

Shadow Work

Let's talk about shadow work. Craig Lambert wrote a book entitled *Shadow Work: The Un- paid, 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 pro- actively 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 on-line 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 Debasing. 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 Debasement. 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 debasement 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 debasement 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.

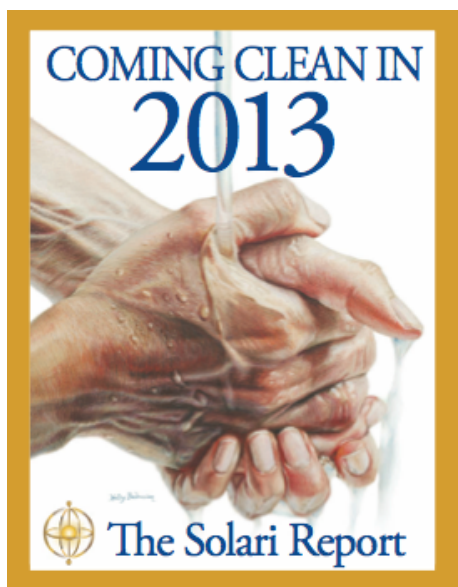
Our employees can be rear-ended by a drunk driver and suddenly they're in the hospital or at home in bed. We lose their services and our health premiums go up.

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 anywhere.

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 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 bailins – because bailins are going to happen. If you don't have bailouts, 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!