

Coming Clean: Building a Wonderful World

[February 6, 2021](#)



By Catherine Austin Fitts and the Solari team, originally published on July 4, 2004

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

*~ **The Deer's Cry***

We at Solari are often asked why we are optimistic about our future. We are far from oblivious to the risks and pain in

our environment. Yet, we believe that a peaceful world is possible, and that the path to our collective well-being begins with each of us transforming from the inside out—coming clean. With our prayers, actions, and transactions, we have the power to shift energy away from those who misuse power and move it to ourselves and to those who are worthy stewards of our planet's wealth and our children's future.

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

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

First we must each recognize our own individual role in

supporting a centralizing financial and corporate system, and understand how we are connected to it and how we feed it. With this understanding, we can detach and cleanse it from our lives. We can cleanse it from our thoughts, our habits, our home, and our family. We can cleanse it from our transactions—our bank deposits, media and consumer purchases, donations, and investments. We can cleanse it through our participation in the governance of our local political, civic, spiritual, and economic systems as well other private institutions in which we are involved.

By shifting our attention, actions, and transactions away from a centralizing financial and corporate system, we increase our personal power, security, and wealth We exercise our power to fashion a new unity between those who respect and encourage living equity and understand the importance of financial equity to our individual and collective sustainability. Such an alliance can create new and greater wealth to transform and decentralize political power and economic markets, moving us into alignment to create a free and abundant world.

How exactly do we do this? We thought we would share some of what we do, in the hope that these ideas may be useful for you. You will find 23 steps that you can take across three main areas of opportunity for coming clean—cross-cutting opportunities for cleansing and building total

wealth and opportunities relating to living equity and financial equity. As we come clean, we live more joyously and profitably amidst spiritual and economic warfare. As we each come clean, we withdraw the energy that we give each day to the people and organizations destroying our world. As we each come clean, our energy grows, and we give new energy to each other and to the people and organizations leading the creation of this new world that is percolating. As we each come clean, the world we envision emerges.

Areas of Opportunity for Coming Clean

I. Cross-Cutting Opportunities for Cleansing & Building Total Wealth

1. Be Divine

"... verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you."

*~ **Jesus of Nazareth**, Matthew 19:20 (KJV)*

The people who are the happiest operate on the basis of faith. That faith may be spiritual, philosophical, or simply a general state of optimism. Whether we pray, meditate, or use other methods, taking the time to resonate with the energy and the problem-solving skills of the universe is one

of the “energizer bunnies” of a vital and productive day. Centuries of spiritual teachings regarding the power of our individual intelligence to cocreate our reality are now being corroborated by the latest discoveries of science, particularly quantum physics.

To Consider:

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

Opportunities:

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

Solari Resources:

1. [Catherine on Living in Faith](#)
2. [The Power of IT with Jon Rappoport](#)
3. [Karma Means You Don't Get Away with Anything](#)
4. [The Story of Gideon with Thomas Meyer](#)
5. [Integrity & Access to Divine Intelligence with Thomas Meyer](#)
6. [Prayers for the Year!](#)

2. Be Inspired

*"Beauty is truth, truth beauty—that is all
Ye know on earth, and all ye need to know."
~ John Keats, "Ode on a Grecian Urn"*

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

To Consider:

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

Opportunities:

- Make a list of the people, animals, plants, art, music, decor, and other things that inspire you.
- Learn more about, appreciate, and support these people and things.
- Make a conscious effort to increase their presence in your life, and remove from your life that which does not inspire.
- Appreciate and support the true leaders in your life.

Solari Resources:

1. [Turtle Forth](#)
2. [Walking by Sees](#)
3. [Lynne McTaggart on Rethinking Intelligence](#)
4. [Scientific Support for the Power of Intention with Dr. William Tiller](#)
5. [How Your Mind Creates Your Future with Jon Rappoport](#)

6. [Imagination Creates Reality, A Jon Rappoport Report](#)
7. [Comet NEOWISE & the Spirit of Freedom with Thomas Meyer](#)
8. [Food for the Soul](#)
9. [Learning to Walkabout with Harry Blazer](#)
10. [Beyond Divide and Conquer with Junious Ricardo Stanton](#)
11. [Why I'm an Optimist](#)

3. Check Your Indicators

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

~ Peter Medawar

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

To Consider:

- There is a simple indicator that measures living capital, and it can be created and maintained outside of institutional and corporate control.

Opportunities:

- [Estimate Your Popsicle Index](#)
- Ask the children in your life to estimate their Popsicle Index.
- Make a list of all the variables that cause your Popsicle Index to go up and those that make it go down.
- Do the results offer any opportunities for you to improve your Popsicle Index?
- What about the Popsicle Index in other places around the world? Are we making our Popsicle Index go up in a manner that makes others' go down? How? Are there ways to realign our incentives so that our Popsicle Index can go up together?
- If you think the Popsicle Index can be improved upon, invent an Index that you and your neighbors could use to estimate the health and well-being of living equity in your place.

Solari Resources:

1. [The Popsicle Index](#)
2. [What Can A Woman Do to Help the Popsicle Index Rise?](#)

3. [Book Review: Follow the Money: A Citizen's Guide to Local Government](#)

4. Optimize Your Time

"Your problem is you think you have time."

~ The Buddha

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

To Consider:

- Your time is precious.
- Your time can be valued more by you and those around you.

Opportunities:

- Do a time budget.
- Study who and what you are investing your time in.
- Identify who and what wastes your time.
- Look for opportunities to achieve more energy for yourself with your time.
- Look for opportunities in collaboration with other members of your immediate family.

Solari Resources:

1. [Deep Survival with Laurence Gonzales I](#)
2. [Deep Survival with Laurence Gonzales II](#)
3. [Shadow Work](#)
4. [Fructify! – Lessons Learned from Dogwood Mudhole with Franklin Sanders](#)

5. Switch to Real Deal Media

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

from me,

You shall listen to all sides and filter them from your self.

~ Walt Whitman, "Song of Myself"

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

To Consider:

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

Opportunities:

- Cancel subscriptions to, and stop watching and reading, corporate media that do not give you the information you need to know to understand what is

going on and how to act in your own best interest.

- Switch to media that provide accurate and useful information designed to ensure readers' safety and prosperity.

Solari Resources:

1. [Truth or Consequences](#)
2. [Jamie Johnson – Engaging America in a Real Conversation](#)
3. [Jon Rappoport on Matrix Nuts & Bolts](#)
4. [Entrainment, Subliminal Programming and Financial Manipulation with Adam Trombly](#)
5. [Mind Control Tactics Used on Young People and Children](#)
6. [The War on Populism with CJ Hopkins](#)
7. [John Williams and the Real Deal on U.S. Economic Data](#)
8. [The Solari Report Future Science Series](#)
9. [The Many Faces of Secrecy with Amy Benjamin](#)
10. [Navigating Reality with Dr. Mark Skidmore](#)

6. Vote for Excellent Leadership

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

Many of us have lost touch with choosing and supporting local leadership, as well as the governance of the organizations in which we participate—such as universities, charities, foundations, churches, and other civic, social, and spiritual organizations. Investing time to understand your potential role in the governance of the systems that influence you often affords opportunities to improve your situation and better the world around you.

Are you a captive of the myth that to get anything done in the world, you need the support and “legitimacy” of media, politicians, government and business executives, foundations, universities, and think tanks who have lied, deceived, and disappointed us in the past?

To Consider:

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

- We have the power to influence the choices and behavior of these people.

Opportunities:

- Check out the Solari Pandemic Heroes in our *2nd Quarter 2020 Wrap Up: The Injection Fraud* and support one or two who you most resonate with.
- Every week we have a Solari Hero of the Week. We also have an Annual Solari Hero. Perhaps they are people you would like to thank, pray for, or support.
- Check out Solari's Take Action Crowdfund—more great leaders to support.
- Who are the people in your community who are contributing the most to a successful community? Simply ask them, "How can I help?"
- Some people can give time, some people can give money, some people can express gratitude, and some people can pray. If we each do what we can, a mighty army arises.

Solari Resources:

1. [Want to Have a Real Impact? Shift Your Time to State and Local Politics – By Gary L. Heckman](#)
2. [The Presidency and Assassination of John F. Kennedy with Peter Janney](#)
3. [The Corruption and Compromise of the NSA with](#)

7. Participate in a Solari Circle

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

~ Anonymous

As Catherine gives speeches and answers questions on radio talk shows, she is often asked if our world is run by one or more “conspiracies.” She often answers that in a world full of spiritual and economic warfare, if we are not in a conspiracy, then we need to start one. This is why Solari has developed Solari Circles. A Solari Circle is a club that helps its members come clean together and shift their investments of time, attention, and money to protect themselves from corruption and market manipulation—while responding to expanding opportunities to build wealth for its members in financially intimate ways. Anyone who has the passion and need to start one can do so. A Solari Circle focuses on the opportunities to pool our time and resources to reverse the drains in our life. It does so in a manner that improves our personal well-being and shifts political and economic power in a positive and peaceful manner.

To Consider:

- The power of the 23 steps turns magical when we do them together.

Opportunities:

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

Solari Resources:

1. [An Introduction to Solari Circles](#)
2. [Starting a Solari Circle Investment Club with Paul Ferguson](#)

II. Our Living Equity

8. Create Excellent Health & Well-Being

"To enjoy good health, to bring true happiness to one's family, to bring peace to all, one must first discipline and control one's own mind."

~ The Buddha

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

To Consider:

- We have the power to create perfect health.
- We are our own doctors.

Opportunities:

- Learn about the power of the spirit and mind to influence our physical health.
- Stop watching TV.
- Learn what adds or removes vitality from air, water, and food; make sure that you have access to clean air, clean water, and healthy food.
- Get plenty of exercise, rest, and sleep.
- Learn about alternative health and healing methods and tools such as biofeedback machines and QRS systems.
- Learn about safe and healthy ways to reduce or eliminate dependencies on drugs.
- Invest time in detoxifying your body in the manner that

works for you: juice fasting, liver and gallbladder flushes, colon cleansing, massages, saunas, and steam baths.

- Get a health coach—or do self-help health coaching with your friends and family.

Solari Resources:

1. [Solari Food Series](#)
2. [Solari Wellness Series](#)
3. [Solari Future Science Series](#)
4. [Employer & School Disclosure Forms for Covid-19 Injections](#)
5. [Family Financial Disclosure Form for COVID-19 Injections](#)

9. Create a Beautiful Home

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

~ Proverbs 31:27

Where do you want to live? Are you living there? Where are you surrounded by people you love and trust? Where do you have access to the air, land, food, and water that will nurture you and your family?

A beautiful home gives you energy. This means that it does

not drain you of time and resources. Are you a slave to a house that is big and expensive and filled with lots of possessions that take time to maintain? Move out of your field anything that is not beautiful, life- and energy-giving, and useful. We find decluttering by yourself hard to do. Team up with friends to help you declutter and reorganize one another's home and office. There is a myth that beauty is expensive—that we cannot create beautiful homes within our means. Another myth tries to convince us that beauty in a home has to be complex. Not so. Beauty just takes time and attention—and it is something that we can all have. A home that is in alignment and harmony with the land and environment around you is the most beautiful—and powerful—of all.

To Consider:

- We deserve a beautiful and safe home.
- We can create a beautiful and safe home no matter what our circumstances.
- Our ability to create a beautiful and safe home depends on our ability to understand how we can honor others' ability to do the same.

Opportunities:

- Invite friends to help you with a spring cleaning.
- As you clean, declutter your house.

- Decorate your house with things made by, or which remind you of, the people you love.
- Learn feng shui principles and apply them to your home.
- Identify all the ways that you can lower your energy, utility, and home insurance bills that improve your quality of life.
- Test your water quality and make sure you have excellent filters if needed.

Solari Resources:

1. [Coming Clean, Transforming Lives through the Power of Cleaning with Eunice Boston](#)

10. Strengthen Your Relationships

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

~ Nikki Giovanni

Who are the people in your life, your family, and your community who you love? Are they getting your admiration, time, and energy? Are your time and energy going instead to people who you are afraid of, who have power over you, or who demand your attention in negative ways? Do you

hunger for association with people who—after you study their work and how they make money—are contributing to the drain on you, your family, and your community?

Take a look at your schedule. Have you planned ahead to make time available for strategic thinking, conversation, and whatever else you need to do so that you can live in alignment with and care for the people you love? Be there for the people you would like to be there for you. One of the advantages of forgiving people who have harmed you or done you wrong is that it frees up an enormous amount of time and energy that you can then invest in the people who are doing you right.

To Consider:

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

Opportunities:

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

Solari Resources:

1. [Family Wealth](#)
2. [Book Review: *The Power of Eight* by Lynne McTaggart](#)

[Family Financial Disclosure Form for Covid-19 Injections](#)

11. Honor the Children in Your Life

"What's done to the children is done to society."

~ The Buddha

Catherine had a friend who was married to a village chief. At meetings, she would ask one person to represent the viewpoint of seven generations yet unborn. To her amazement, this led to significantly improved discussion

and decision-making. That's because children matter. It takes many years to help a child grow up healthy and strong in spirit, mind, and body. Families that help every member to be successful and who are surrounded by communities that support families being successful are able to grow healthy children. This means that children are well raised and successful whenever each of us enjoys and is committed to supporting the children in our lives and in our community, as well as supporting their parents.

To Consider:

- Children matter.
- Raising children well is our most important investment.
- Respect for parents and children helps create healthy families and communities.

Opportunities:

- Think about what would make your neighborhood safer and more pleasant for your children and your neighbors' children.
- See if any of these ideas present an opportunity for the investment of your time or money.
- Identify the children around you and opportunities to support their parents in raising them well.
- Take time to learn from the children in your lives; have them teach you about what they consider important

and interesting.

Solari Resources:

1. [Gifting to the Children We Love](#)
2. [Protecting You and Your Family from Psychiatric Drugs with Kelly Patricia O'Meara](#)
3. [Mind Control Tactics Used on Young People and Children](#)

12. Create Community

"Let's make no mistake about this: The American Dream starts with the neighborhood . . . to sit on the front steps—whether it's a veranda in a small town or a concrete stoop in a big city—and talk to our neighbors...."~

Harvey Milk

A wonderful world is made up of wonderful neighborhoods and communities. Think about what you can do to make yours wonderful, to increase the feeling of connection and belonging, to look out and care for each other. Connect to allies and resources in your community. Which people in your community have the skills and experience in the areas critical to your well-being and that of your family and community? What about your local librarians—are they available to help you raise your learning metabolism? What about the organizations dedicated to service and smooth

operations in your community: Rotary International, the local Chamber of Commerce, the Farm Bureau, Kiwanis, the Optimist Club, and many more? What local churches, temples, and other religious/spiritual organizations are committed to making your community work? What about other arts, civic, and educational organizations? Rich local community networks are leveraged by wider networks. Identify who your natural allies are in cooperating to build the kind of world you envision. Then take action to get to know them in a way that is mutually energizing.

To Consider:

- Building a wonderful world happens one neighborhood and one community at a time.
- In a wonderful world, neighbors look out for each other, and there is a deep sense of belonging and sharing.
- Safety and well-being come from connectivity with people we can trust because they are ethical, they are effective, and they care about us.
- Service to our community in the form of volunteering is an opportunity to express our gratitude and give of ourselves.

Opportunities:

- Ask yourself: Are you giving energy to the people in your community and in your wider networks who can

help you build the world you envision?

- Who would you like to know in your neighborhood? Start making an effort to get to know them.
- What can you do to make your neighborhood or community more wonderful?

Solari Resources:

1. [Who's Your Sheriff?](#)
2. [Dale Dougherty on the Maker Movement](#)
3. [Questing: A Guide to Creating Community Treasure Hunts](#)
4. [Helping Your Local Community](#)
5. [Want to Have a Real Impact? Shift Your Time to State and Local Politics](#)
6. [Strong Towns with Chuck Marohn](#)
7. [Strong Towns: Aligning Profit Motives and Community Needs](#)
8. [Right to Own and Bear Arms with John Harris, President of the Tennessee Firearms Association](#)
9. [From The Moneychanger: Senator Frank Nicely – Restoring Freedom in Tennessee](#)
10. [Food Series: Champion of the Small Farmer with Senator Frank Niceley](#)
11. [Solari Food Series: Food Sovereignty One Town at a Time with Heather Retberg](#)

13. Value Nature

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

~ Cree Indian Prophecy for North America

Catherine once heard a story at an investment conference about psychoanalyst Carl Jung. Apparently, Jung had a patient who came to see him after a nervous breakdown. As a young woman, she had married a wealthy older man and then taken a young lover. To resolve the tension between her desire for wealth and her desire for her lover, she murdered her husband. It seemed that she had gotten away with it, but she reported to Jung that from the time she killed her husband, the birds stopped singing wherever she was. She told Jung, "The birds knew." Many of us are complicit in enjoying and tolerating a negative-return-on-investment economy. If indeed "the birds know," then imagine the energy that can be unleashed if we change and individually commit to removing our support from the negative-return-on-investment economy?

To Consider:

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

Opportunities:

- Listen to and appreciate all living things. What can they teach you?
- Identify steps in your life to live closer to nature. Learn about permaculture and biodynamic farming and grow more of your own food. Plant more trees and spend more time barefoot.
- Identify steps in your life to increase your (and others') independence from fossil fuel or unclean air, land, food, and water.
- Fill your home with animals, plants, and natural objects that give you energy.

Solari Resources:

1. [Jeffrey M. Smith on Genetic Roulette](#)
2. [Bertram Verhaag, Director of "Scientists Under Attack"](#)
3. [An Intelligent Conversation about the Environment](#)

14. Raise Your Learning Metabolism

"Many have marked the speed with which Maud'Dib learned the necessities of Arrakis. The Bene Gesserit, of course, know the basis of this speed. For the others, we can say that Maud'Dib learned rapidly because his first training was in how to learn. And the first lesson of all was the basic trust that he could learn. It is shocking to

find how many people do not believe they can learn, and how many more believe learning to be difficult. Maud'Dib knew that every experience carries its lesson."

~ Princess Irulan, in Dune by Frank Herbert

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

To Consider:

- We use only a tiny portion of the knowledge and learning capacity available to us.

Opportunities:

- Develop a learning plan for your life: What could you learn that would give you the most energy for achieving your vision?
- Identify the people who teach you the most: What can you do to give them energy?
- Identify the people who teach you the least. What can you do to transform that learning and teaching drain? If that is not possible, consider removing yourself from their life.
- Identify who knows about things that you need help with, particularly in your neighborhood.

Solari Resources:

1. [Core Concepts](#)
2. [Catherine with Jon Rappoport – Best Books for the 21st Century, Part 1](#)
3. [Catherine & Jon Rappoport – Best Books for the 21st Century, Part 2](#)
4. [Special Solari Report – Catherine with Jon Rappoport, "Let's Go to the Movies"](#)
5. [Catherine with Jon Rappoport, "Let's Go to the Movies – Part II"](#)
6. [2019 Hero of the Year – Leonardo da Vinci](#)
7. [Best Books for 2021](#)

III. Our Financial Equity

15. Appreciate Money as a Power Tool to Build Your World

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

~ Henry Ford

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

To Consider:

- Money is a tool; like any tool it can be understood and used to build or destroy.

Opportunities:

- What are our hidden assumptions and feelings about money? Let's take them out and look at them. Are they compatible with building the world we envision? Let's move them into alignment with the mastery of financial tools to help us understand our world and transform it.

Solari Resources:

1. [How Does Your Money Work?](#)
2. [Sir James Goldsmith's 1994 Globalization Warning](#)
3. [Blast from the Past](#)
4. [Dillon Read & Co.](#)
5. Check out Solari Reports in the Real Deal Category in our quick access tables at Solari and in the Solari Library

16. Learn How The Money Works Around You

"In a digital age, data about money is worth more than money." ~ Nicholas Negroponte

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

found.

To Consider:

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

Opportunities:

- Develop a framework for all the financial and economic knowledge that could be useful to you.
- Develop a learning plan to acquire that knowledge.
- Acquire and use a good dictionary of financial and economic terms.
- Keep a journal to track your learning journey and to

write down the meaning of any word you read that you do not understand.

- Learn how to use Solari Analytics when mapping out the risks and incentives related to events in your world, and to ask and answer the question, "Cui bono?" (Who benefits?).

Solari Resources:

1. Financing the Breakaway Civilization – Catherine’s Speech at the SSP Conference
2. [Unpacking Your Local Financial Ecosystem](#)
3. [Rebuilding a Local Economy](#)
4. [A Citizen’s Guide to Local Government](#)
5. [Economics 101](#)
6. [Financial Coup d’Etat](#)
7. [The Missing Money](#)
8. [1st Quarter 2021 Wrap Up: Equity Overview & Rambus Chartology](#)
9. [2nd Quarter 2019 Wrap Up – The State of Our Currencies](#)
10. Check out the Solari Report Quarterly and Annual *Wrap Ups*
11. Check out the Solari Reports categorized under Geopolitics and Energy in the Solari.com and Library.Solari.com quick access tables

17. Eliminate Debt, Create Financial Freedom

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

*~ From **WordIQ.com** definition of debt bondage*

Freedom depends on having the resources to support and defend your freedom—and to contribute to the support and defense of those you love and care to support. If we can each build individual wealth in support of our freedom—and do so in a manner that does not drain the resources and freedom of others—we take a powerful step toward transformation.

To Consider:

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

Opportunities:

- Organize your paper and digital records; have critical copies in a safe deposit box.

- Create financial statements for you and your household.
- If you have the resources, find trustworthy advisors: a lawyer, an accountant, and a financial planner.
- Eliminate your credit card, consumer, and mortgage debt.
- Build equity.

Solari Resources:

1. [How to Find and Evaluate a Local Bank](#)
2. [How Do I Find a Great Local Bank? – The Next Generation](#)
3. [Organizing Your Financial and Legal Affairs](#)
4. [Estate Planning 101 with Ann Christensen](#)

18. Vote with Your Money to Build Real Wealth

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

“Voting with our money” starts with reviewing all of our transactions to see how making specific changes can reflect a more integrated understanding of our best and

highest self-interest.

Many of us appreciate that government and business corruption is a problem. Yet we continue to "vote with our money" for the very banks and companies that facilitate and engage in these corrupt practices.

That is why we have started the Solari Circles Campaign to call on 600,000 people worldwide to move their bank deposits and banking business to banks that do not behave in this manner. In 1998, Catherine moved her bank accounts from JPMorgan Chase and Citibank to a small community bank in Tennessee. She tells the story in her article "Where Would Jesus Bank?"

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

the ESG approach to screen for government corruption, war profiteering, and involvement in organized crime.

To Consider:

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

Opportunities:

- Learn why and how privatization decreases the power of our vote at the polls and increases the power of our vote in the marketplace.
- Who owns the companies that you purchase from or invest in? Is this who you choose to support?
- What opportunities do you have for migrating your purchases and investments according to information

revealed by a deeper analysis? What becomes possible through communicating your actions to those involved?

- Which lenders who engage in aggressive lending and predatory lending can be shut off from purchases and investments within the community?
- Learn how to assess a bank's board and management and how to read a bank's financial statements and bank disclosures.
- Make a checklist of bank products, services, and fees that are important to you.
- Learn how the Federal Reserve system was created and how fiat currency works.
- Determine your consumer banking options and how you can choose a bank that optimally suits your best political and consumer choices.

Solari Resources:

1. [Unpacking Financial & Investment Advice, Part I](#)
2. [Unpacking Financial & Investment Advice, Part II](#)
3. [Building Real Wealth](#)
4. [1st Quarter 2019 Wrap Up: Will ESG Turn the Red Button Green?](#)
5. Using quick access tables at Solari and Library.Solari.com, try Solari Reports Categorized under Equity Markets, Precious Metals, and Fixed Income

19. Vote with Your Job

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

~ Frederick Buechner

To Consider:

- We do our best when we do that which we love.

Opportunities:

- How do the economics of your income work? Are you being paid with the profits of corrupt or unethical activities? Are you or your company financed with low-cost capital from the reinvestment of organized-crime capital?
- Are you and your colleagues engaged directly or indirectly in covert operations, organized crime, or genocide?
- If yes, create an intention and plan to evolve toward generating an income from activities or organizations that profit from supporting life, not death.

Solari Resources:

1. [The Comfort Calls Story: Organizing the Legal Structure for Your Startup](#)
2. [Start-up Financing for the Rest of Us with Peter Ireland](#)

20. Profit from Protecting Our Natural Resources & Infrastructure

If you're not part of the solution, you're part of the problem.

~ Eldridge Cleaver

Clean air, clean water, healthy food, cheap energy, and abundant land—these are critical to a healthy life. Yet these resources are under great physical and political stress.

What about your municipal and personal infrastructure and tool base—is it in great shape? Think through what you are going to do to ensure that your family has access to strategic resources and tools for the long haul. Recognize what you can do as part of a collective community to preserve these assets for generations to come. Why let people outside your community buy up your local municipal resources when investing in them yourselves is an opportunity for you?

Is now the time to insulate your house or buy a bicycle? Have you considered the benefits of teaming up with your neighbors to start a community garden? Has the time come to explore solar and wind energy or to dig a well? Better still, is there an investment opportunity to create such capacity for you and your neighbors?

To Consider:

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

Opportunities:

- Identify what changes would most benefit you and your family.
- Identify potential areas, activities, and organizations that you would want to take the time to learn about that offer good opportunities for investing.
- Start a Solari Investor Circle that invests in and profits from increasing local self-sufficiency.

Solari Resources:

1. [From Permaculture to Profits with Eric Toensmeier](#)

21. Invest in the People & Assets You Know and Trust

A recent book entitled Good Money touts "SRI"—socially responsible investing—or how to do good (socially) while doing well (financially). But whatever the legal currency—dollars, marks, yen, francs or pounds—in which practitioners of SRI make their investments, they cannot make bad money good. SRI cannot repeal Gresham's law. Properly understood, good money is good, not because of the motives of its owners, but because of its own

intrinsic character. Truly good money will produce far more social benefits than any amount of bad money spent with good intentions. ~ Reg Howe, The Golden Sextant

We think there are significant opportunities for protecting our assets from devaluation of the U.S. dollar (and from greater risk in the global financial system) by investing outside of the large corporations. There are terrific opportunities to invest locally with people you trust. All of these take time and effort to understand and to implement in a responsible way. Let's start now.

To Consider:

- Sound money, financial transparency, and equity financing are the basis of a healthy economy.
- We can generate living and financial wealth by investing in opportunities not controlled by large corporations and investors.

Opportunities:

- Learn about precious metals and digital gold, and explore investment opportunities in precious metals and related stocks.
- Learn about alternative currency, community currency, and barter systems.

- Explore opportunities to diversify offshore.
- Explore opportunities to invest locally or in your close family and friend networks, with people you know and trust.

Solari Resources:

1. [Family Wealth with Jay Hughes](#)
2. [Crowdfunding, What It Means To You](#)
3. [How to Buy and Install a Safe with Dan Perkins](#)
4. [What Percentage of My Assets Should I Hold in Precious Metals?](#)
5. [Precious Metals Investing in Silver and Gold Coins: Audio Seminar](#)
6. **See:** Most Recent Quarterly and Annual Equity Overviews

22. Integrate Your Time & Money

"Until you value yourself, you won't value your time. Until you value your time, you will not do anything with it." ~
M. Scott Peck

In one of the earlier steps, we prepared a budget for our time. Now let's do a budget for our financial resources. As you do this, compare the various trade-offs in your life between time and money. For example, what is the cost of private schools for your children versus the benefits of

working less and doing homeschooling? After looking at the health impacts and costs of working and living in an urban environment, what are the integrated benefits of moving to a low-cost rural area? Are you working long hours and then paying more per hour for people to do household chores for you that you could do for yourself? Does it pay to learn plumbing, electrical repair, auto mechanics? What about your children? Have you taught them how to respect their time and your time? What do your budgets teach you about habits that save time? What do they teach you about the cost of unethical or incompetent people in your life? How much is interest on debt costing you in terms of the time it takes to pay it off?

To Consider:

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

Opportunities:

- Do an annual financial budget.
- Estimate the value of your time in terms of after-tax income.
- Explore opportunities for getting more for less.
- Make a list of the ten people, habits, events, or other

things that wasted the most money over the last year.

What can you learn from this list?

Solari Resources:

1. [Traditional Portfolio Strategy](#)

23. Gift and Tithe with Intention

"The gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application." ~ Miguel de Cervantes

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

To Consider:

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

many ways.

Opportunities:

- Make a commitment to tithe a portion of your revenues and/or time to people and organizations that are doing great things.
- Remove your support from charities, religious organizations, and foundations that are using their tax-exempt status to accumulate significant investment assets to bankroll central banking, warfare, and the negative return on investment economy.
- Encourage others to do the same.
- Invest this time and money strategically to bless the leadership and world you envision into being.

Solari Resources:

1. [Gifting to the Children We Love](#)

A New Unity Is Percolating

In her article "Solari and the Rise of the Rule of Law," Catherine tells the story of one of her partners, an entrepreneur who grew up on a small island. He once explained why small islands produce a much higher percentage of people who are good at starting and building successful businesses. He said that it was because

someone who grows up on a small island sees how everything is connected. So it is much easier for that person to learn how to take responsibility for the whole—to see how all time and energy is precious and to never waste anything. People who grow up on small islands, he said, understand that "a penny saved is a penny earned."

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

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

“see the world whole.”

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

Our society has encouraged and participated in tremendous speculative financial activity at the expense of the concrete productive sector of our economy. The impact on our economic productivity has been predictable. The deterioration of our living equity—our neighborhoods, infrastructure, and environmental resources—can be seen in every place—north, south, east, west—and it touches everyone, rich and poor alike. The dumbing down of the workforce grows as daily television consumption, which teaches counterproductive behavior, reaches frightening

levels. What is happening in our neighborhood parallels what is happening around the world.

The folks who feel that their biggest problem is their financial equity—falling yields on their investment portfolios—have yet to see that they cannot enjoy capital gains unless their living equity is preserved. That is, our neighborhoods and children need to be kept safe, and we need to understand that the very things that will contribute to their safety—an increase in real human productivity, honest feedback systems, and a restoration of personal accountability—will also lead to huge increases in collective investment capital in the economy. The folks who feel that their greatest problem is living equity—that they and their children are not safe and our environment is being destroyed, or that we are committing genocide in other parts of the world (or down the block)—also have yet to see what the real issue is. We cannot achieve personal safety when yields for both retail and institutional investors are dependent on profits from organized crime, trickery of the investing public, and government guarantees that promote unproductive investment and personal behavior. Only when we achieve real economic growth based upon concrete increases in productivity, accounted for and disclosed on an honest basis, can we be both safe and wealthy.

Coming clean is about reconciling these different points of

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

IV. Appendices

A. But . . . I'm Only One Person!

Yes, you are only one person. If you are like most people, you are "voting" for The Tapeworm. If you want The Tapeworm to lose power in your life and your world, you have the power to change that. You have the power to shift your "vote." Only you can do this.

Yes, you have a vote. That is how democracy and freedom work. It's something to appreciate. As it turns out, there is a lot of leverage in how you combine your votes with others'. When you "vote" with your prayers and meditations, your "vote" is leveraged by many other people who share your intent. *Our collective intent is leveraged by divine intent when we are in alignment with divine love.* Such love and intelligence are the most powerful forces in the universe.

The Bible says, "Where two or more are gathered in my name, there am I." This speaks to the power of being in accord even with one other person, when your agreement is leveraged by the divine will.

When you "vote" with your money to decentralize political and economic power, your "votes" in the marketplace are leveraged financially by those who also vote in similar ways. *Many people shifting tiny amounts of money can move markets because of the way money works.*

The number of customers that banks or companies have, and the amount of profit per customer, can multiply many times in relation to their ability to borrow money or sell stock on Wall Street. In fact, their stock price is often what determines the top management's pay. Hence, a shift of deposits, and of purchases on investments from large institutions to more decentralized institutions, can have a dramatic impact.

When our prayers and meditations are leveraged by our alignment with divine will . . . and this is further leveraged by moving our money into this alignment . . . and that is further leveraged by the multiplier effects on Wall Street . . . that is a lot of leverage!

Add to that the leverage that comes from shifting resources to honest media, and your ability to move the best people into local leadership or governance positions in organizations in which you have an influence—that is a lot of potential power for one person.

Now, all of this gets even more powerful when you realize

you can do this in a way that gives *you* energy.

So, if you think you are only one person, appreciate that you are one person who could be getting more energy!

B. But . . . Greed Is Bad!

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

Accomplishing financial security for ourselves, our family, and those for whom we are responsible, and doing this in a manner that creates wealth for others, is quite wonderful. Respecting and using resources effectively—whether it is our time, money, or other kinds of resources—is highly ethical behavior. We live on an abundant planet. When we use our own and other people's time well, we attract allies and build constituencies for our efforts. For example, when we help generate investment returns from sound economic activity that funds a secure retirement savings, we honor our elders and create good will between generations.

In short, there is a difference between optimization that nourishes people and communities and grows the pie, and optimization that destroys people and community and

shrinks the pie. *There is only one way to end poverty, and that is by creating wealth.* Poverty is the absence of wealth.

In the Solari model, creating financial wealth results not from increasing consumption and the degradation of natural resources and community, but from reducing consumption and investing in our natural resources and local communities. Attracting management and investors—including you—to this purpose is an excellent idea. The more we are rewarded for successful efforts, the more of us will be attracted to switch resources out of The Tapeworm and into a healthy economic model.

Positive results attract more positive investment, which makes more positive results a possibility—and that is a good thing!

C. But . . . Altruism Is Bad!

Again the issue is: What is the impact of your actions? If you "help" others in a manner that shrinks the pie, or justifies The Tapeworm, or results in your failing to care for your own responsibilities, then "helping" others can do harm.

However, if you bank, invest, gift or tithe, or do service in a manner that builds wealth in your community and in your network, these actions can have a powerful positive effect on you and those around you.

Part of assessing what is good or bad about a particular action or investment relates to understanding how the resources work around you and how The Tapeworm enters into that—and whether your actions are truly adding or deleting value.