the US was still very large. But, as Asia goes online and grows we're seeing the rise of the Asian (and emerging market) consumer. Frankly, we're talking about enormous multiples: there are far more Asians than Americans. The reality is that multi-nationals serve a global consumer, whether it is a wholesale consumer or a retail consumer. And the global middle class is rising.

I believe that the reason why so many people read the Left Behind series of books in the 1990's was because the American middle class was, in fact, being left behind. I have told this story many times and I have put Sir James Goldsmith's video on the Solari Report blog as he told the story. If you read my online book *Dillon Read: The Aristocracy of Stock Profits*, I point out that there were two groups in Washington. One group wanted to help the American consumer pay down their debt and build the skills necessary to succeed in a global economy. The other group said, "No, let's just bubble up the economy and roll them." Unfortunately, theirs was the plan that won.



The reality is that you need to change your paradigm because the economic reality has changed.



What we are seeing is that lower long-term energy costs will potentially be explosive for corporate equity valuations, as will robotics and drones. All this automation will mean explosive increases in equity in the long-run, which is not to say that lots of companies won't fail. I'm always saying that Starbucks was successful in the 2.0 economy and is still very successful (and is one of the leaders) in the 3.0 economy. Clearly, if you look at Sears and at many other retail companies that haven't made the switch, they did not do what Starbucks did. Sears is getting run over in 2.0. And so is Radio Shack.

Remember: many of these things will be good news in the very, very long-term. The reengineering of the US health care industry and of education is government creating mandates that the customer will pay – whether through property taxes or through forced purchase of insurance. Essentially, government is creating fake monopolies for publicly traded companies. It's not pretty. In fact, it's very ugly. But, one of the reasons this is being done is to pump up the stock market.

At any rate, the 2.0 economy is collapsing and Global 3.0 is rising. It is very important that you see the economy through this prism because there are areas that are dying and there are areas that are booming. I just drove through Austin, Texas after being out in Silicon Valley. Both areas are absolutely booming. It's unbelievable to watch.

Pay attention to the movement of refugees around the world. To a certain extent, the refugees are relocating from areas which are being harvested to areas which are owned and controlled by the people who are doing the harvesting. One way to think about this is that the refugees are following "the booty" back to Empire Central: they're following the money. Or they are being enticed and the empire sucks up the young human and intellectual capital of the places that they are harvesting. It's pretty logical and you can tell that somewhere deep inside, more than a few of the refugees know what's going on.

It is critical to understand that most of the current reengineering is designed to consolidate ownership and control into the stock market and towards large investors. It's one of the reasons why we focused our annual Wrap-Up in January 2015 on "Planet Equity." I really encourage you to read that report.



Shadow Work

Let's talk about shadow work. Craig Lambert wrote a book entitled *Shadow Work: The Unpaid, Unseen Jobs that Fill Your Day*. In it, he writes:

"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 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."

I think Dr. Lambert has done us a great service by identifying this phenomenon and I want to use his description – or his term shadow work – to address one of my primary concerns regarding this fall. Rather than worrying about ancient prophecies or different commentators and their predictions of collapse, I think it's very important that you see the potential for a significant increase in shadow work in your own lives and that you find a way to protect yourself...to reengineer it, in a sense.

I am hearing from people all around the world – from North America, Europe and Asia – and from colleagues, subscribers and clients, that they are all managing explosive amounts of shadow work.

I'd like to try to help you identify shadow work in your own life and to help you think proactively about how it could happen to you, how it is happening to you, and then describe how you can protect yourself from it – because I believe there is a great amount you can do.

I'm going to discuss fourteen areas of shadow work. I think that when you see it en masse you'll begin to understand the extent to which shadow work has crept into your life.

(Note: Following this report, I have included a detailed commentary offering examples which will help you understand the shadow work phenomenon.)

1. Fraud and The Deterioration of Consumer Protection. I think they're related. To give you an example, we've seen many changes in the North American legal system stripping away consumer protections in areas such as student loans.

I have a great interview coming up on the student loan scandal with one of my favorite sources in that market, Alan Collinge. What has happened there is pretty shocking. Many of the standard consumer protections have been pulled away from student loans, and we've seen similar things happen with sub-prime mortgages and credit cards. Effectively, we've become the target of all sorts of predatory financial schemes and that is problem number one.



Let's look at the list of the fraud problems:

- **credit card fraud**
- **mortgage fraud**
- **tax refund fraud**
- **securities fraud**
- **identity theft**
- **burglary and car theft**
- **pump and dump schemes.**



Dealing with any of these issues requires a great deal of time.

2. Financial Stress. Financial stress comes from many different areas. Globalization, of course, means global labor competition. Technology means automation. Combine these with currency debasement and the slow burn squeeze is really on. It means that most people have falling incomes and rising expenses. That is, unless they are on the “squeezer” side.

Let's look at some other dynamics.

No Returns on Savings. Once upon a time (twenty years ago) you could get eight to nine percent on your bank deposits. Today, savers are getting almost nothing. That's been going on for some time and it's causing people to spend a lot more time looking for yields and to take a lot more risk. It's one of the key contributors to the slow burn for many people.

Double-Standard Borrowing Costs. The Federal Reserve member banks can borrow from the Fed at less than one percent, but your son or daughter is paying 6% on their student loan and you're paying 20% on your credit card. If you look at what that will cost you in time and money, it can be quite extraordinary.

Domino Defaults. There are people in your family who default on their mortgages or on their student loans. They get into trouble and lose their homes or they can't afford their apartments. Next thing you know, they're moving in with you and they need to borrow money.

Aggressive Servicing. Believe it or not, I recently spoke with a lawyer regarding someone who lost their home because a scammer placed a fraudulent mortgage on the property and proceeded to foreclose.

I'll give you another example: your mother loses her home and is still having a problem with her credit card company. She moves in with you and the credit card company calls your house three times a day. Of course, this creates an enormous amount of stress for you.

Those are just a few examples, but the list goes on and on.



3. Health Woes and Environmental Pollution. The first, of course, is global spraying or chemtrails. Then there are a variety of issues such as dirty electricity, fluoride in the water, and ongoing forms of environmental pollution which put pressure on your health. This means that you have to pay more attention to taking care of your physical well-being.

Deterioration in the Food Supply. We have talked about the deterioration in the quality of food and GMOs on many previous Solari Reports.

Vaccines. (Note: this story really happened to someone I know.) Imagine that two of your children were given vaccines mandated by their school system and that both children got autism. This meant that their mother had to quit her job to spend the majority of her time caring for them and providing enough money to ensure that they would be funded after she died. This extraordinary expense destroyed the woman's marriage and ultimately destroyed the family. Imagine discovering that you would have to quit your job and work for the rest of your life to care for children who were functionally harmed in tremendous ways.

4. Municipal and Infrastructure Woes. Municipalities are experiencing falling incomes and rising expenses as a result of many of the things we've been talking about. So, they are under pressure to balance their budgets. Of course, this means that they have to raise taxes on property owners in their areas.

Some of the things which happen in this scenario are speeding tickets, fire department inspections, parking tickets, asset forfeiture, and more extreme kinds of enforcement. They can't afford to keep up the utilities, so the utilities go down. Suddenly, you have to buy a generator. And what happens if you can't get the fire department or the Sheriff to show up on time?

It gets worse if you're targeted as an immigrant or if you're an honest cop and people can't tell the difference between you and the cops who protect the narcotics trafficking. So, we get all these sorts of tensions and problems between different groups inside the municipality and its operations.

5. Continuing Education. This one requires a large investment in time but it's an investment I don't mind making. Here is the reality: when you move from an industrial-based economy to an economy which is organized around digital systems, we all have to get into the business of learning. For example, I originally thought I started an investment company or a media company. Actually, I started a systems company that just happens to do those things. We are all in the systems business now.

Most economic flows are being reengineered by information technology and software businesses, so we need to continually learn new skills as government regulations change. And we need to globalize. We need to learn about different places and different cultures. The reality is that staying economically relevant means operating at a much higher learning metabolism.



The number of software packages and online services my business requires me to know is extensive. And I'm taking on new ones and dropping the old ones every year. If you look at how often I have to upgrade applications and learn new solutions, it's a tremendous time investment.

Globalization means increased complexity and higher learning speeds, whether it's taking online courses and learning new skills or going back to school if our business goes down. This goes on and on and on, but you've got to fall in love with lifelong learning because you are going to be doing it. This is one area of time investment where it's actually cheaper to recognize it and to make the investment now. You can do it early or you can do it late, but you're much better off if you do it early.

6. Poor Systems Integrity. If someone catches me venting or whining, it's almost always regarding this area. We pay a great deal of money for expensive information systems. We spend a lot of time loading these systems and we spend a lot of time learning them – all to discover that their primary goal is not to provide us with the kind of information we need but to allow other people to grab our data or to conduct surveillance on us. We are basically paying to destroy our own privacy.

As a result, our information systems tend to be very buggy. They frequently don't work well because they are clearly organized to serve the intelligence agencies before they serve us. And it's very hard to pay for the collapse of your own privacy.



This means that our information systems don't have the kind of integrity we need. I call this the "intelligence agency flu."

A second issue is hacking, and we're watching hacking take place all around the world. It's a competition between various people, including large competitors. Hacking is one of the ways they compete with you. They can't beat you by telling the truth on their media news, so they hack you instead.

Finally, there is spam. If we all spend five minutes a day deleting our spam messages – because spam filters never work perfectly – multiplied by (320) days online, this totals (30) hours a year. Thirty hours a year to clean out spam – that is very expensive.

7. Accidents and Disasters. When a population is under stress, accidents occur more often because people are tired, sick, drunk, or drugged. There are now many reports of automobile accidents. And then, of course, we have disasters. Whether they are natural or due to weather warfare, we can't always say. But we have tornadoes, power outages, nuclear meltdowns, hurricanes, and – in extreme cases – regional wars. From watching other communities endure these events, we now understand that we can't necessarily rely on governmental authorities. But, in many instances, we can depend on our neighbors.



It's very good to be astute and discerning about car accidents or other equipment accidents. I live in an agricultural community with a lot of farming equipment. You want to be very careful. Take a course on disaster preparedness and read a number of the best books on this subject because it pays to be prepared. Again, it's an investment in time that many of us didn't have to make 30-40 years ago.

8. Legislative and Regulatory Mandates. The increasing number of legislative and regulatory mandates that governments are creating around the world is enormous. This situation is particularly bad in North America. I have clients and subscribers in foreign countries who say, "Oh, it's so wonderful to be here. You're free to just start a business without 5,000 licenses and enforcement actions."

9. Media Debatement. A great deal of corporate media is simply promoting a false reality or pure entertainment. It doesn't give us the news we need to know in order to stay up-to-date. I love the byline from Sam Smith's Progressive Review, "All the news while there is still time to do something about it." Corporate news is all the news after it's too late to do anything about it. Of course, I think subsequent to the bailout period in the financial crisis, most people know they can't trust corporate media.

I'm seeing a new kind of very unfortunate development where people are falling prey to a wide variety of alternative media that's even worse: gloom and doom. Instead of bread and circus, it's what I refer to as "fear porn." Unfortunately, it can lead to poor decision making. Lots of online media, whether corporate or alternative, is delivered across systems that add entrainment technology and subliminal programming. There's all sorts of mind control which influences attitudes and decision-making.

I have repeatedly asked Solari Report subscribers to listen to our report on Entrainment Technology or to a great report with Jon Rappoport called Matrix Nuts and Bolts. It is very important that you understand how these technologies work that so you can protect yourself from them. I have seen people make terrible financial decisions or life choices based on things they've heard – whether via corporate media or alternative media. It can be very expensive to recover from such an experience.

10. Immigration. Immigration is happening: we're watching a rising tide of refugees and immigration. Right now, Europe is in the spotlight. But, if you live along the Mexican border, you're really "feeling it" in the United States. If you're in this area, you are running the risk of being impacted in extreme ways. I think the rest of us all need to dig in and see if we can help in some capacity.

My fear, if anything, is that the situation will become too overwhelming and that we'll lose our compassion...which we can't afford to do.



11. Organized Crime, Covert Operations, and Surveillance. This is an area which is only going to impact a small percentage of subscribers. But, it's important that you become aware of it on the chance that you do. Globally, we are watching the rise of 1) organized crime gangs distributing illegal narcotics and guns and 2) private companies who can field private armies and security operations including prototyping applications of non-lethal weapons and surveillance. As commodity

revenues plunge and the squeeze accelerates, these groups have the power to create ways of making money that can be exceedingly violent, and sometimes in very sneaky and invisible ways. They know how to run private, covert ops. That's what we're likely seeing in Ferguson, Missouri and in other locations – covert operators moving in and staging riots.

These events can have a very dramatic impact, and it's important to know that this capacity exists. It's one of the reasons why I wrote a series of blog commentaries (Guinea Pig Technologies of Control, The Modern Mercenary) and invited Richard Dolan to discuss false flag events. I wanted to have a body of material where you could educate yourself on these issues. If you've never gotten hit by one of these ops, it's pretty amazing when it happens. If it does happen, you need to know that you can get helpful information. There are many other people who have experienced it, and I think this activity is going to ramp up in the fall.

Ideally, I want you to understand it so that you can see it coming and avoid it.

12. Cultural Debasing. There is undoubtedly a steady diet of media which is denigrating human life and values – as well as entrainment technology, smartphones and other forms of media – and causing a debasing of cultural values. I see it every day. As “the field” deteriorates, this will make it harder for individuals to strive for excellence and to derive the joy and bounce from being a part of groups and networks that are excellent.

You have to be careful and organize your time. This is difficult for most people, especially for parents. Children are being encouraged by TV programs and movies to act disrespectfully of themselves, of their friends, and of you. It's hard to get kids out of Facebook and onto doing their homework or running up mountains or learning how to ski or sail. But, it is important that you do so.

Our great ally, Dr. Joseph Farrell, says that we all have to take responsibility to serve Western civilization. I couldn't agree more. If there is anything that scares me, it's the cultural debasing I am witnessing.

13. Operational Defaults. Throughout life, we all depend on people. We depend on bankers, gardeners, lawyers, doctors, nurses, local businesses, employees, joint venture partners,



and bosses. These people get hiccupped by shadow work or get compromised or manipulated by those engineering it. And the reality is that when they get do, we can be harmed.

Our employees can be rear-ended by a drunk driver and suddenly they're in the hospital or at home in bed. We lose their services and our health premiums go up.

Our largest vendor's bank can be acquired and suddenly the bank pulls their loans and they can't deliver.

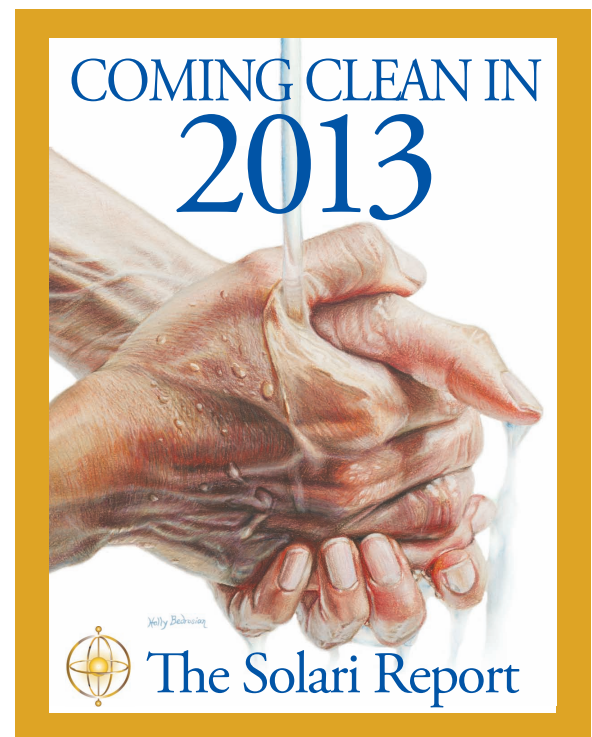
The list goes on and on. You can have all sorts of high-integrity, trustworthy people in your life and they'll get hiccupped. And sometimes they can't help but hiccup you.

It is very important that you set up your operations such that that when these people do hiccup you, you won't have to pass that hiccup along. This is part of being reliable in the current environment.

14. Spiritual Warfare. I believe that at the root of all of this we are dealing with spiritual warfare. This means that it is absolutely important for you to budget time to attend to your spiritual practice and to find your pathway for winning at spiritual warfare. Spiritual protection is ultimately your greatest "air cover." I truly believe this.

We have many resources on The Solari Report to help you deal with spiritual warfare. There is a wonderful article called Coming Clean. We also have a Solari Report with Eunice Boston on Coming Clean, Transforming Lives through the Power of Cleaning. Then we have a report on Sun Tzu's great book, The Art of War. We did The Power of IT with Jon Rappoport, Spiritual Warfare with Jon Rappoport, and Spiritual Warfare with Reverend Franklin Sanders.

So, those are fourteen areas of shadow work. I also encourage you to read the full commentary on shadow work that we have published below. I want you to think about how you are going to protect yourself from this phenomenon and where the business opportunities exist for you to help others deal with their shadow work. Many successful businesspeople have gotten started in business by helping others deal with shadow work in one or more of these areas.





What's the Action?

Now let's turn to our final section and look at the actions you can take. I'm going to quote from a newsletter which someone sent me today by a fellow named James Keller (whom I do not know). He was talking about something called the Rahu Period. I'll just refer to it as "the period" here but I think it offers an important overview. It's the kind of vision I want you to hold in your mind.

The first year, the period might feel unsettled. This might affect financial markets, and we can see wider fluctuations in stock prices. The period begins on October 1, 2015 and continues for 18 years. All this being said, life will go on, so there is no reason to worry. It's an 18-year period, and the changes will take place slowly over the entire course of the period, not just at the beginning.

Even though parts may feel like a wild ride, the sun will continue to rise and people will go on living their lives, so there is nothing to worry about.

The point of looking at it is to shed light on the fact that revolutionary change is necessary.

I want to emphasize this point: revolutionary change is necessary. Clearly, we can't keep going the way we're going, so we have to change. Revolutionary change is absolutely necessary.



This doesn't mean that the revolutionary change which our leadership is planning will be good for us. But, we have the power to shift this and to implement our own revolutionary change. And this is necessary. We need to embrace this process, not resist it. If we can embrace change consciously, then instead of being painful it can be an exciting and amazing experience which will bring us into unimaginable realms of innovation, understanding, and awakening. I absolutely believe this.

One of my best colleagues said that the thing to understand about this fall is that the law of attraction is at work and that it is going to become more powerful. So, are you attracting the global financial collapse or positive change? Remember, we need to shift things out of war and collapse and into real change.

Let's look at some of the areas where I believe you can make a difference by organizing your time and money.



1. Spiritual Practice. I don't like to tell other people what to do, but I find that prayer is absolutely essential to maintaining coherence. I think of prayer as a meta-navigation tool which tells me what I need to do today and how I need to do it. I get insight from prayer. I can't imagine living without it. It's what keeps me in a higher mind.

I wanted to give you some of the words of wisdom from my favorite sermon by T.D. Jakes. It's called Faith, Hope, and Charity. I have tried to get permission from T.D. Jakes' ministry to publish it on the Solari Report but I can't get permission. It's an old one, so not available in their store, so let me just give you some of my favorite lines from Faith, Hope, and Charity.

"God does not need what you have lost to bless you."

What this means is that if you have lost something, what remains is quite sufficient to grow into whatever blessing can happen. Don't worry about what you've lost. Just remember to nourish what you have. Don't let what you've lost ruin what you still have left.

Many times I have seen people greatly upset by loss. Of course, when change happens, we experience loss. Unfortunately, people often let their anger or their upset about the loss ruin what they still have and the opportunities before them.

Another favorite line from this sermon is, "If you want to go to the basement, you have to get off me and take the stairs. My elevator only goes to the first floor." I think we all need to clear out of our lives people who want to go into a lower mind and remain in a lower mind. You can't function in this environment in a lower mind.

"Whatever you do, don't lose your love because love is the source of our power." I think it's very easy in times like these to lose yourself or to lose your compassion. If you lose your love, you may start to treat people the way they're treating you. That would be a terrible mistake.

"Faith is the ingredient – it's the substance of things hoped for but yet unseen." The point here is that it is our faith which creates the raw material we use to build our future. Think of it as the cement that makes the bricks that build the cathedral. So faith is the ingredient. Without faith we're not going to get anyplace.

T.D. Jakes focuses on this scripture from Corinthians, "And now abideth faith, hope, and charity," and he focuses on the word "abideth" and the importance of building your life on what stays.

The reality is that not everything stays. During periods of change, there will be things which move out of your life when the political and economic flows shift. When you change the cost of capital, things move and shake. They move out of alignment. Things that worked before no longer work. It is very important to let them go. You need to build your life not on things that come-and-go but on things that really stay.



Part of what T.D. Jakes is sermonizing is that the things that stay are faith, hope, and love. That's what you've got to build your life on.

One of the things I'll sometimes say when people are being moved out of your life is "It's a good thing." Part of the process I went through in the 1990's was to clear a lot of the people I'd worked with on Wall Street and Washington out of my life. And thank heavens that I managed to move them out. If not, I would be in the middle of a nest of scorpions right now. I look at some of the people in Washington and on Wall Street who are in that nest of scorpions and I think, "There but for the grace of God go I."

2. Become Serious about Time Investment. The second thing you can do is to create a time budget. One of my favorite desktop screen savers says, "Stay calm and do the math." You need to pull out a piece of paper and write out your time budget. You need to save time. Cut anything out of your life that:

- **does not have a good intention for you**
- **does not give you energy**
- **does not make you money**
- **does not support you**

Cut it out. Get radical and cut it out.

Cut out corporate media. Cut out gloom and doom. Cut out fear porn. If staying up late at night means that you get on the Internet and read all kinds of crap, then go to bed early and get up early. You won't want to read any of that in the morning.

I know that I can always improve my personal habits. I also know that if I save a lot of time, success is more likely to happen because success is about good habits. Simplify. Under-schedule.

If there were only one thing I could say about this fall, it would be to build (10) hours a week into your schedule for dealing with shadow work – activities that you don't plan on doing. Then, if the shadow work doesn't come, fine. Use that time for a spa or sports day.

3. Maintain High Standards of Integrity. Doing business with people and organizations that don't have integrity can create a great deal of shadow work in our lives. You need to get radical about associating with organizations and people whom you can trust. For example, if your brokerage account is custodian at MF Global and the former Chairman of Goldman Sachs (who engineered the housing bubble and the strong dollar policy) becomes chairman, you need to get out.



In traditional healthcare, modern medicine can do miraculous things. We all love antibiotics when we need them, but you have to be very careful about accessing healthcare from a for-profit corporate institution. Many people now realize that the healthcare system can kill you in many ways.

You have to help people while operating from a state of coherence. If you're dealing with people or organizations that are incoherent, you need to make sure that you either get them out of your life or that you don't allow them make you incoherent. It's a little bit like the lifeguard not letting a drowning man pull him under the water. That's not going to help anybody.

4. Invest Proactively In Your Physical and Cultural Health. I'd like to refer you to a Solari Report we just did with Dr. Laura Thompson on wellness. It is very important that you proactively invest in your health in the current environment. Stress can be a killer, so you really need to take care of yourself.

Regarding your cultural health: don't fall for the divide and conquer degradation that's currently fashionable. This is one of the reasons why I want you to understand entrainment technology and mind control – so that you won't fall prey to it.

5. Identify your 3.0 Opportunities. I know many people who are successful and thriving in the current environment. They're building the skills and they're changing locations. If you can, it's important to be in a location with good infrastructure, good water, and fiscally sound municipalities. Sometimes this will mean that you have to change jobs or evolve your business. And, of course, you must engage in lifelong learning as I mentioned earlier.

6. Please be Discerning about Organized Crime. If you have the opportunity, read the commentaries and the Solari Reports on this subject I described earlier. This subject is a gruesome one, but I want you to understand that it exists 1) in order to be able to identify it and 2) so that you won't fall prey to it.

In this respect, I'd like to warn you about the risks of "getting away." I have met many people who were sold on the idea that they could solve all their problems by leaving everything and everyone they knew, moving to a place where they were complete strangers, and suddenly be happy forever. It sounds like a marvelous story. The reality is that it isn't so simple.

First of all, the advantage of relocating depends on going to a place which has much lower costs or a business that requires something you're very good at. There are different reasons why a particular place might be more economic for you – whether on the revenue side or the expense side. It's always better to deal with things when you have more purchasing power. Unfortunately, the reality is that when you move to a place where you are a complete stranger, you can really set yourself up to become prey.



I know an acquaintance who moved and built their dream home in Costa Rica. The next thing you know, they experienced a home invasion and were almost killed.

The corruption we're dealing with is global, but people believe that when they move to remote areas that they'll get away from it. In fact, what often happens is that they find the same corruption. It's just that criminals in remote areas sell their souls for a lot less than they do in Silicon Valley. The corruption, in a sense, is no different. And, you'll spend a lot more time trying to get services when you're in out the middle of nowhere.

It's very tricky to get away from corruption, particularly if you're going to use digital systems. If you want to move to Antarctica or the Australian outback and not use any digital systems, well that will work. Just remember that the corruption we're dealing with is global and this "getting away" thing is far more complicated than it looks.

You want to move to places that give you more power, whether it's because you have lots of friends there and your skills are very appropriate or that you can live for much lower costs... or that you simply love the place. But please, please, please: do your due diligence. I've seen a lot of people lose a lot of time and money moving someplace to get away and then have to come back because it really wasn't for them.

7. Disaster Preparedness. The only way to stop worrying about a 1-3 month disaster or a local disaster such as a Katrina or a Fukushima is to be prepared for it. Once you're prepared for such an event you can stop worrying about it. So, develop and implement a plan for a 1-3 month outage. Then help your friends and family or those around you learn this plan. And make sure that you have all your documents archived.

The people who recover quickly from disasters are those who have digital copies of everything and paper copies of everything with their lawyer or in their safe deposit box. Or on the cloud or a server half a planet away.

8. Exercise Caution when You're in Large Groups or Densely Populated Areas. Drive defensively. I drive all over the country and I have to say that the number of people who are on drugs, who are drinking, or who are simply driving under stress goes up each year. You must be very careful and drive defensively.

You want to make sure that if you're in an area where there is organized crime whose revenues are dropping that you have heightened security procedures. In many areas in North America, people are acquiring gun licenses and learning how to use guns. I am a gun owner and I feel very strongly about the importance of self-defense.

Remember to take care about your health when you're traveling. I can't tell you how many people I know who return from a trip and, the next thing you know, they've got the flu or a



cold for a week or two. You really want to make sure that when you're moving among populations which are experiencing stress that you take extra precautions to protect your health.

9. Financial. This is where I want to dive in and just talk about some of the issues that come up when I'm talking with investment clients or subscribers. First of all, you are the governor of your money, so you need to budget your time to track and monitor your investments.

I am not concerned about the FDIC system or the sovereign insurance systems – I'm simply not worried about them. I see no reason why the countries that print the currencies they use would not support and back those systems. At the same time, it is extremely important to stick with banks that have good, strong fundamentals so that you can avoid bail-ins – because bail-ins are going to happen. If you don't have bail-outs, you're going to have to have some bail-ins. The way to avoid this will be to stay within the insurance limits in your jurisdiction and to make sure that you're in banks with strong fundamentals.

Pay a lot of attention to who your custodian is. The people who were in Madoff or MF Global or in many of the different private equity and hedge funds that got stung did not pay attention to who their custodians were. There are custodians I worry about and others I don't worry about. There are plenty of good custodians around, but you need to care about who they are.

There is a turn coming in the bond market. That means that on the long end of the bond market we could see losses in principal. It also means we could see liquidity issues in the emerging markets. This is going to hurt prices in the lower credits or in the longer maturities. You need to position yourself for this to turn. That means, essentially, that if you look at what you're going to have invested in fixed income, you're not going to make any money on those investments. You need to face this now.

In the recent correction we're in, we are seeing ETFs not function well when they're not liquid – market prices are differentiating from what their net asset values are. ETFs are still an immature market. We need to realize this if we continue to use them.

Equities. We're currently in a correction in the equity markets. It remains to be seen if the emerging markets are going to turn down into a bear market. They might. But, I think there will be many opportunities in the equity markets between now and November 1st, 2015. In the short term, the opportunities will be to buy dividends. We're seeing excellent equities, for example, very high-quality Swiss stocks – with dividends of four to seven percent. That is amazing. In the MLP world, we're seeing attractive dividends.

The reality is that if you're looking at what's happening in the fixed income market, there is no yield there. But there is yield available in the equity markets. The more of a correction we get, the more opportunity there is to achieve yield.



Long-Term Equity Outlook. I've continued to talk about the possibility of a "crash-up." I think the long-term trend in energy prices and in technology is going to be bullish for a lot of real estate and equity markets.

Precious Metals. My position is unchanged. I think there is an 80% chance that the long term bull will reassert, but before that happens we could take another large step down. There is a 20% chance that we're in a bear market. Part of this is because if you get a high-tech, low energy cost crash-up scenario in the equity markets, there will be less interest in precious metals. Again, I think that's only a 20% chance because it's hard for me to believe that 1.4 billion Chinese and 1.3 billion Indians won't always (no matter what happens) have an intense interest in precious metals. So, the more money they make in technology, the more they're going to want to buy gold and silver.

It's important to pay down debt. I don't want to hear anymore that your CPA says there are tax benefits. There are risks to having debt, particularly in an environment which is deflationary. I'm somebody who was rolling in monthly cash flow and then got hung on my debt. I wish I'd paid it all off. I would have been much stronger. This is a strategic risk issue. In a deflationary economy, you should pay off your debt if you can.

Lower Overhead. Anything you can do to lower your overhead or to invest in your infrastructure (so that you permanently reduce expenses) I would do. But it's important to stay comfortable. Your most important asset in this environment is your health and energy.

Core Position. Have a core position for a 1-3 month disaster – a cash and coin provision. If you need to, for heaven's sake, move to where the 3.0 opportunities and skills are. It's good to be around infrastructure and great continuing education resources.

Remember, the long-term trends in many respects can be economically positive. Planet Equity is going to happen and, one way or another, we're going to have to sort out the debt.

In Conclusion. So, what's going to happen this fall 2015? Change is going to accelerate. The energy will be intense and the leadership will be competing while reengineering global institutions. There will be a lot of fighting and shouting. Both markets and moods will be volatile and they may do the unexpected. The media will shriek even louder. Some of your neighbors and family will misbehave and some will surprise and delight you. But, best of all, if you take the time to go through some of the commentaries and Solari Reports I've recommended, you'll be prepared to take advantage of it and you will enjoy your life to the fullest.

Whatever you do, don't let go of life. Jump into the flow and embrace it with all you've got!



COMMENTARIES



What's Up This Fall 2015

The fall is always an intense period in the financial markets.

The agricultural harvest is still coming in – one of the great contributors to economic wealth. A good harvest multiplies throughout the economy – a poor harvest generates concerns. The U.S. federal budget is in negotiation as are many other government budgets. Companies and organizations that are on a calendar year are focused on accomplishing results before year end. This is a time when a lot of decisions have to be made.

In one sense Fall 2015 is no different. On the other hand, change is accelerating and too many decisions have been delayed. Those decisions are made more difficult as plunging commodities prices and unprecedented debt levels contribute to deflation concerns.

All eyes are on the Federal Reserve in September as they consider an increase in interest rates as well as Congress as they consider the Iran deal, the new federal budget and raising the debt limit. The Pope will address a joint session of Congress and the UN followed on by a gathering of world leaders scheduled to address the United Nation's General Debate of the 70th Session in New York City, including Obama, Xi Jinping, Putin, Hollande and Rouhani.

Ever since I published What's Up This Fall 2015? I have been reviewing the schedule of events with colleagues and subscribers. It's time to organize this discussion into a Solari Report.

We are heading into a gauntlet full of opportunities and risks. Let's look ahead and prepare over the Labor Day weekend:

**Consciousness**

- Law of Attraction – intensity increases – whatever is happening, ask yourself where is your opportunity to give and receive value

Political Deals Underway

- Iran Deal
- Trans-Pacific Partnership through TPP alliance
- China wants Yuan in the SDR System – will Lagarde overrule staff recommendation (they say no) in final decision and announcement in the fall?
- Mass Migration underway in Europe and Southern US

Political Deals Getting Underway

- UN Proposal to make Palestine a state (France expected to propose at 70th Assembly in September)
- Trade Services Agreement and TransAtlantic Investment Partnership

The Gang's All Here – September 26-28, United Nations, New York City

- September 15 – 70th Regular Session of the UN General Assembly opens
- September 25-27 – High level plenary meeting of the General Assembly – Adoption of the post 2015 development agenda – Global Agenda 21 on steroids
- September 25 – Pope Francis (1st trip to US as Pope) to Address General Assembly
- September 28 General Debate of the 70th Session – scheduled to address Assembly of world leaders:
- September 26 Final TPP Meeting in Atlanta
- Xi Jinping (1st State trip to US)
- Putin (Last in US in 2007)
- Obama
- Hollande
- Rouhani

**Note:**

- September 24th: Pope addresses Joint Session of US Congress
- September 26-29 – Clinton Global Initiative Annual Meeting in New York City
- September 27 – Pope holds Sunday mass on the Ben Franklin Parkway, Philadelphia

Federal Budget Tensions

- October 1 -Deadline for US Federal 2017-18 Budget/Appropriations – Kiplinger says Congress won't make its deadline
- Late October – US Treasury estimate it runs out of cash reserves if Congress does not pass a new debt limit

Financial Kick the Cans

- A reminder of many others: Greece, Puerto Rico

Anniversaries

- September 11th, 2015 – 14th anniversary of 9/11



Financial Squeeze

- Plunge in Commodities Price translates into problem in bonds and bank debt markets for commodities producers, municipalities and sovereign governments.
- September 16-17 – Federal Reserve Open Market Committee meets – expected to raise interest rates unless falling commodity prices persuade them to back peddle
- Note: August 27-29 – Kansas City Fed Meeting of Global Central Bankers in Jackson Hole Wyoming – Yellin not attending

Earnings Reports/S&P Pressures

- September 30 – 3rd Quarter ends September 30 – earnings reports and filings follow
- US equity markets significantly overdue for 10-25% correction
- Strong US dollar putting pressure on US corporate earnings
- September and October are important agricultural harvest times in North America and many other parts of the worlds – a good year?

October: Discount Sales

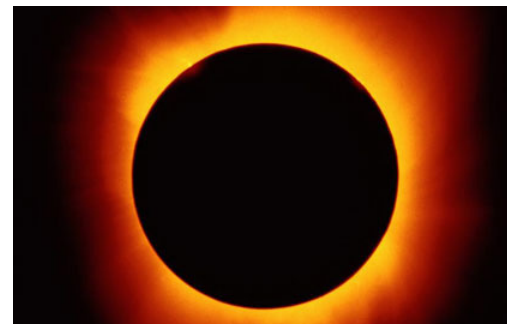
- October 24, 1929, Black Tuesday, the Great Crash
- October 19, 1987, Black Monday
- October 13, 1989 Friday the 13th Mini-Crash
- October 27, 1997 Mini crash
- October 9, 2002 Market turn down
- October 11, 2007 US bear market of 2007-9 begins
- September 2008 US mortgage markets hit wall; US takes over Freddie & Fannie; Lehman declares bankruptcy

Global Governance

- Posturing continues – US Presidential Election 2016
- UN events give Clinton opportunity to round up major campaign cash (like Bush at Bohemian Grove); Will Mr. Global want New Yorker Trump to grab attention through the UN events?
- October 9-11, 2015 2015 Annual Meetings of the World Bank Group and the International Monetary Fund, Lima, Peru
- October 19 Canada Federal Elections
- November 15-16 G20 2015 Summit in Antalya, Turkey.

Celestial Calendar

- August 29 – Full Moon, Supermoon.
- September 13 – New Moon.
- September 13 – Partial Solar Eclipse.
- September 17 – October 9: Mercury Retrograde
- September 23 – September Equinox
- September 28 – Full Moon, Supermoon.
- September 28 – Total Lunar Eclipse. Blood Moon Tetrad Concludes
- October 13 – New Moon.
- October 26 – Conjunction of Venus and Jupiter.
- October 27 – Full Moon, Supermoon.





- October 28 – Conjunction of Venus, Mars, and Jupiter.

Religious and Financial Prophecies

- Martin Armstrong predicts Sovereign Bond Crisis starting in September 2015
- Fear Porn Push: Shemitah year climax – September 13th

Military Exercises

- September 15: Jade Helm ends

Time to Discuss the 4th Quarter

- October 31-November 1 – Catherine at Secret Space Program 2015 in Austin, Texas

Shadow Work

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 inter-related. 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) we are called upon to manage and the related costs which 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 (this report will publish on 9.10.15)
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

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 gun 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:

A Solari Report Special 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 out-sourced 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 Debasement

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: \$50,000-100,000

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
Blog 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:

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.

—*Catherine Austin Fitts*

