

# *the* Solari Report



BY CATHERINE AUSTIN FITTS / 3RD QUARTER WRAP UP VOLUME 2021 / NUMBER FOUR



**Taxation:**  
With or Without Representation



The Solari Report  
3rd Quarter 2021 Wrap Up  
**Taxation: With or Without Representation**

*by Catherine Austin Fitts*

**Copyright © 2021 by Solari, Inc.**

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without the permission in writing from the publisher.

Published October 2021, hard copy published March 2022  
**Solari, Inc.**  
P. O. Box 157  
Hickory Valley, TN 38042 USA

Book design by Robert Dupper

**www.solari.com**

ISBN: 978-1-956682-91-5

**Disclaimer:** Nothing on The Solari Report should be taken as individual investment advice. Anyone seeking investment advice for his or her personal financial situation is advised to seek out a qualified advisor or advisors and provide as much information as possible to the advisor in order that such advisor can take into account all relevant circumstances, objectives, and risks before rendering an opinion as to the appropriate investment strategy.

The Solari Report  
3rd Quarter 2021 Wrap Up

**Taxation:  
With or Without  
Representation**

VOLUME 2021 NUMBER FOUR

*by Catherine Austin Fitts*

**Copyright © 2021 by Solari, Inc.**





# Table of Contents

I	Introduction	4
II	Taxation: With or Without Representation?	10
	Introduction and Purpose	14
	Overview of U.S. Tax System	26
	Who Is Liable?	30
	Who Can and Will Take Action?	36
	U.S. Taxes: Illegalities and Waste	38
	Take Action: Options and Issues	48
	Next Steps	64
	Conclusion	66
III	An Overview of the U.S. Taxation System	72
IV	Movies: Taxes...Help the Plot	92
V	Food for the Soul: The Lust for Travel	98
VI	News Trends & Stories	116
	Part I: Top Ten Stories	118
	Part II: Top Ten Stories	126
	Inspiration	138
VII	Financial Markets Round Up	142
	Fixed Income	143
	Commodities	144
	Equities	146
VIII	Donations 2021 (Year to Date)	154
IX	Closing & Credits	158



# I

# INTRODUCTION

4

By Catherine Austin Fitts



“The way out is through the door. Why is it that no one will use this method?”

~ Confucius

FOR many years, the Solari Report has published themes in our quarterly and annual *Wrap Ups* chosen to communicate primary trends—those long-lived trends that will define our lives and economy for years to come.

By far the most important trend we have covered is the push for central control. The financial coup d'état and reengineering of the financial system is an integral part of this push for central control, which has now blossomed into a full-blown global coup.

Our recent efforts include the publication of *The State of Our Currencies* in 2019, followed by our publication of John Titus's presentations on the *Going Direct Reset* in the *2020 Annual Wrap Up* and on *CBDCs* (central bank digital currencies) in the *2nd Quarter 2021 Wrap Up*. These *Wrap Ups* mapped out the nuts and bolts of the global currency wars and the reset the central bankers are engineering to move to extraordinary central control.

With those pieces published, along with a *1st Quarter 2021 Wrap Up* theme of *Taking Action* to support your efforts to free yourselves and those around you from central control, we turned to the *3rd Quarter 2021 Wrap Up*. There were two elements of the financial transaction control grid that still needed to be addressed.



The first was vaccine passports. Introduced under the pretext of concern for health, vaccine passports are an integral part of creating a digital control grid and “digital concentration camps.” Think of them as “Meta Mandates.” Once you are on a vaccine passport system, a tsunami of mandates for health, finance, and other aspects of control can be implemented. In combination with CBDCs, this is intended to give the central banks complete digital control over the most intimate aspects of your life. Vaccine passports represent the irrevocable descent into high-tech slavery.

To help you understand vaccine passports and how they relate to the financial industry and tech industry, I turned to Corey Lynn of *Corey’s Digs*. Corey researched and wrote a powerful four-part series: “Global Landscape on Vaccine ID Passports.” Due to its length, we have published this series as a booklet separate from the main body of the *3rd Quarter 2021 Wrap Up*.

The second topic that needs to be addressed is taxation. Before CBDCs are implemented, can we take action to stop our taxes from being used in an unlawful, illegal, or criminal manner? If vaccine passports and CBDCs both go into effect, we will experience taxation without representation. Indeed, the World Economic Forum has predicted that by 2030, we will have no assets.

Our general counsel Carolyn Betts flew to the Netherlands this summer so that we could collaborate on an overview of the U.S. federal taxation system and possible actions that state and local government officials as well as taxpayers and citizens could take. The result is “U.S. Taxation: With or Without Representation? Who Will Take Actions and What Actions Can They Take?”

Organizing an effort to return our taxes to lawful use and hold responsible the banks and corporate contractors that have run the system on an illegal basis is no simple task. However, if we want to make real change, we must address the corruption in the tax system and government financial management.

The U.S. federal tax system represents one of approximately 190 national taxation systems globally. It is arguably the most important, as it backstops the global reserve currency, but it is far from the only one. Consequently, I hope that this piece on the U.S. system will help subscribers and audiences in other national jurisdictions ask the same questions for various and differing systems—and go to work on real change as well.

Our web presentation (<https://ourmoney.solari.com/taxation/>), including my video discussion with co-author Carolyn Betts, is open to the public in the hope that it will help you engage with attorneys, bankers, state and local officials, and other people who can help you design and discuss solutions.

In summary, there are two things we must do in 2022.

The first is that we must stop the vaccine passports. Start by refusing to comply. No one ever stopped tyranny by complying.

The second is that we must stop financing government operations that are operating outside of the law, including the financial management laws, by returning our taxes to lawful financial management.

A daunting task? Yes. Impossible? No. So let’s go to work. To quote Wim Hof, our Hero of the Year for 2021, “You are stronger than you think you are!”

Carsten Aschke

December 31, 2021

Beatenberg, Switzerland









# PAY YOUR TAX NOW

## II

### TAXATION: WITH OR WITHOUT REPRESENTATION?

#### Who Will Take Actions and What Actions Can They Take?

## Here!

*“No taxation without representation.”*

~ Headline accompanying 1768 publication of Lord Camden’s “Speech on the Declaratory Bill of the Sovereignty of Great Britain over the Colonies” given in the British parliament. “[M]any colonists believed that as they were not represented in the distant British parliament, any taxes it imposed on the colonists (such as the Stamp Act and the Townshend Acts) were unconstitutional, and were a denial of the colonists’ rights as Englishmen.”

[Source: Wikipedia]

By Catherine Austin Fitts and Carolyn A. Betts, Esq.



# A Guide to the Sections in This Article

- I

Introduction and Purpose
- II

Overview of U.S. Tax System
- III

Who Is Liable?
- IV

Who Can and Will Take Action?
- V

U.S. Taxes: Illegalities and Waste
- VI

Take Action: Options and Issues
- VII

Next Steps
- VIII

Conclusions

**Note:** For ease of reference, we have cited many pertinent Solari Report articles and interviews as well as outside sources for some of the key parts of this article. It was not our intention to have this discussion repeat all the evidence that has already been documented elsewhere; rather, it is intended to build on such evidence. Much of the Solari Report content is available only to Solari Report subscribers, but given the importance of the taxation topic, we have made this article public. Note, however, that many citations are to historic subscriber-only articles for which a paid subscription is required. We hope that some readers may decide to purchase subscriptions in order to deepen their knowledge of the topics covered herein. Subscribers may wish to search the Solari Report site, including the Solari Library, for more detailed articles, interviews, and videos on the various subjects covered in this article.

*“No Money shall be drawn from the Treasury, but in Consequence of Appropriations made by Law; and a regular Statement and Account of the Receipts and Expenditures of all public Money shall be published from time to time.”*  
~Article I, Section 9, Clause 7, U.S. Constitution



## Introduction and Purpose

### *First ... a Story*



As many longtime Solari subscribers know, in early 2006, Catherine's company, Hamilton Securities, settled long-standing litigation with the U.S. federal government and its professional "whistleblower." Upon receipt of settlement funds, payments and bonuses were sent to the attorneys and team members who had helped Catherine endure and win the vast majority of what began as 12 tracks of litigation and 18 audits and investigations. Catherine also repaid loans from a family member and outstanding balances owed to a number of creditors.

Among the creditors was a large New York bank—one of the largest banks in the world. The bank is a member and shareholder of the New York Federal Reserve Bank, the lead bank among the 12 privately owned banks that constitute the U.S. Federal Reserve System. When Hamilton and Catherine's finances imploded under the brutal multiyear assault by the U.S. Department of Justice (DOJ), Catherine owed the bank \$14,000 on a credit card.

Since 1999, Catherine and the Solari team had tracked gross violations of financial management laws at the Department of Housing and Urban Development (HUD) and the Department of Defense (DOD). By 2006, they had identified over \$4.2 trillion missing from the accounts of these two agencies. (A survey completed by Dr. Mark Skidmore 11 years later indicated that by 2017, the missing money was in fact significantly more.) By the 2006 count, the amount missing was approximately \$14,000 per person for every man, woman, and child living in America. This was equivalent to approximately three years' worth of average federal tax bills for taxpayers living in Catherine's state of Tennessee.

The New York Fed and its member banks were at the heart of explosive financial fraud in America—not just the money missing from the U.S. government but also the mortgage fraud and predatory lending that would shortly lead to a global financial crisis. Why should Catherine pay one of those banks \$14,000 when she believed they had helped to steal the equivalent amount from her and each one of her fellow citizens?



Armed with knowledge about U.S. financial management laws and regulations and the anti-fraud provisions of securities laws, Catherine, in 2006, wrote a letter to that large New York Fed member bank. She explained that she owed the bank \$14,000 on her credit card, but that this very bank was responsible—as an owner and member of the New York Fed—for \$14,000 stolen from Catherine as an American citizen. She was, she explained, asserting a “common law right of offset.” She would not pay the bank the balance on her credit card and would consider her per capita portion of the money missing from the U.S. government repaid and the debt to her satisfied.

Catherine had learned about “common law right of offset” from the DOJ. In 1998, asserting a “common law right of offset,” DOJ withheld \$2.1 million owed by HUD to Hamilton Securities, justifying its refusal to pay the amount HUD owed Hamilton (for services rendered under a HUD financial advisory contract) on an error made by a Hamilton subcontractor on a mortgage auction years before. Hamilton noted that, as financial advisor, it had reported the subcontractor

error; in addition, according to the U.S. government’s expert witness, the error did not represent a cash loss to the federal government. Hamilton also countered that as financial advisor, it was not responsible to HUD as an underwriter, was paid a flat fee on a “best efforts” basis, and had achieved a much higher level of profitability on HUD loan auctions than expected. The U.S. Court of Federal Claims agreed with Hamilton, which is how, after a successful litigation outcome, Hamilton finally achieved a financial settlement with the U.S. government.

Catherine ended her 2006 letter saying that the bank should contact her attorney, Carolyn Betts, if the bank had a problem with the assertion of a \$14,000 common law right of offset. Neither Carolyn nor Catherine ever heard a word in response.

This is the point in the story when an astute financial person might say that the bank returned the favor via Catherine’s credit report and credit score—raising interest costs on subsequent mortgages and credit cards. No doubt, the owners

and members of the New York Fed did indeed claw back some of that \$14,000 through higher interest charges.

But New York Fed member banks have clawed back much more than Catherine’s \$14,000 from everyone else. Shortly after Hamilton’s settlement, the global financial crisis began, from which the New York Fed member banks emerged richer and more powerful than ever—thanks to both Treasury and Fed monetary and fiscal largesse and the DOJ position in the HSBC case in 2012,<sup>2</sup> which made it clear that the large banks had immunity from prosecution.

HSBC is one of the world’s largest banking and financial services organizations. In the 2012 case, DOJ fined HSBC \$1.92 billion for laundering drug money but allowed HSBC to enter into a “deferred prosecution agreement,” under which the bank’s officers were relieved of criminal liability for their crimes. To understand the DOJ contribution to systemic criminality through its HSBC decision, and to grasp foreign bank immunities engineered through the Bank for International Settlements (BIS), we recommend *All the Plenary’s Men* by

attorney John Titus, available at Titus’s “Best Evidence” video channel.<sup>3</sup>

This de facto immunity from prosecution is another example of the use of international law and treaties to protect criminality by large banks and corporations.

Let us repeat this so the full meaning can sink in: The large banks are above the law. They are free to engage in criminality using their privileged status as owners of central banks in control of monetary policy and as the federal government’s bankers (and bankrupters), so long as they kick back a portion of the profits to the DOJ and U.S. enforcement agencies—and, no doubt, to legislators and politicians in the form of campaign contributions.

Unfortunately, *crime that pays is crime that stays*.





## \$21 Trillion Missing and FASAB 56

As of federal fiscal 2015, the documented money missing from the U.S. government had risen to \$21 trillion, which equates to \$65,000 per person in the U.S. There are indications that the actual amount may be much higher.

We cannot know for sure because the public pressure for a federal financial audit culminated in the adoption of Federal Accounting Standards Advisory Board Statement 56 (“FASAB 56”) in October 2018. This federal accounting policy permits the federal government by administrative action—without formal legislative, regulatory, judicial, or executive approval—to keep secret books as determined by a secret group of people pursuant to a secret process. The policy underlying FASAB 56 is presumed to supersede the provisions to the contrary in the Constitution, as well as all financial management laws adopted by Congress and all regulations issued by the Executive Branch. This, of course, renders meaningless the public disclosure in U.S. government financial statements.

In combination with national security laws, FASAB 56 may also render meaningless the public disclosure by large banks and information technology (IT), accounting, payment system, and defense contractors that do substantial business with the federal government, due to regulations by the Securities and Exchange Commission (SEC). The SEC regulations permit obfuscation in mandatory disclosure by government contractors under the color of national security. When given the opportunity to comment on FASAB 56 when it was first proposed, the SEC declined, saying, “No comment.”

So, faced with the prospect of paying annual taxes to a government that is operating sufficiently outside the Constitution and financial management and other laws to be called a “criminal enterprise,” we now are challenged with the need to somehow claw back significant amounts of money stashed in secret slush funds, offshore, or behind the curtain of national security. The chief of staff of the Senate appropriations subcommittee that oversaw spending by HUD used the very term “criminal enterprise” to describe HUD operations in a conversation with Catherine many years ago as Catherine was leaving Washington. To which Catherine replied, “I don’t disagree.”



## The Question of Sovereignty

Since the creation of the Federal Reserve System in 1913, U.S. political and financial systems have operated in a balancing act between the central bankers, on the one hand, and a republic managed by elected representatives and an electorate on the other. Put simply, the central bankers ran monetary policy, and representatives of the electorate determined fiscal policy. This balance of power between bankers and the electorate is similar to that existing in governmental systems throughout the G7 nations.

In recent decades, the U.S. government has become increasingly dependent on private banks and corporate contractors to run both its accounts and operations, resulting in a loss of intellectual capital within the governmental bureaucracy and a fundamental deterioration in U.S. government sovereignty, including information, financial, and operational sovereignty.

- *Information sovereignty:* The federal government no longer has information sovereignty. Large U.S. and multinational corporations (which generally count themselves exempt from the Freedom of Information Act as to information they hold on behalf of the federal government) maintain and manage its databases and telecommunications systems. The President cannot make a phone call without multiple intelligence agencies and corporations listening in and leaking the content to the corporate media.
- *Financial sovereignty:* In addition to not having information sovereignty and privacy, the federal government does not currently enjoy financial sovereignty and privacy—it is entirely dependent on the New York Fed owners and members to keep the outstanding U.S. debt growing and liquid.
- *Operational sovereignty:* Nor does the federal government have operational sovereignty. Its operations are highly dependent on large banks and corporate contractors, which are privatizing core infrastructure, expertise, and control beyond Congressional oversight.





# The Financial Coup d’État and the “Going Direct Reset”

For many years, we have referred to the trillions of dollars missing from DOD and HUD—and the steady financial drain on the U.S. government as its outstanding debt skyrocketed by approximately equivalent amounts—as a “financial coup.”

The slow and steady depletion of government accounts since fiscal 1998 has now accelerated into a fundamental reengineering of the U.S. government as part of the “Going Direct Reset.” With the approval of their “Going Direct” plan in August 2019 (ten months after the U.S. government’s adoption of secret books through FASAB 56), the G7 central bankers have embarked on a takedown of the global economy.

We have provided detailed descriptions in three recent Solari Report *Wrap Ups*:

- 2nd Quarter 2019 Wrap Up – *The State of Our Currencies: The End of Currencies* by Catherine Austin Fitts<sup>4</sup>
- “The Going Direct Reset” by John Titus in the 2020 Annual Wrap Up – *The Going Direct Reset*<sup>5</sup>
- “2nd Quarter 2021 Wrap Up: CBDCs – Why You Want to Hold on to Your Cash” with John Titus<sup>6</sup>

With regard to the central bankers’ global take-down, we also recommend the four-part series by Corey Lynn, “The Global Landscape on Vaccine ID Passports” (available at The Solari Report and at coreysdigs.com):

- “The Global Landscape on Vaccine ID Passports and Where It’s Headed: Part 1”<sup>7</sup>
- “The Global Landscape on Vaccine ID Passports Part 2: How Your Digital Identity Is

Moving to The Blockchain for Full Control Over Humans”<sup>8</sup>

- “The Global Landscape on Vaccine ID Passports Part 3: The Key Implementers of Your Digital Identity onto The Blockchain”<sup>9</sup>
- “The Global Landscape on Vaccine ID Passports Part 4: BLOCKCHAINED”<sup>10</sup>

With the “Going Direct Reset,” the central bankers have decided to remove the electorate from the governance process (already seriously eroded by computer voting fraud and hacking) by instituting a transaction system—referred to as central bank digital currencies (CBDCs)—that will afford them complete control of each individual’s financial transactions. Under a CBDC system in which government maintains and controls all financial transactions, if a citizen objects to taxation without representation by refusing to pay federal taxes in the face of gross violations of the Constitution and human rights, the central bankers can simply take the taxed amounts from such individuals’ accounts.

Indeed, the Bank of England is now considering issuing cryptocurrency in which the payor (that is, the government) can control what the recipient can use the crypto to purchase. We might speculate that Bitcoin and other private digital currency systems are operating as beta tests for an eventual global CBDC system or cryptocurrency.

As part of this process of instituting a global digital currency system, central bankers are moving into place to take over sovereign government functions and the finances of sovereign governments. As an indication of movement in this direction, consider that the current Secretary of the Treasury

is Janet Yellen, former Chairman of the Federal Reserve System. Her deputy is Wally Adeyemo, former Senior Advisor at the Center for Strategic and International Studies under Larry Fink, the chairman of BlackRock. BlackRock’s investment institute prepared *Dealing with the next downturn: From unconventional monetary policy to unprecedented policy coordination*<sup>11</sup> and “Going direct: How central banks could deal with the next downturn”<sup>12</sup>—the foundation for the “Going Direct” plan approved by G7 central bankers in August 2019. BlackRock has assumed several responsibilities for the Fed in implementing operations of the “Going Direct Reset.” Clearly, Yellen and her staff understand the issues described here.

Before we find ourselves captured in a complete global financial control grid, the time has come to exercise our obligations as citizens: first, to prevent the U.S. federal government from being operated outside the financial management laws, and second, to reverse the financial takeover that is now migrating into a full-blown coup d’état by the owners of the central banks.



**Can** the American electorate assert the rule of law, starting with enforcing existing laws related to the use of our tax money?

**Can** we prevent the use of our tax dollars for criminal purposes, including disaster capitalism, the privatizing of our federal government into a system of global corporate control, and the poisoning of the general population?

**Can** we reverse the centralization of the financial system and decentralize currency, credit, and equity creation and circulation?



# Taxes: What Can We Do?

There are many ways in which we support and finance the people and institutions running or permitting criminal and corrupt activities and helping to centralize political power. We watch their news programs. We invest in their stocks and bonds. We order their products. We shop at their stores. We give them open access to our homes and our data. We use their credit cards.

We can frustrate and halt the takeover by globalists. We can use cash-only on Fridays—and every day. We can turn off old media or, better yet, throw out our TVs. We can stop shopping at Amazon. We can sell Google stock. We can tear up a JPMorgan credit card and switch banks. We can stop using AT&T’s cell phones. We can throw out an Alexa, opt out of smart meters, and turn off our smartphones or leave them in the car when not in use. We can quit our jobs at Moderna and Pfizer.

But then there are taxes. We send a large amount of tax dollars to local, state, and federal governments, where our money is used to finance the implementation of policies we do not support—criminal or wasteful policies that are harming us, our families, and our communities. Our governments (at all three levels) are making purchases from, entering into contracts with, and providing tax benefits and subsidies to corporations that we do not wish to support.

As citizens, we are responsible for ensuring that our tax dollars are spent productively and lawfully. We have started to see citizens at local levels grapple with the issue of tax dollars used for criminal and wasteful purposes:

- A group of small businessmen in Baltimore, for example, has threatened to withhold their taxes if the city fails to address rampant crime and other problems in their neighborhoods.<sup>13</sup>
- Parents appalled at sex education programs that they describe as “grooming,” and sex surveys that invade family privacy, are challenging school boards.
- Taxpayers are beginning to question why they should pay real estate taxes to fund schools that are harming their children, and are digging into local school board expenses, contracts, and bonding to uncover corruption as a means of achieving changes in leadership. Citizens forced out of unsafe schools question having to pay taxes to fund local schools while also having to pay private tutors to homeschool their children.



At the granular level, questionable practices start with the delivery of basic education, police, fire, water, and sewer services. Meanwhile, the financial pressures that come with federal mandates, regulatory requirements, corruption, and inflation represent a growing burden on municipal and local sheriffs’ budgets. The pressure on local governments is now coming to a head as governments force the shutdown of small businesses under the pretext of a pandemic while allowing the businesses’ publicly traded competitors to stay open—literally next door—and steal sales, customers, and business, essentially for free.

Without the tax dollars, jobs, and financial activity generated by local small businesses, local governments are starved for funding. At the same time, with central bankers’ direct infusions of cash into the system through the Fed’s fiscal actions, private equity and investment companies are appearing throughout America to buy up real estate and inflate family housing prices. What is the result? Our monetary and fiscal policies are paying for the criminal application of plague laws<sup>14</sup> to steal our assets and cash flows. Disaster capitalism facilitated and engineered with our own tax dollars is indeed a plague in and of itself.



## What’s the Action?

While we have heard for many years that it will be difficult to restore sovereignty and the rule of law, we continue to believe that doing so is easier than relinquishing our freedom and adapting to slavery. The question before us is “how?”

If we are in a war to retain sovereignty and restore the rule of law, how do we stop financing the enemy? How do we take our governments back? What can we do?

The citizenry has a legal obligation to pay taxes—although admittedly, the validity of some tax obligations asserted by government is open to debate, and some such obligations are imposed on the basis of practice and coercion more than by incontrovertible law. Nonetheless, as a practical matter, governments have the power to enforce tax collections, even governments that are not obeying the law.

The purpose of this article is to begin a discussion of how we ensure that our tax dollars are used in accordance with the law. We explore how we identify and get back any money or assets that have been issued, transferred, or spent illegally, and how we return sovereignty to our governments in a manner that protects our individual sovereignty as well.

How do we recapture tax money taken under false pretenses and return government to lawful operations without, in the process, also taking down the government—thus helping the central bankers strip us of governments that serve the citizens and electorate? The answer to these questions may be a decisive factor in determining whether the United States breaks up like the Soviet Union did in 1989—making it easy to abrogate obligations to the electorate—or continues as one country.

Determining the options for taking action is neither easy nor simple. The U.S. tax system is complex, and tax laws and regulations as well as systems for tax preparation, payment, and compliance thread through many aspects of our financial system and society. There are numerous stakeholders involved, and numerous perpetrators are responsible for the situation in which we find ourselves. Consequently, this article requires that we also review “who’s who” in the U.S. federal tax ecosystem.

The parties most liable for the compromised financial integrity of the U.S. government—including New York Fed member banks and large defense and IT contractors—also have enormous contracts with state and local governments, for whom they play key financial and operational roles. Many state and local officials who could and should take action will find themselves in the position of having to “come clean”—including by reducing operational dependency on the very banks and contractors they might hold accountable for their roles at the federal level.

How does a state attorney general move to cancel a bank’s good-standing status as an entity formed under the law of that state, when the state itself uses that very bank as a depository or manager of the state’s pension funds? How many campaign contributions will need to be returned by legislators and other state and local elected officials in the process of coming clean?

These are some of the reasons that restoring the U.S. tax system and finances to lawfulness is a revolutionary and highly complex process—one that is a lot more like neurosurgery than like dumping tea in Boston Harbor. Such a revolution

will require the leadership of a significant number of professionals who understand that cleaning up the system is essential for the survival of human liberty in the West.

Despite the complexity and difficulties, we believe a wider, open conversation can begin to flesh out options to turn around the current state of affairs and generate a consensus about who can lead and what efforts are needed to start and maintain the reclamation process.

The purpose of this article is to inspire such a conversation.

There is an old saying from one of the founding fathers that “in this world nothing can be said to be certain, except death and taxes.” That may be true. However, taxation without representation will lead to both death and things worse than death. So, we invite you into the conversation.

The time has come to enforce the financial management laws that govern the use of our taxes and our right to representation as a condition of taxation. There is always a way. Let’s figure it out together.





## Overview of U.S. Tax System

The U.S. tax system touches all aspects of the U.S. economy, government, and law enforcement. To understand how the tax system currently functions, it is essential to recognize two facts:

First, the New York Fed serves as depository for U.S. accounts.

Second, private corporations control, manage, and operate a significant number of the government's information, accounting, and payment systems.

Consequently, U.S. tax collections and expenditures run through accounts held and maintained by private banking and corporate interests, many of which—as we shall see—enjoy legal immunity from prosecution and claim exemption from public disclosure requirements.

- The graphs on pages 28 and 29 give us a clear picture of what has been happening with the U.S. income tax.
- The article “An Overview of the U.S. Taxation System” starting on page 74 provides an overview, in outline form, of the laws and the parties involved in making tax policy and controlling tax collections and expenditures.

## The New York Fed

The New York Fed serves as the depository for the U.S. federal government; it is the government's banker. This means that many, if not all, illegal transactions in federal government accounts are made through the New York Fed as depository and its members who typically act as agents. Banks are required by law to “know their customer.” How can it be legal under U.S. banking laws to run government accounts and effect government transactions—for many consecutive years—that are grossly in violation of the Constitution, financial management laws, and related regulations?

The large New York banks are both shareholders and members of the New York Fed. That means they and their board representatives are responsible within the governance structure to ensure that New York Fed operations are in compliance with the law. It also means they are responsible as agents for the transactions effected by the New York Fed in bank accounts managed on behalf of the New York Fed for the federal government. These functions typically include not just holding bank accounts but performing numerous custodial and servicing operations for multiple federal agencies and for federal insurance funds like the mortgage insurance operations of the Federal Housing Administration; functions also include responsibilities for and with the Federal Deposit Insurance Corporation and the Pension Guaranty Insurance Corporation.

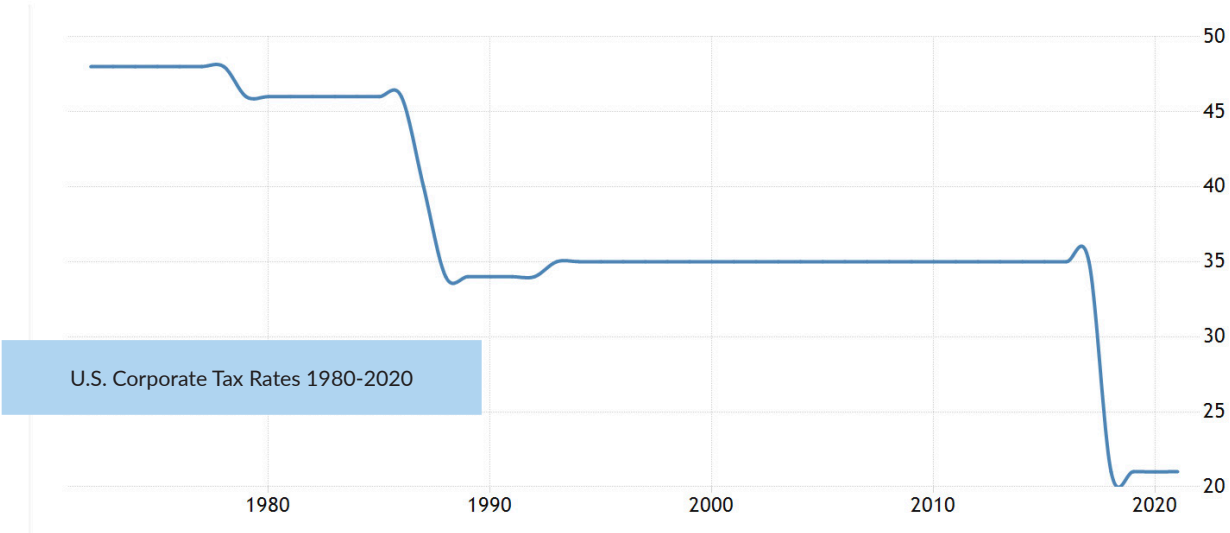
The large New York banks also serve as primary dealers for U.S. Treasury securities—making markets and buying and selling Treasury bills, notes, and bonds. In this capacity, they are subject to the anti-fraud provisions of securities laws, which include an obligation to provide disclosure to investors if they know something is amiss in federal accounts that would have an impact on the

credit, pricing, or liquidity of Treasury securities. Thus, they are obligated by law to say something (that is, disclose to potential investors) if they know of any material fact that, if disclosed, would affect the decision of an investor whether to buy or sell a security issued by the federal government and at what price. Illegal and criminal management in federal accounts represents both a material event and a serious conflict of interest that requires disclosure under the fraud provisions of U.S. securities laws.

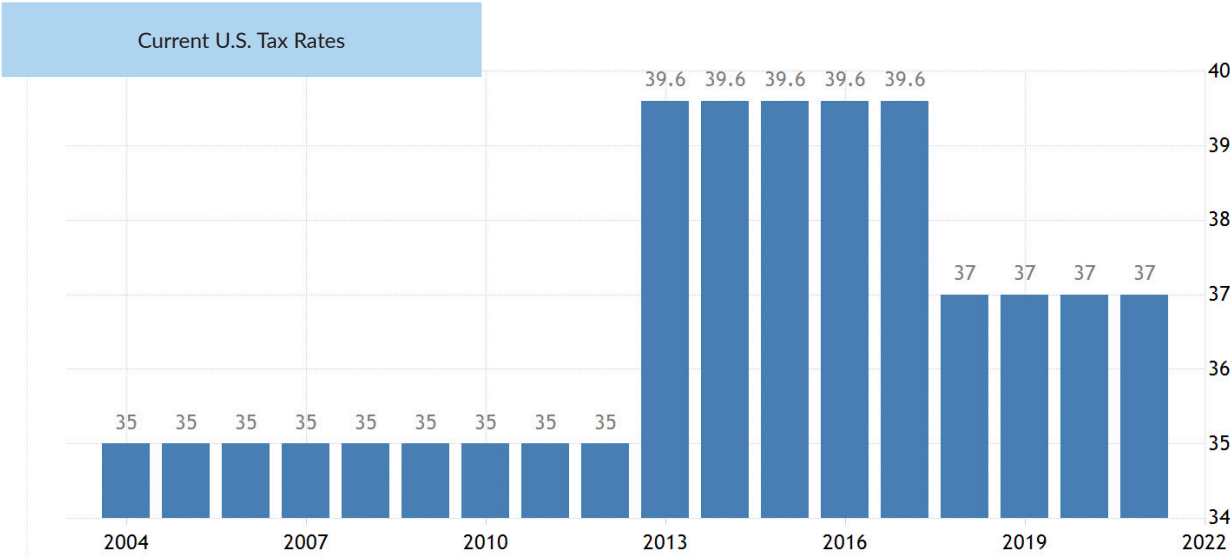
U.S. pension funds and retirement accounts are the largest purchasers of U.S. Treasury securities. This means that if, as we can demonstrate, there is criminality in the issuance of federal securities, the primary dealers are marketing securities to our pension funds while engaging in material omissions and failing to disclose criminal conflicts of interest.

The New York Fed also serves as the agent for the Exchange Stabilization Fund (ESF),<sup>1</sup> which falls under the control of the Secretary of the Treasury; as such agent, the New York Fed has an obligation to report any irregularities to the Secretary of the Treasury. With broad powers to intervene in the financial and commodities markets, ESF operations provide significant insight—for the New York Fed members participating as agents—as to what is happening in such markets. It is hard to imagine how New York Fed member banks would not know if trillions are going missing from the U.S. government accounts that they and their fellow members manage. It is also inconceivable that they would not benefit from inside information about these transactions and related intelligence in the ownership and management of their private accounts and those that they manage for private investors.





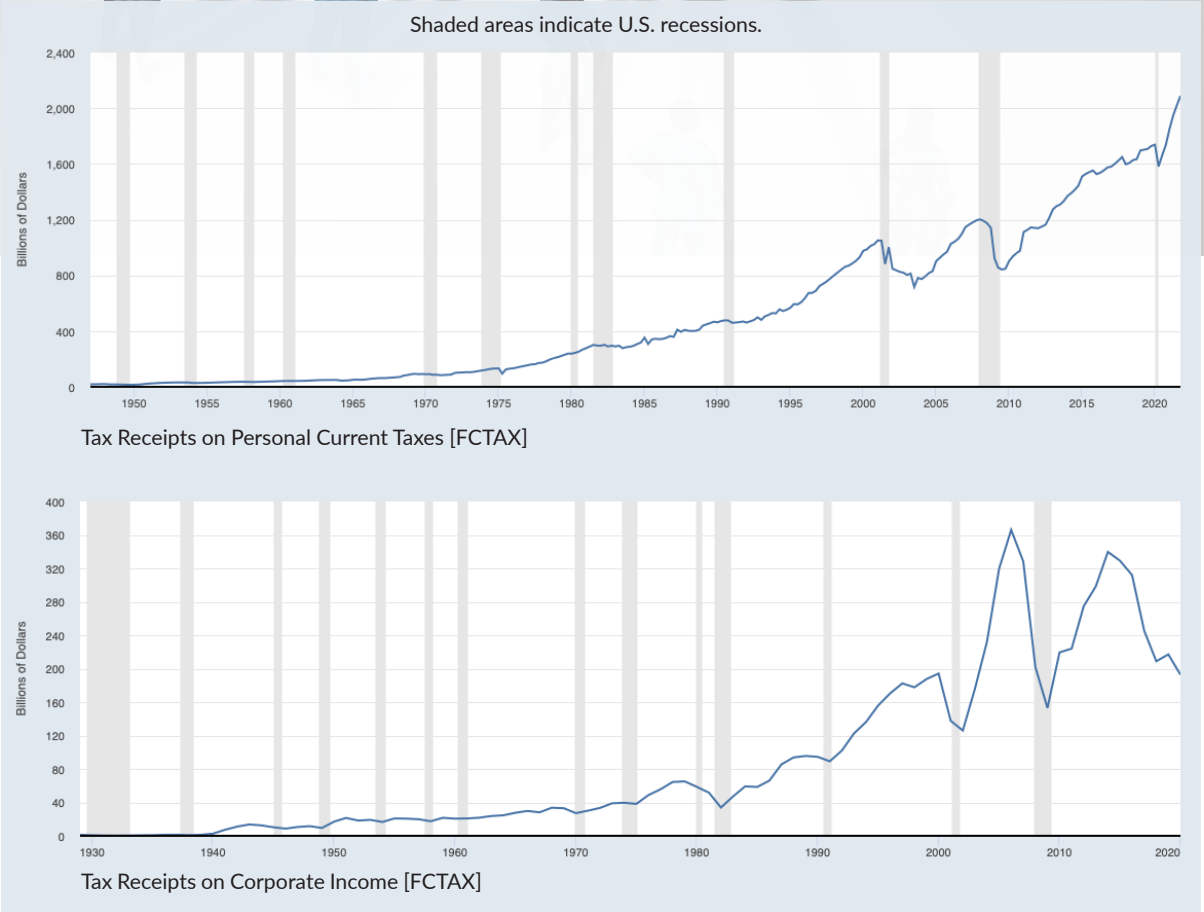
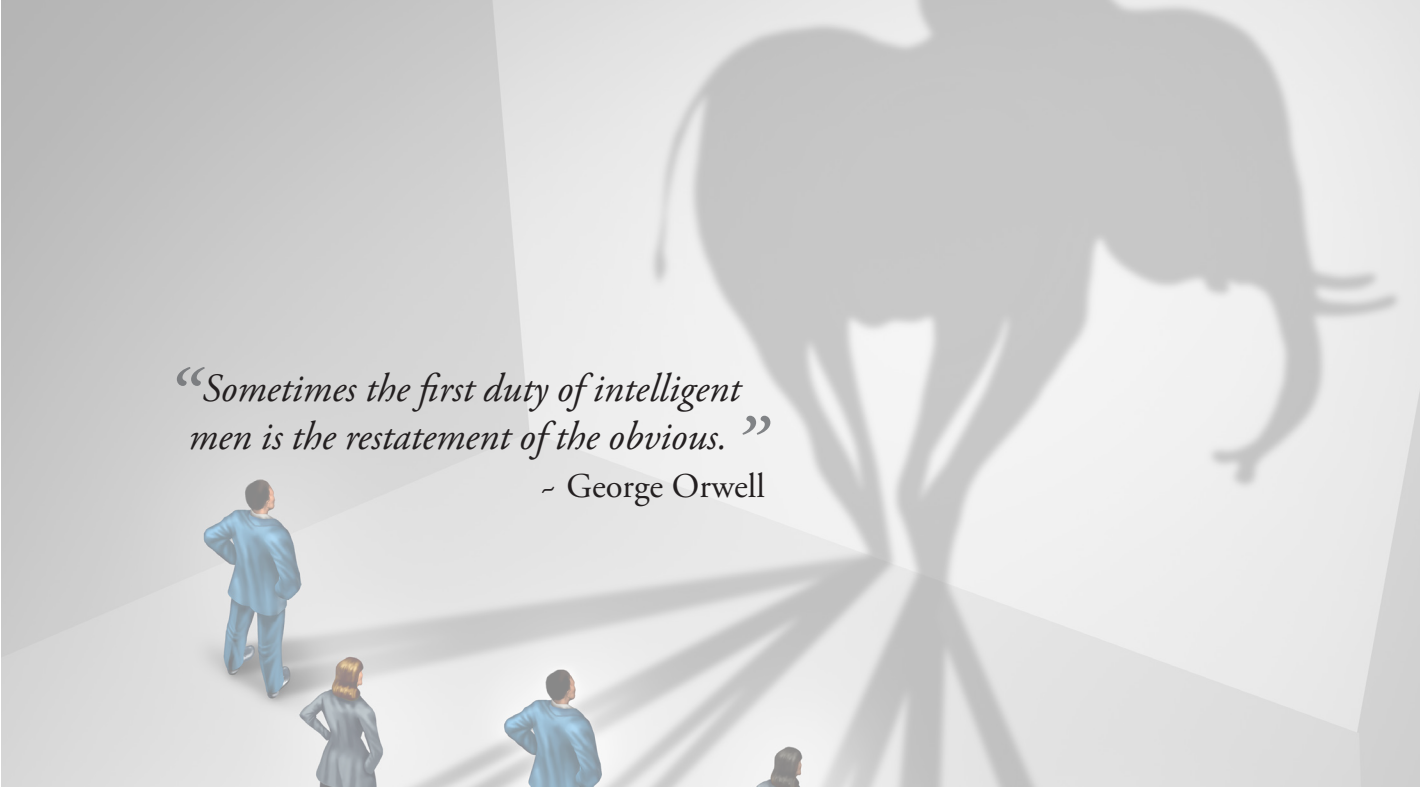
Related	Last	Previous	Unit	Reference
Corporate Tax Rate	21.00	21.00	percent	Dec 2021
Personal Income Tax Rate	37.00	37.00	percent	Dec 2021
Sales Tax Rate	0.00	0.00	percent	Dec 2021
Social Security Rate	15.30	15.30	percent	Dec 2021
Social Security Rate For Companies	7.65	7.65	percent	Dec 2021
Social Security Rate For Employees	7.65	7.65	percent	Dec 2021



U.S. Personal Income Tax Rates 2004-2021



Retrieved from: [tradingeconomics.com](https://tradingeconomics.com) | internal revenue service



U.S. Bureau of Economic Analysis, Federal Government  
Federal government current tax receipts  
Retrieved from FRED, Federal Reserve Bank of St. Louis  
<https://fred.stlouisfed.org/series/FCTAX>, February 7, 2022



III

# Who Is Liable?

Let’s start by defining the parties that may be potentially liable for legal, political, and other actions affecting the use of our tax dollars.

## The New York Federal Reserve Bank, Officers, and Members

The New York Fed is the depository for the U.S. government. It is a private bank owned by its members, including the large New York banks that also serve as primary dealers and agents with respect to government accounts and securities. This group of actors would include leading banks like JPMorgan Chase, Citibank, and Bank of New York. Under the law, the Fed should not be effecting illegal transactions.

## Transnational Banks and their Officers and Board Members

These actors facilitate the collection, transfer, and retention of taxpayer funds and the issuance and market making of U.S. Treasury securities. Key here are depositories for government funds (including state and local funds) and any funds stolen from taxpayers.

These institutions include bullion banks (that is, members of the London Bullion Market Association), comprised of JPMorgan Chase, ScotiaMocatta, Barclay’s, Deutsche Bank, HSBC, and UBS, which engage in precious metals market manipulation, presumably with taxpayer

assets and exercising their access to the Exchange Stabilization Fund and the U.S. credit.

Of note, AIG is one insurance firm that appears to have important financial responsibilities for the Department of Justice, the Exchange Stabilization Fund, and likely the Central Intelligence Agency (CIA). There may be others.

## Central Banks, Officers, and Members

Other central banks are implicated in the process of relieving taxpayers worldwide of their assets. In this article, we focus primarily on the U.S. Federal Reserve Board (i.e., members of the Board of Governors of the Federal Reserve System) and the owners of the New York and San Francisco Federal Reserve Banks, two of the most influential of the 12 private Federal Reserve banks.

We know the identities of such owners because only Fed member banks can own shares, but the relative ownership interests are secret, as are the identities of the companies that run Fed data systems and reserve banks’ policies of sharing data and related intelligence with their members and other entities.

## Corporate Contractors, Officers, and Board Members

The deterioration of the U.S. credit and control over government accounts has been accompanied by the rise of private companies as contractors providing and running government information, telecommunications, accounting, and payment systems, with increased dependency on software and digital systems provided or serviced by these private corporations. This delegation to corporate contractors of essential governmental functions often makes government operations opaque to both government employees and citizens and prevents the media and researchers from enforcing their rights to information through otherwise valid Freedom of Information Act (FOIA) requests.

The government’s contracting out of many essential functions to private companies was initially justified on the theory that the private market was more efficient and could serve certain functions more cheaply. In fiscal year (FY) 2020, the U.S. government awarded a total of \$665.7 billion in contracts, up 13.2% from \$588.1 billion in FY 2019. Of the \$665.7 billion in total contract funds, the Department of Defense awarded \$421.5 billion (63.3%).

A number of publicly available sources provide listings of the largest U.S. federal contractors as well as information on the process of identifying and bidding for government contracts.<sup>15</sup> According to statistics kept by the General Services Administration and reported by Aeroweb, the ten largest U.S. government contractors in FY 2020 (ranked by funding amount)<sup>16</sup> were:

- Lockheed Martin: \$76.5 billion in prime contracts, representing 11.5% of total contract funds awarded by the U.S. government
- Raytheon Technologies: \$27.2 billion (4.1%)
- General Dynamics: \$25.2 billion (3.8%)
- Boeing: \$23.2 billion (3.5%)
- Northrop Grumman
- McKesson Corporation
- Triwest Healthcare
- Huntington Ingalls
- Leidos
- L3Harris

The largest foreign government contractor was BAE Systems.

Lockheed Martin is far and away the largest domestic contractor, having run the payment systems at HUD and many systems at DOD during the period in which significant funds went missing. Lockheed Martin spun off its government IT division to Leidos after FY 2015, the year in which reported undocumented adjustments against Treasury in U.S. Army/DOD accounts totaled \$6.5 trillion.

The U.S. intelligence agencies under the lead of the CIA have delegated their cloud operations to Amazon. The U.S. Navy has delegated its cloud operations to Leidos. Department of Defense efforts to delegate its cloud operations to Microsoft and others are currently underway.

Increasingly, as agencies have attempted to produce audited financial statements, they and the Government Accountability Office or GAO (formerly the General Accounting Office) have



made use of a large number of private accounting and law firms. In fact, none of the obfuscation of the location and use of improperly applied taxpayer funds could occur without the assistance of lawyers and accountants. Few, if any, slush funds or abusive “special purpose entities”—such as used, for example, by the Fed to perform functions that would otherwise be prohibited under Section 3(13) of the Federal Reserve Act—would be possible without being created by (or at least documented and used in transactions designed by) lawyers.

Attorneys can hide behind the attorney-client privilege regarding communications with clients but under their codes of ethics are not permitted to further illegal schemes or other illegal conduct by their clients, including government agencies, the Department of Justice, and New York Fed member banks. Similarly, clean audits by major accounting firms are required for virtually any sizable financial transaction and for the issuance of securities registered with the SEC. Sizable transactions just don’t occur without the involvement of attorneys and accountants.

Now that many civil servants are operating from home under Covid-19 restrictions, it appears that corporate contractors’ control of operations funded by U.S. taxes will continue to increase.

**Asset Managers, Officers, and Board Members**

A review of shareholdings of the corporate contractors and banks most responsible for U.S. government accounts in recent decades shows that the lead investment positions are held by a handful of firms that dominate U.S. investment functions—and particularly those with the largest market share in managing index funds. This group includes firms like BlackRock, Vanguard, Fidelity, and State Street.

BlackRock has also played an active role in designing and implementing the “Going Direct Reset,” assuming unprecedented portfolio management responsibilities with the New York Fed.

In addition, numerous large investors—entities like Harvard Corporation, university endowments, large foundations such as the Rockefeller and Ford Foundations, and Warren Buffet through Berkshire Hathaway—operate via “cutouts.” These are typically smaller investment, private equity, or buyout firms that make it much harder for the general population to see important investment patterns and trends and how they relate to government spending and policy.

**Corporate (“Old”) Media**

Over the last two decades, the corporate (or “old”) media have remained almost completely silent about money going missing from the government and the many violations of the U.S. Constitution and federal financial management laws and regulations. A report on just how much of the money “disappeared” from U.S. government accounts was reinvested in the stocks and bonds of the major media companies and in contracts and purchases with their corporate affiliates is long overdue.



**Members of the Oligarchy**

Contributing to the process of centralizing political and economic power in the U.S. are numerous groups that meet to “discuss” governance and economic policy. Included in such meetings are the G7 group, the Bilderberg Group, the World Economic Forum, the Masons, the Vatican and Jesuit organizations, the Trilateral Commission, the Executive Committee of the Council on Foreign Relations, and the Bohemian Grove membership, among others. The membership rosters for these groups include representatives from the banks, investment firms, and companies described earlier in this section as potentially liable parties.

Increasingly, we hear reports of meetings and topics for discussion by these groups that may, upon subpoena or deposition, present possible evidence of criminal conspiracy or violations of the RICO (Racketeer Influenced and Corrupt Organizations) Act related to the use of tax-funded assets.



Government, Military, and Intelligence

Executive Branch

In the executive branch of government, we have presidential appointees serving as agency heads and appointees in key management and decision-making roles, as well as members of the senior executive and civil service. These include appointees and civil service members with chief financial officer and comptroller responsibilities.

Given the extraordinary powers of the U.S. intelligence agencies, it is hard to explain how \$21 trillion could go “missing” from the U.S. government without the National Security Agency (NSA) and CIA being able to watch and track the monies and those responsible. In light of the hair-raising disclosures of Bill Binney and other reliable and high-level sources, who describe mind-boggling NSA and intelligence agency resources and extensive operations dedicated to building and implementing invasive surveillance systems, the agencies’ silence on the subject of the missing money speaks volumes regarding who and what is really responsible.

Given that the lion’s share of the missing money is in military accounts and given the important role of the U.S. military in maintaining the U.S. dollar as reserve currency, it is safe to assume that the U.S. military’s role and responsibility in “disappearing” taxpayer funds is also significant.

Legislative Branch

Under the Constitution, Congress has the ultimate power of the purse. Thus, Congress has the authority to prevent illegal expenditures and to take action when government agencies fail to comply with financial management and disclosure laws—but Congress has failed to exercise this power.

Within the Congress, members of key House and Senate committees have access to a great deal of confidential and off-balance-sheet data that are not subject to public scrutiny or even scrutiny by other members of Congress.

Judicial Branch

In theory, the courts are independent of political influence, yet judicial corruption is clearly a problem. Unfortunately, influence on the judiciary has become a key means of securing support for laws that are questionable both constitutionally and morally.

The USA Patriot Act is a prime example. It is worth noting that 9/11 was instrumental in distracting attention from the first \$4 trillion that went missing from DOD and HUD, not to mention blowing up significant documentation related to this theft. Passage of the USA Patriot Act following 9/11 set the stage for more trillions to disappear with ease from U.S. government accounts, leading one investment manager to nickname the Act “the Control and Concentration of Cash Flow Act of 2001.”

Equivalent State and Local Branches

It is important to remember that there are 51 sets of executive branch agencies, legislatures, and courts at the state level (plus territorial versions of the same), and even more for each of some 3,143 counties and county equivalents in the United States. These entities handle significant funds appropriated by the federal government and implement significant federal laws and mandates.

One of the challenges in acting against the federal government directly relates to the question of how we strengthen, rather than weaken, state and federal sovereignty in doing so. Our goal should be to return our governments to electorate control rather than weakening them further in a manner that would increase the relative power of the central bankers in their takedown of sovereign governments.

Global Institutions

To the extent that global governments, international organizations like the World Bank and the International Monetary Fund (IMF), and international financial institutions have been complicit in “washing” or reinvesting funds stolen or moved illegally from U.S. government accounts, they may also be accountable.





# Who Can and Will Take Action?

There are numerous parties who have legal standing to object to illegalities and waste in the taxation system.

## Individuals and Taxpayers

This includes all citizens, many of whom are taxpayers, both as individuals and owners of small businesses and other enterprises. Small businesses and small farms should have a strong motivation to participate in taking action given the brutal treatment they have received from the federal government over the last decade. It may be safe to say that they have little to lose by acting now.

## Attorneys, CPAs, and Tax Return Preparers

The preparation and payment of taxes involves the participation of a large industry composed of attorneys, certified public accountants (CPAs), financial advisors, and other tax return preparers and consultants who are likely to care about the corruption of the system and the changing laws increasingly requiring them to act as an enforcement arm for that system.

## State and Local Officials, District Attorneys, and Attorneys General

While it may be difficult for individual taxpayers or their preparers to organize actions related to federal taxes, state officials and attorneys general are uniquely positioned to do so, particularly given the rights reserved to the states in the Constitution. We have seen a great deal of

coordination and joint action among state attorneys general in recent years, which may provide a foundation for action related to illegalities involving federal taxes and financial management.

Some of the challenges are that many state and local governments are guilty of breaking the same or similar laws as the federal government or are complicit in criminality with the federal government. They may also be operationally dependent upon the very same banks and contractors that run illegal operations at the federal level.

## Pension Funds

U.S. pension funds—including state, local, union, and corporate pension funds as well as U.S. retirement accounts—are the largest single investors in U.S. Treasury securities. Their participation in the Treasury market and their silence about undocumented adjustments and the federal government's failure to obey financial management laws have been instrumental in enabling the financial coup d'état.

This raises a key question: Would the pension fund managers be willing to take action on behalf of fund beneficiaries by doing what they can to return sovereignty to the U.S. government, or should they be moved to the "Who is Liable?" category?

## Other U.S. Treasury Investors

In addition to U.S. pension funds, the wide range of investors in U.S. Treasury securities includes banks, insurance companies, asset managers, sovereign wealth funds, and individual investors both domestic and global.

One concern is that lawsuits could be brought by investors looking to asset-strip rather than restore good financial practices.

## Judges and Magistrates

Judges and magistrates working with taxpayers and other parties have the ability to order the creation of escrows, actual or constructive trusts, and other mechanisms to segregate tax payments to protect them from criminal use.

## Community and Credit Union Bankers

The push for vaccine passports and CBDCs, which seems headed toward the creation of government banks and invasive data regulations, has the potential to destroy thousands of community banks and credit unions. Acting to uphold federal financial management laws may serve as a successful offensive political move on the part of these bankers and their associations.



# U.S. Taxes: Illegalities and Waste



What are the laws that have been broken that may be actionable?

## Failure to Obey Federal Financial Management Laws

The failure to obey the federal financial management laws and regulations is both egregious and well-documented. The following are federal financial management laws, including the requirements for published audits and full disclosure of government accounts, that are often disregarded:

- Miscellaneous Receipts Act (1849)
- Federal Reserve Act of 1913
- Gold Reserve Act of 1934
- Accounting and Auditing Act of 1950
- Budget and Accounting Procedures Act of 1950
- Federal Managers Financial Integrity Act of 1982
- Government Securities Act of 1986
- Chief Financial Officers Act of 1990
- Federal Credit Reform Act of 1990
- Government Performance and Results Act of 1993
- Government Management Reform Act of 1994
- Federal Financial Management Improvement Act of 1996
- Antideficiency Act (1997)
- Federal Funding Accountability and Transparency Act of 2006
- GPRA Modernization Act of 2010
- Digital Accountability and Transparency Act of 2014

The failure to obey these laws implicates the federal government, its officials, members of Congress, and the New York Fed and its members, as well as government IT, accounting, and payment contractors.

To assist in a serious review of possibilities, we have provided summaries of the Federal Reserve Act and several of the U.S. financial management laws at the Missing Money website that Solari maintains regarding the \$21 trillion missing from the U.S. government.<sup>17</sup> This material is current as of January 2019 and was also published in the two-volume *2018 Annual Wrap Up – The Real Game of Missing Money*.<sup>18</sup>

## Illegal Use of Tax Money

The 16 examples in the following section describe just some of the illegal uses of taxpayer funds by the U.S. government carried out with the help of banks, contractors, and a variety of private parties.

### Illegality #1: Adopting Unconstitutional Policies Related to Expenditure of Funds and Financial Management and Disclosures (Use of Taxation Proceeds)

Examples include the adoption of FASAB 56 (which permits agencies to make accounting entries in government financial statements that hide funds by transferring the funds into other accounts, supposedly for national security purposes) and the “Black Budget” system for financing covert operations, as well as the annual decision to not get to the bottom of sizable undocumented adjustments nor attempt to get the money back.

### Illegality #2: Unconstitutional Secrecy

Included in this category are the refusal by DOD and HUD to produce financial statements; the 2006 waiver, under which the Director of National Intelligence can waive SEC disclosure requirements for corporations doing business with the government; the Reagan executive order permitting the government to employ outside contractors in classified functions; and the NSA’s failure to account for expenditures, resulting in illegal compensation. See Catherine’s interview with Bill Binney, “The Corruption and Compromise

of the NSA with William E. Binney”<sup>19</sup> and Richard Grove’s feature interview with Binney, “The Future of Freedom: An Interview with NSA Whistleblower William Binney.”<sup>20</sup>

### Illegality #3: DOJ Policy of Granting Legal Immunity

During the Financial Crisis that began in 2008, the Department of Justice established a policy of effectively granting immunity to lawbreaking banks under the justification that they were “too big to fail.” Again, see John Titus’s documentary, *All the Plenary’s Men*,<sup>3</sup> which offers an in-depth account of the interference by members of the BIS Financial Stability Board in the investigation and negotiated settlement with HSBC for its criminal money-laundering activities. HSBC settled in 2012 with DOJ (under Eric Holder) for \$1.26 billion under a deferred prosecution agreement whereby there were no criminal charges against the bank or its officers.<sup>21</sup> Titus’s documentary makes clear that globalists will not stand for the allegedly sovereign U.S. Justice Department holding “too big to fail” banks liable for criminal fraud and that key appointees of the U.S. government like Tim Geithner (former Treasury Secretary) and Jerome Powell (current Chairman of the Federal Reserve) wear two hats: one as office-holders for the U.S. government answerable to the American electorate and another as parties answerable to the international banking cartel. As another example of the extent of this policy of immunity, read our summary review of \$42 billion of civil and criminal penalties and settlements paid by JPMorgan Chase from 2002–2019.<sup>22</sup>



**Illegality #4: Organized Crime**

Unfortunately, the list of alleged illegal activities by the U.S. government—often involving its banks, contractors, and other large corporations—is long. This includes patterns of disaster capitalism, using government to advantage selected companies relative to their competitors (notably, small businesses and local communities). Examples of possible opportunities for recovery against liable parties include:

- The GM/Chrysler and bank bailouts
- Allegations of illegal arm sales at DOD arsenals
- Illegal narcotics trafficking by the CIA in arms-for-narcotics deals (as recounted by Gary Webb in the *San Jose Mercury News* and in his book *Dark Alliance*)<sup>23</sup>
- Documented sex slave trafficking and other crimes by government contractor DynCorp<sup>24</sup> (acquired in 2010 by hedge fund Cerberus, of GM/Chrysler bailout fame, and sold in 2020 to Amentum)
- Murders and other alleged atrocities by employees of Blackwater (subsequently operating under the name Xe Services and acquired in 2011 by Academi)
- The establishment and alleged use of the DOJ Asset Forfeiture Fund for slush funds and related questionable uses
- Iran-Contra

**Illegality #5: Using Government Enforcement Systems and Prosecutors to Pursue Whistleblowers and Other Miscreants**

There are many examples of the use of taxpayer resources to target and harm government employees who attempt to ensure that government operations and tax expenditures are lawful. Examples include the conducting of tax audits by the IRS selectively against disfavored conservative nonprofits and falsifying charges against Julian Assange. Another example is the multiyear legal odyssey involving abuse of the Federal False Claims Act against FHA contractor Hamilton Securities Group in order to prevent financial transparency in U.S. mortgage assets and programs and to facilitate mortgage fraud and favoritism related to foreclosure and disposition operations.

**Illegality #6: Use of Federal Accounts for Money Laundering**

This activity is difficult to prove, but Catherine Austin Fitts in her role as FHA Commissioner and CEO of Hamilton Securities Group, which acted as lead financial advisor to the FHA, experienced a multitude of anecdotal events suggesting that U.S. mortgage guarantee program accounts play a significant role in money laundering.

**Illegality #7: Use of “National Security” Exemption and other “Artifices and Devices” to Avoid Disclosure under FOIA**

The Freedom of Information Act (FOIA) and analogous state “sunshine” laws require governments to disclose public documents to the public upon request. FOIA imposes time constraints upon the production of requested information—constraints that agencies routinely ignore. Agencies also routinely invoke national security and similar exemptive provisions of the law to avoid disclosing information that they would rather not disclose for unjustifiable reasons. Further, government agencies often refer FOIA requests to government contractors, which then argue that they are not subject to FOIA. When requested information is disclosed, the documents are often heavily redacted. (Hint: Sometimes, the redactions are not complete, and information meant to be redacted is overlooked.)

**Illegality #8: Illegal (Including Free) Transfer of Intellectual Capital and Surveillance and Back-door Data to Private and Foreign Interests**

An example is the DOJ’s illegal takeover (or theft, as alleged by the original developer, Bill Hamilton) of PROMIS software that was only licensed by Inslaw to DOJ, and the installation of back-door surveillance in such software and its subsequent sale or licensure to other countries, including Israel, for purposes of spying. This software is thought to have been the origin of the powerful NSA spy software referred to as PRISM,<sup>25</sup> the existence of which was leaked by Edward Snowden.

**Illegality #9: Pension Fund Fraudulent Inducement and Violation of Fiduciary Duty**

Instances abound of the federal and state governments issuing securities without the required disclosure that might otherwise have led pension managers not to purchase the securities. Catherine frequently relates how the president of CalPERS, the largest state pension fund in the country, told her in the fall of 1997 that “they have given up on the country—they are moving all the money out starting in the fall.” CalPERS was investing in mortgage and real estate securities, the purchase of which later resulted in huge losses to the pension fund during the 2008–2009 financial crisis. If “the boys” were making investments in foreign rather than domestic securities because they were giving up on the country, then CalPERS’s president had to know that the investment in domestic mortgage-related securities—while investment money was leaving the country—was a risky proposition.

Another example is the case of the Thrift Savings Plan (TSP), which is the retirement plan for federal government employees and members of the uniformed services, and the largest pension fund in the U.S. In 2018, the total amount managed in TSP was \$559 billion, which was allocated to five funds managed by BlackRock Capital. One of these—the G Fund, accounting for \$254 billion (45%) of the total—consisted of U.S. Treasury securities with one-day maturities. Given that this is a retirement fund with a stated passive investment strategy, one would expect balances in each of the funds managed to be reasonably stable from day to day and month to month. Over the 18-year period from 2001 to 2019, however, the balance in the G Fund fluctuated wildly between \$33



billion and \$253 billion. Catherine and Dr. Mark Skidmore questioned whether fund managers at Treasury worked with BlackRock to use these funds in financial markets, which would have been at the expense of returns to the beneficiaries of the Plan, and whether, in fact, this apparent diversion of retirement funds was legal. See the article by Mark Skidmore and Catherine Austin Fitts (with Rob Kirby and David Pare), “Missing Money Update: Thrift Savings Fund—Treasury Account 026x6153.”<sup>26</sup>

**Illegality #10: Surveillance Capitalism**

Government contractors have backdoor access to private data collected by or on behalf of government. Both government employees and contractors are believed to share these data with non-government contractor affiliates and others for inappropriate or illegal uses. This is an issue not just with government employees, but with the New York Fed (as the U.S. government depository) and its member banks.

**Illegality #11: Public Official Dereliction of Duty**

There have been many examples of dereliction of duty since 2020:

- First, the CDC, other federal officials, and the old media suppressed the existence of cheap and effective treatments for Covid-19 illness, making it possible for the FDA to approve Covid-19 “vaccinations” under emergency use authorizations that are conditioned upon there not being any available treatments.
- Second, the federal government approved and disseminated Covid-19 tests with full knowledge

that the inventor of the testing method had repeatedly argued against its use for diagnostic purposes.

- Third, federal and state officials have promoted “vaccine” mandates, announcing them as being in effect even though no legislative or executive order action has been taken authorizing such mandates (at least at the time of publishing this article).
- Fourth, according to media accounts, it was on the authority of the CDC—a public health agency—that moratoriums on housing evictions were implemented and then extended.
- Finally, both federal and state mandates shut down small businesses as “not essential” but allowed major corporations that sell a wide range of competing products to continue in business; the result in many cases was the permanent closure of a significant percentage of small businesses throughout the country.

At the state level, New York’s transfer of Covid patients to nursing homes under Governor Andrew Cuomo resulted in thousands of deaths.

Earlier examples include the reckless disregard for the welfare of the public exhibited by officials in Flint and Benton Harbor, Michigan, which resulted in lead poisoning through the water systems in these largely minority-occupied cities, and local officials’ dereliction of duty in Sacramento in 1995, which led to the catastrophic Folsom Dam failure.

**Illegality #12: Reckless or Malicious Failure to Maintain Infrastructure**

U.S. infrastructure has been allowed to become outmoded and poorly maintained, resulting in bridge collapses and other mishaps that result in serious injury and death. (One well-known example is the I-35W Mississippi River bridge collapse in Minneapolis in 2007, where commuters in 111 vehicles and 18 construction workers fell as much as 115 feet into the river and onto its banks, killing 13 and injuring 145.) The cost of not having adequate, well-maintained infrastructure will be felt for years to come. Similarly, fatal mine disasters have occurred because of government failure to enforce the Mine Safety and Health Act.

The problem of federal infrastructure also includes programs and mandates that have contributed significantly to local financial problems. Municipal engineer Chuck Marohn, founder of Strong Towns, has done an excellent job of describing infrastructure investment that is not aligned with the interests of local economies. See the two Solari Reports with Marohn: “Strong Towns with Chuck Marohn” (August 2017)<sup>27</sup> and “1st Quarter 2020 Wrap Up: The Real Deal on Going Local – The Infrastructure Challenge with Chuck Marohn” (April 2020).<sup>28</sup>

**Illegality #13: Investing Government Funds with Large Campaign Contributors**

Kickbacks (graft) by government officials in exchange for campaign contributions is illegal. In Ohio in 2005, the Toledo *Blade* exposed “Coingate,” a scheme operated starting in 1998 whereby \$50 million of Ohio Bureau of Worker’s Compensation money was invested in gold coins with an entity formed by a large Republican campaign contributor and coin dealer named Tom Noe. Noe hired Mark Chrans, who previously had been convicted of fraud and perjury involving money-laundering in coin deals, to manage the funds. Rare coins said to be worth \$485,000 were sent for certification as to value and were stolen from the mail. The rest of the losses were from theft by Noe, bad investments, unpaid loans, and advances on coin deals. The Bureau later denied knowledge of Chrans’s conviction. Reportedly, only \$13 million of the \$50 million in rare coin investments was recovered.<sup>29</sup>

**Illegality #14: Poisoning**

For many years, the U.S. government has routinely engaged in atmospheric spraying of unknown substances. Based on independent research, the materials sprayed include significant levels of aluminum and other heavy metals, as well as unusual life forms that contribute to a parasitic disease called Morgellons. The U.S. government has also contributed to numerous regulatory practices that have intentionally debased the quality of food and soil, including significant poisoning from GMOs and toxic chemicals such as glyphosate in the Monsanto/Bayer herbicide Roundup.



Many food safety laws and regulations—notably the misleadingly named Wholesome Meat Act of 1967 and state-level mandatory pasteurization laws—have intentionally led to the centralization and industrialization of food production and distribution, resulting in food that is more unsafe and of lower quality.

A current example of poisoning are the so-called Covid-19 “vaccines,” which are (at the time of this writing) approved only for experimental and emergency use on a legally questionable basis. Known therapies are available that are safer and more effective and economic than the injections being forced on an ignorant populace without necessary disclosure of contents and risks (a violation of the Nuremburg Code); the fact that selected ingredients remain secret makes informed consent impossible.

Yet another example is the upper-atmospheric nuclear testing by the military, conducted without the knowledge and approval of the population at risk of being adversely affected by the radiation. In addition, the U.S. government has spent significant funds on biolabs and biowarfare capacity. There are significant unanswered questions about how this capacity has been used, including in relation to outbreaks that impact the global food supply and regarding the cause of the Covid-19 pandemic.

**Illegality #15: Dangerous Exposure to EMF Radiation and Weaponry**

The federal government has intentionally permitted significant harm to the population through dirty electricity and EMF radiation. The federal government’s behavior in this regard is all the more impactful given federal laws that deny local authorities the right to consider health effects when approving cell towers.

The federal government has also encouraged the prototyping of non-lethal weapons for use in domestic applications, either itself using or permitting significant electronic torture or abuse of citizens and taxpayers. While the media have largely censored information about electronic torture, recent incidents involving U.S. embassy personnel have increased general awareness.

Finally, the government has used or permitted the use of sophisticated mind control technologies through media and digital systems.

**Illegality #16: Illegal Experimentation on Humans without Informed Consent**

Illegal experimentation on humans often takes place during experiments that ultimately are government-funded or conducted by government contractors. Past examples include:

- Eugenic sterilization (particularly in the 1930s) of women labeled as “defective” (that is, mentally ill, developmentally disabled, or poor with a history of having multiple children on the “government dole”)
- The use by Johns Hopkins University of cancer cells from African American cancer patient Henrietta Lacks to develop the immortal “HeLa” cell line used in thousands of medical experiments and procedures without Lacks’ permission or compensation to her family
- The infamous Tuskegee syphilis experiments on untreated African American men
- Widespread prisoner experiments that began during World War II and continued until at least the 1970s involving testicular radiation (Oregon prisons), malaria (an Illinois prison), and other dangerous diseases and procedures

Another example are the secretive and largely unsupervised experiments by the National Institute of Allergy and Infectious Diseases (NIAID) and pharmaceutical company partners, conducted between 1988 and 2002 with hundreds of African American and Hispanic foster children, to test dangerous AIDS drugs. When children suffered “agonizing discomforts” and refused to take the toxic drugs, NIAID ordered feeding tubes to be surgically implanted in the children’s stomachs for “compliance.” NIAID also failed to provide most of the children with independent advocates as legally required. Many of the children died.<sup>30</sup>

Early indications are that the Covid-19 vaccinations developed with government financial assistance and approved by the FDA on an emergency use (i.e., experimental) basis—notwithstanding the apparent availability of cheap and safe drugs (e.g., ivermectin and hydroxychloroquine) and other inexpensive treatments—will ultimately prove to have caused many unneeded deaths as a result of vaccine adverse events.



## Unproductive Uses of Tax Money

Catherine has written extensively regarding the waste of government resources. Governments' and central banks' efforts to engineer larger profits for the financial sector and large corporations has contributed to the uneconomic use of government expenditures, contracts, and credit. During this period, the percentage contributions of corporations to tax proceeds has declined and the amount they extract from the economy has risen. This is part of government's role in engineering greater inequality.

For numerous examples, see Catherine's 2001 article "The Myth of the Rule of Law"<sup>31</sup> and her online book *Dillon Read & Co. Inc. and the Aristocracy of Stock Profits*.<sup>32</sup> The *Dillon Read* book provides a case study in kickback schemes involving government contracts, increased profits for publicly traded corporations, the rise in stock prices, and the related campaign contributions of corporate employees, investors, investment bankers, and their law firms and lobbyists.

One of the examples Catherine uses most often is Hamilton's analysis of HUD programs using Hamilton's software program, Community Wizard. When Hamilton reviewed housing expenditures by place, we discovered that HUD was spending \$250,000 per unit to build or rehab public housing in many areas in which \$50,000 would buy a HUD foreclosure in the same neighborhood. Why not use the \$250,000 to buy and rehab several properties? The objection of one of the officials involved was, "But then how would we generate fees for our friends?"

This problem of uneconomic programs arises in many areas. In Chapter 10 of her *Dillon Read* book,<sup>33</sup> Catherine describes why the private prison industry is very expensive and not economic. The food stamp program (currently called the Supplemental Nutrition Assistance Program or SNAP) is another example. During the 2008 financial crisis, a woman who had become unemployed and was depending on food stamps discovered that the customer support line for the program was being manned by Asian contractors working for JPMorgan Chase. In other words, the U.S. government was paying JPMorgan to hire people in Asia while paying her not to work. Even worse, the food stamp program funds purchases of food grown in Latin America to feed people who could be farming in the U.S., were it not for food "safety" regulations that make many local farms uneconomic and put them out of business. Of course, people who grow their own food would not need food stamps.

These enormous inefficiencies also run throughout contract budgeting, with the government paying corporate contractors to do something that could be done for a far more economic price locally, particularly if locals could be left free to operate without highly expensive and burdensome federal rules and mandates.

One possibility would be for local areas to propose place-based reengineering of funds to the federal government and to combine such plans with the escrow funds described above (see "Judges and Magistrates" in Section IV: Who Can and Will Take Action? and "Use of Escrows" in Section VI: Take Action). Such a plan might look something like the following:

- Escrow taxes locally.
- Send a portion of the funds to the federal government for military and debt service.
- Retain the rest for local expenditures of federal domestic funds, looking for opportunities to reengineer them in a way that improves performance for the citizens.





# Take Action: Options and Issues



## “Coming Clean”

### Individuals

Most of us, more or less, have participated in perpetuating or tolerating the lies and violence upon which our economy and financial lives have become increasingly dependent. The first action we can each take toward “Building a Wonderful World,” then, is to “come clean.”<sup>34</sup>

If we are going to rid the tax system of corruption, it is essential to do our best to end any personal participation in government fraud, waste, and illegal or unethical spending and mandates, and remove from our financial lives the banks and corporations that have perpetuated the financial coup and compromised U.S. sovereignty.

Decentralization (including establishing relationships with small banks rather than centralized transnational banks) is often more economically healthy for both local economies and the general population. Decentralization can lead to expansion of the economy because job growth and increased circulation of funds mostly occurs in the small-business sector—and small, decentralized banks serve this sector.

Here are some of the ways we can all “come clean”:

- **Only do business with and be employed by those we trust.** If our careers have relied on employers who are part of the problem, this may not always be an immediately doable

action. However, we can work on developing alternative ventures, learn new skills, research other applications of the skills we have in a cleaner employment environment, and cut our costs so that we are not forced by extraordinarily fixed expenses to earn a living beyond a means that allows us to take care of our needs at a more modest level.

- Immediately **move our money**, including credit facilities, to a well governed and managed locally based bank, savings and loan, or credit union.
- **Move the 401(k)s, IRAs, and other investments** over which we have control to management by professionals who are ethical and who make an effort to invest in the securities of issuers that have a productive impact on society. If we have the interest and time, we can develop the skills to do this ourselves.
- Put pressure on our employers, churches, metropolitan or county governments, universities, charities, pension funds, and other asset pools with which we associate or have some influence to **move their investments to management by competent professionals** who are not leaders in the financial coup and are not compromising the tax system and U.S. sovereignty.

- **Stop watching and paying for corporate (“old”) media.** Let’s form our view of our surroundings and communities based on what we see and experience rather than what the old media tell us. View every “official” story—from climate change and justifications for military actions to pandemics—with extreme skepticism and refuse to believe in coincidences of timing between big and fluffy news stories, on the one hand, and actions by the Fed and legislative bodies, on the other hand. For now, it would be prudent to start with the assumption that all official stories are lies.
- **Switch to open source software and email, and exercise care in the use of technology.** See our interview, “Take Action 2021, Part I: Loosen Technology’s Grip on Your Mind with Corey Lynn,” part of the *1st Quarter 2021 Wrap Up*.<sup>35</sup>
- **Refresh our understanding of the Constitution and rule of law**, particularly as regards freedom of speech and association and the right to due process of law for everyone (not just those who agree with the official story or our own views).
- **Stop operating within the two-party (Democrat/Republican) model** and admit that there is only one party—and that party is not our party.
- Take the time to **learn “how the money works”** on the international, national, state, and local levels, and particularly the neighborhood financial flows that have the most immediate impact on our lives. See Solari’s “Unpacking Your Financial Ecosystem”<sup>36</sup> and the American Institute for Economic Research

book by Lynndee Kemmet titled *Follow the Money: A Citizen’s Guide to Local Government*.<sup>37</sup>

- **Share what we learn** with those around us who are interested, including our children.
- **Stop associating with those who lack integrity and are untrustworthy.**
- **Don’t vote for politicians who lie** to us, and be willing to “handle the truth.”
- **Be brave.** Be willing to take risks when and where it produces results. This ultimately may involve losing our homes, our jobs, and our security, if necessary, for the sake of upholding the rule of law and personal and national sovereignty and integrity.

### Liable Parties

Holding tens or hundreds of thousands of individuals personally criminally responsible for the financial coup crimes is both impractical and a distraction from the goal of setting the system straight. For taxpayers to take effective action on a large scale, they will need help from professionals in government, industry, and professional services, which inevitably will include some who have contributed to and supported government financial fraud. Therefore, some system for “truth and reconciliation” is essential so that the necessary knowledge and experience can become useful in achieving more productive ends. While this may sound straightforward, the historical prevalence of invasive technologies, mind control technology, and control file operations makes this a challenging task that will require serious investment.



State and Local Governments

The operations and finances of U.S. state and local governments have become increasingly dependent on the same banks, defense contractors, and IT and telecommunications firms that have compromised the federal government. Thus, before state and local governments can take action, they need to reduce their contractual obligations to and operational dependency on these banks and companies and their reliance on software, IT services, and other products and services from these entities. Taking this action will involve reviewing contracting, bonding, and investment policies in state and local pension funds and other governmental capital pools and assessing corporate and other involvement by banks and corporations in state universities and local community colleges.

Investors

Institutional investors, including pension funds, have been financing much of the financial coup, whether through their purchases in the Treasury, mortgage, and sovereign bond markets or through financing private equity and buyout firms engaged in predatory behavior and disaster capitalism. These investors are typically dependent on the New York Fed member banks for a variety of products and services. They will need to consider how they can create sufficient operational resiliency and, where necessary, shift their operations and investments so they can take action.

Accountants and Attorneys

A significant portion of institutional accounting and legal professionals and companies will also need to face the “coming clean” process if we are to make a meaningful transition. The significant misuse of taxpayer monies could not occur without the willingness of accountants and attorneys to look the other way and further transactions involving improper and illegal use of such funds. This includes the “Big Four” accounting firms who facilitated FASAB 56 as well as trillions of dollars in undocumentable adjustments.



Actions Related to Taxes

Let’s review some of the potential actions that could be taken to shift our taxes back to lawful use.

Claims Based on Common Law Right of Offset

One-off claims in response to individual situations

As described in the Introduction, when Catherine settled Hamilton’s case with the federal government, she asserted a common law right of offset against one of the large New York Fed member banks. Hamilton Securities took a similar position with its primary lender, which, as Hamilton’s largest secured creditor, would otherwise have been entitled to the entire proceeds of the sale of Hamilton’s personal property sold at auction (office equipment and furniture). Hamilton took the position that in handling the data for the auction, the bank did not disclose all of the proceeds and, as a result, the bank was not entitled to the entire proceeds. In that case, the bank failed to take action to collect the debt when Hamilton held out for 1099s and other government-required disclosure that the bank had never filed. Catherine to this day believes the bank had engaged in several criminal violations, including illegal sharing of confidential information as well as attempting to steal auction proceeds.

The group of Baltimore businesses that withheld their garbage collection fees owed to the City of Baltimore because the city had not performed

its obligations to collect their garbage represents a recent example of the use of the common law right of offset. Instead, the businesses used the funds that would have been paid to the city to hire private contractors to collect their garbage. This action also might be thought of as local reengineering by force.

Common law right of offset asserted by a group

Taxpayers from a given city or state (or group thereof with common financial claims) might wish to assert their common law right of offset against a common defendant or liable party, initially on an informal basis (as in “We hereby decline to make payment of the \$XXX.00 claim asserted by you in this collective invoice and assert an offset in like amount against such claim by reason of your actions in [describe the basis of the claim of offset]”). In this scenario, the taxpayers would effectively dare the creditor to file an action in court to collect on the claim.

The disadvantage of this strategy would be the likely adverse impact on the taxpayers’ credit rating and, in the event of a secured claim, loss of the secured property. The more individuals or small businesses that gather together in asserting such a claim, however, the more likely will be the liable party’s decision to assert its position. This might also be an effective solution for student loan debt.



**Common law right of offset asserted by attorneys general on behalf of state residents**

One or more attorneys general, district attorneys, or similar public legal officers have the authority to bring actions and assert claims on behalf of the residents within their respective jurisdictions. The most likely candidates for taking such legal action are those from states and other jurisdictions that have fully funded public pension plans, low per capita state debt, common single-party (probably Republican) governors and legislatures, and relatively simple code, legislative, and court structures that are supported by taxpayers. Examples of states that may satisfy some of these criteria are North and South Dakota, Utah, Idaho, Tennessee, and Texas.

There have been a number of breaches of treaties entered into by the U.S. Government and Native American tribes (see, for example, “In 1868, Two Nations Made a Treaty, the U.S. Broke It and Plains Indian Tribes are Still Seeking Justice”<sup>38</sup>) and the Bureau of Indian Affairs has violated at least one court order. While tribes as a group do not pay federal income taxes, distributions of profits to members of tribes (such as from casino operations) are taxable. Assertion of the common law right of offset in these circumstances would appear to be particularly well justified.

**Use of escrows**

In the case of assertion of a right of offset, in order to avoid default on a valid debt like an income or other tax obligation where no government actor (like an attorney general, state’s attorney, or district attorney) is sponsoring the action, consideration may be given to the establishment of and payment

of the debt into an escrow fund under the control of an appointed agent or court. This is what is done in many landlord-tenant courts when residential landlords refuse to make needed repairs or refuse to render their rental properties habitable. In those cases, tenants pay their rent into the court, protecting the tenant from being accused of defaulting on rent and therefore becoming subject to eviction, and the court refuses to release the rent monies until the properties are made safe and habitable and the needed repairs are made.

**Seizure by states of federal lands and other federal property and refusal to enforce federal mandates**

This is a radical idea, but as an alternative to court action, states might seize federally owned real or personal property as an offset to debts or unfunded mandates with which they believe the federal government has unfairly saddled them. Sheriff Joe Arpaio of Maricopa County, Arizona is a well-known and controversial example of a state official who has refused to enforce federal mandates that state citizens do not support (in this case, having to do with illegal migrants). He argued that, as sheriff, he had exclusive jurisdiction over certain matters in Maricopa County.

State governors have also issued mandates in direct contravention of federal Covid-19 vaccine, business closure, and mask mandates, and state legislatures have enacted laws similarly in conflict with and challenging federal Covid-19 mandates.

Law enforcement personnel in so-called “sanctuary cities” have pledged active non-support of federal immigration officials’ efforts to capture and deport undocumented aliens.

**Private Actions in Court**

The following causes of actions (meaning a type of legal claim) may be directly applicable or used by analogy in order to gain popular support of actions to address malfeasance of the type described herein.

**Racketeer Influenced Corrupt Organizations (RICO) actions under 18 U.S.C.A. § 1961**

This cause of action involves charging a group with a conspiracy among multiple players to defraud a target through a pattern of racketeering conduct that is the proximate cause of monetary loss to the target.

One hugely detrimental series of transactions that, arguably, consist of a particularly fruitful conspiracy to defraud involves the student loan industry, with potential defendants/conspirators consisting of universities, government, media, loan servicers, and, in the case of private student loans, banks that make these predatory loans. Whether it might be possible to include members of Congress responsible for legislation exempting student loans from bankruptcy requirements and predatory lending laws (specifically, the Fair Debt Collection Practices Act) is a good question.

**Fraud actions under Rule 10b-5**

“Rule 10b-5: Employment of Manipulative and Deceptive Practices” provides:

*“It shall be unlawful for any person, directly or indirectly, by the use of any means or instrumentality of interstate commerce, or of the mails or of any facility of any national securities exchange,*

*(a) To employ any device, scheme, or artifice to defraud,*

*(b) To make any untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading, or*

*(c) To engage in any act, practice, or course of business which operates or would operate as a fraud or deceit upon any person, in connection with the purchase or sale of any security.”<sup>39</sup>*

In cases where securities are involved, Rule 10b-5 can be used to assert liability. In *Lorenzo v. SEC*, the U.S. Supreme Court held that paragraph (c) imposes liability on those who fraudulently disseminate false statements, even if the disseminators would not be liable under paragraph (b). Both the SEC and private citizens can enforce the requirements of the rule through lawsuits.

In *Blue Chip Stamps v. Manor Drug Stores*, the Supreme Court held that only purchasers or sellers of securities may bring a private action for damages under Rule 10b-5; however any member of the public may provide information to the SEC regarding possible violations of the federal securities laws.

**Fraud actions modeled upon Rule 10b-5: Causes of action for failure to disclose or fraudulent disclosure**

In cases not involving the sale of securities, Rule 10b-5 can be used by analogy to bring common law fraud actions. The following are ideas about circumstances in which these principles may be applied:



- Student loans
- Actions by the Fed that are not authorized by the Constitution and that are achieved by the creation of special purpose entities to do what is not permitted under Section 3(13) of the Federal Reserve Act (for example, making loans to financially troubled financial institutions like AIG during economic crises)
- Bailouts of major banks, insurance companies, automobile companies, and others
- Preferential government contracting to companies owned or associated with former high-level government appointees or members of the military-industrial complex
- FASAB 56 and other exemptions from public disclosure requirements that allow government and Mr. Global to avoid financial transparency
- Adoption of laws drafted by lobbyists for special interests, particularly where the lobbyists have previous government service and the laws are detrimental to the interests of the public and kept secret from the public and legislators at large (as opposed to leaders and members of committees that sponsor the legislation in bill form)
- Illegal extortion and blackmail of high-level legislative, judicial, and executive decision-makers
- Illegal wars justified by lies (e.g., weapons of mass destruction) in order to create “emergency” conditions under which laws can be evaded
- Legislation purposely adopted to enable federal government to exercise “emergency” powers

- Predatory lending in residential loan market for pump-and-dump profits by institutional investors and the power elite

**Fraudulent inducement**

Fraudulent inducement is a cause of action that involves misrepresentations to others that result in their making decisions or taking action that they would not if they knew the truth. Many young and impressionable students have been fraudulently induced to enter expensive educational programs that are unlikely to result in employment and induced to borrow large amounts to pay for the programs under terms they do not understand and assumptions that are unrealistic by those who will profit from such decisions.

Similarly, home buyers may be induced by government and private companies offering no- and low-down-payment loans to purchase homes and automobiles that are not sound investments and that they will likely lose in an economic downturn or in the event of unexpected adverse personal circumstances.

**Breach of contract and breach of fiduciary duty actions**

The use of concepts developed from causes of action based on breach of contract and breach of fiduciary duty can be a fruitful source of actions based upon malfeasance by public officials and contractors.

**Eminent domain: Public taking**

The laws of eminent domain, whereby the government may take property (usually real estate) for the good of the public at large—as when a highway is built—can be applied by analogy to instances of the government’s depriving individuals and small businesses of rightful profits or other personal property without just compensation. The argument goes that the government should pay the injured party the fair market value of the lost property. If a government executive (for example, a governor, mayor, or president) takes illegal action to cause the shutdown of small businesses, allegedly for the good of the public, is that a taking without just compensation? We would argue that it is.

**Tortious interference with business**

This cause of action may be directly applicable to cases in which, for example, government contracts are awarded fraudulently or otherwise not according to the law. Arguably, an executive order shutting down businesses for fake emergencies may be actionable against those who facilitated and carried out the orders requiring the closure of businesses. The damages are equal to the profits that would have been made had the businesses not been shut down.

An FDA order approving a medicine that is not effective or safe but sponsored by a company engaging in fraud, bribery, or extortion (as where the approving official(s) are the subject of blackmail or threats if they do not take the requested action) at the expense of a better, more effective, or safer drug could be characterized as tortious interference with business.

**Class actions**

Class actions may be brought in state courts having favorable established precedents and laws and sympathetic state and federal regulators by similarly situated individuals and small businesses for physical damages (for example, health-related) due to corporate misdeeds.



Other Legal or Political Actions

Use of civil procedure discovery rules to obtain documents

Various state rules of civil procedure are required to be followed in state courts for civil actions. Rule 34 allows “discovery” (party- and case-related disclosure of relevant documents required as part of the process of preparing for trial), allowing a proposed party plaintiff to enforce a request for relevant documents before filing a civil action. While an attorney general or district attorney can obtain documents as part of a civil criminal investigation, private non-governmental parties can invoke the discovery rules, which include no express exemptions for allegedly classified or “state secret” documents. Liable parties may claim attorney-client, executive- or other privilege, but, often, they must justify any failure to disclose to a judge, who (if honest and not subject to control file or other untoward pressure) is a neutralizing influence. The judge can reject false claims of privilege interposed by liable parties purely for the sake of hiding evidence of wrongdoing.

Use of Freedom of Information Act to obtain information and documents

Recent administrations representing both Republican and Democratic parties have been loath to obey disclosure obligations under FOIA and analogous state laws. One avoidance tactic is to subcontract governmental functions to third parties, which then claim that they are not subject to FOIA. Bringing a lawsuit on this very issue in order to challenge this practice could set a useful precedent.

Additionally, one never knows what information one can obtain through a FOIA request, particularly when one refuses to give up and is willing to take governmental avoidance of disclosure and denials into the courts. One of the areas where we would most like to see a breakthrough is on FOIA requests related to the activities of the New York Fed on behalf of the U.S. government and as agent for the Exchange Stabilization Fund.

Boycotts

Creative use of boycotts is a useful method to gain public support and pressure corporate misbehavers to come clean, change their business practices, or disassociate from perpetrators of crimes against the public. A tried-and-true method used by corporate stockholders to address matters of concern about corporate behavior is confrontation of management at corporate annual meetings. Well-prepared media briefing packages posted on the Internet and emailed to congressional representatives and media are techniques that may enhance the chances of success in publicizing important misbehavior, misrepresentations to the public, failure to warn the public, and similar matters. Boycotts can also serve as a complementary action in support of litigation.

New media prison

During the Hamilton Securities litigation, Catherine and Carolyn regularly would provide transparency of people and companies engaged in corrupt or unethical practices. By making easily accessible on the Internet detailed accounts of damning information about the party, complete with citations and deep research, members of the

media could write stories without having to spend a lot of time doing their own research. While there was never any formal admission that this transparency contributed to the outcome, several high-level players in board of directors and political roles lost their positions or career opportunities as the result of media articles created from research posted by a loose group of collaborating parties bringing transparency to and documentation of corruption.

Shunning

Simple shunning has the potential to disable the careers and reputations of corporate wrongdoers and perpetrators of fraud on the American people. Refer to the ancient Greek play *Lysistrata* for an illustration of an even more drastic method for wives and lovers to put pressure on men to come clean. Another tactic is to make fun of wrongdoers’ greed, sociopathy, or narcissism through use of jokes, cartoons, and satire. For an excellent example, see CJ Hopkins’ hilarious *Trumpocalypse* essays.

Challenge to government subcontracting of essential government functions

One essential solution to the many problems that come with government’s outsourcing to private contractors (including their refusal to comply with FOIA requests by the public, improper use of confidential and private data, legal questions regarding status of mercenary forces that are not subject to military regulations and courts, and flouting of the rule of law) is to use government employees to perform essential government functions.

Anecdotal evidence indicates that even government bureaucrats cannot obtain information gathered under federal government contracts from contractors acting as agents of the government. However, under the common law of agency and case precedents going back for centuries, agents are not authorized beyond their authorization by the principal. Here, the principal (federal government) cannot legally delegate actions the government is not authorized to take (e.g., illegal actions or actions not authorized under financial statutes), and agents certainly cannot refuse to disclose their actions (that is, data collected or developed as agents) to the principal.

Resistance to vaccine passports and CBDCs

Taxpayers can resist increasing trends toward institution of global ID systems, vaccine passports, and CBDCs. Straightforward forms of resistance include observing “cash Fridays”<sup>40</sup> and similar programs and refusing to patronize establishments that refuse to accept cash payments or require vaccine passports for entry. Small businesses can join the effort by providing incentives for cash payments for their goods and services. Solari offered free subscription months for subscribers to The Solari Report who elected to pay with cash, check, or coin.

Other alternatives to CBDCs are community barter programs,<sup>41</sup> community currencies,<sup>42</sup> and the use of precious metals for business and consumer transactions. On the local level, small businesses can choose to carry their own accounts as they did in pre-Mastercard and Visa times. Any and all steps that reduce our dependency on digital financial transactions will contribute to positive resistance.

**Passive resistance to improper or illegal government mandates**

The public can make it harder for government to successfully impose mandates that damage small businesses and taxpayers (like the pandemic shutdowns and vaccine mandates) by making it difficult for officials to effectuate the mandates. An example of this type of resistance is the use of the employer and school forms developed by Solari that employees can present to their employers and parents can present to their children’s schools in reaction to announcements of Covid-19 vaccine mandates. Here, the enforcer of the mandate (employer or school) is informed of potential liability for any injuries to employees and students resulting from forced vaccinations and is put in the position of explaining how informed consent can be given by or on behalf of vaccine recipients (a virtual impossibility). Submitting the forms forces employers and schools to deal with employees and parents who are well educated regarding the potential risks of vaccination and the falsehoods by which the mandates are being justified by the central bankers leading the “Going Direct Reset.”

**Breach of trust**

A lawyer can be disbarred for committing breach of trust with respect to his or her clients. Usually, this occurs when the attorney uses client funds required to be held in a client trust account for his or her own purposes. We would argue that all office-holders who stood by while \$21 trillion in non-accountable adjustments against Treasury were made and disclosed publicly committed breach of the American people’s trust, as did the recipients of the stolen funds and the banks

and government contractors who facilitated the unauthorized expenditures or transfers. Similarly, corporate managers responsible for facilitating illicit expenditures or deposits to private trust funds or who received stolen funds themselves are in breach of the trust of corporate stockholders who would not invest if they knew the truth.

**State Secretaries of State actions**

Corporations and limited liability companies are creatures of state law and are formed under the laws of a state. In many cases, that state is Delaware, due to its pro-business laws and court systems, although, increasingly and for similar reasons, businesses are forming and locating in South Dakota. If a business other than a bank transacts business in a state other than its state of formation, it is required to register as a foreign corporation, partnership, or limited liability company in that other state. In the event a corporation violates state law or defaults on a state contract, the Secretary of State or Attorney General may be able to cancel the company’s charter or authority to transact business in that state. If no such authority exists, the state legislature could enact a law or, conceivably, a state agency could promulgate a regulation, that would permit such an action.

**Limits on contracting opportunities for businesses that violate laws or default on contracts**

Any federal, state, or local government, as part of the process of awarding contracts for the provision of goods and services, can condition the award on the absence of civil or criminal violations by the

businesses competing for the contracts, or even on the competing businesses not being in default on any government contracts.

Following the Savings and Loan Crisis of the 1990s, Resolution Trust Corporation (RTC) instituted and made public just such “bad boy” provisions that prevented entities in default on any government contract from purchasing defaulted mortgage loans in RTC loan sales. As a result, at least some loans in default by investment banks were brought current. The SEC and state securities divisions often put “bad boy” limits on individual licensure to offer, sell, and provide advice regarding securities. “Bad boy” provisions limit violators from engaging in securities-related work for life, confirming that there is precedent for this type of action.

**Limitations on state and local appropriations for universities whose academic operations and endowments demonstrate profound conflicts of interest**

All universities benefit from state and local appropriations. Citizens can prompt legislators to revoke these appropriations when academic operations clearly support federal corruption. Consider the university scientists and doctors who sit on the FDA’s Vaccines and Related Biological Products Advisory Committee (VRBPAC), who voted on October 26, 2021 to administer experimental Covid-19 injections to up to 28 billion U.S. children ages 5 to 11. Given the deaths and injuries the injections have already caused in adults and children ages 12 and up, their decision cannot be viewed as anything other than genocidal. Taxpayers can let legislators know, in no uncertain

terms, that they do not support financing educational institutions that engage in such destructive behaviors and investments.

**Governmental and pension fund limits on investment**

Federal, state, and local governmental entities as well as union, state, and other pension funds have control over the investment of billions, if not trillions, of dollars. They can institute policies that prohibit investment in the securities of companies with a history of law violations or other conduct that does not meet the standards of such funds. However, because private pension funds are governed by the provisions of ERISA (the Employee Retirement Income Security Act of 1974), any such limits must pass muster under that statute.



Actions Related to Criminal Violations

Crimes are crimes, whether committed on behalf of government to take out the leader of a foreign government, or by intelligence agencies or members of organized crime families at the direction of the Deep State to silence potential whistleblowers, or by handlers of politicians for the purpose of controlling votes by legislators or actions by office-holders. Once district attorneys and Attorney General offices have “come clean,” such crimes can be pursued by enforcers at the state and local levels. Most crimes are violations of state, not federal, statutes. The following sections outline just a few examples of potentially prosecutable criminal conduct tacitly supported in our current system of government.

Prosecutions related to murder and genocide

From the assassination of President Kennedy to the suiciding of Jeffrey Epstein, Enron executives, and others, murder as a last resort has proved the solution to a host of problems experienced in the maintenance of the U.S. government and its secrets. Typically, these murders seek to take out leaders and silence those who pose a threat of exposure of covert actions, secret illicit transactions, unsavory behavior of politicians and oligarchs, and criminal conduct.

Beyond murder of “bothersome” individuals, there is also genocide involving actions known to likely cause deaths of hundreds or thousands of people. When the governor of the second-largest state stands by or orders that Covid patients be moved from hospitals to nursing homes filled

with the elderly, that is genocide. When political office-holders represent to the American people that there is no successful treatment for Covid-19 and make sure that doctors who say otherwise are threatened with the loss of their privileges or licenses to practice—all to justify the FDA’s granting of emergency use authorization of a dangerous experimental gene therapy—that, too, is genocide. When the CDC juices the Covid-19 statistics to hide the number of deaths of the recently vaccinated and stands by while children (who have virtually zero risk of getting, let alone dying from, the virus) are vaccinated, that’s attempted genocide.

Prosecutions related to extortion and blackmail

A major route for the control of politicians’ votes and actions is via the maintenance of control files. In such situations, “handlers” make clear the consequences of straying from positions that contribute to the profits and control of big business and the central banking cartel.

Prosecutions related to bribery

Accepting payments or anything else of value in exchange for actions such as approving a dangerous drug, looking the other way while toxins are released into the environment, voting a certain way in the legislature, or approving abusive government contracts or contracts that violate the law is bribery.

Prosecutions related to theft

Simple theft accounts for the disappearance of much of the taxpayer money missing from the books of the federal government and, to a lesser extent (because states and local governments cannot, or at least do not on a widespread basis, create their own currencies), local and state governments.

Prosecutions related to slush funds

Whether the stashing of taxpayer funds—in slush funds created by intelligence agencies or other covert branches of government, the Exchange Stabilization Fund, or single purpose entities created for the purpose of getting around finance laws—is strictly criminal will depend on the circumstances of a given situation. Nonetheless, we must be highly suspicious of the use of “off-balance-sheet” vehicles and take the position that a slush fund is improper unless it can be legally justified.

A similar situation presents itself when, for “national security” purposes, FASAB 56 is invoked to transfer funds from one account (the proper accounting convention) to another account in another agency or within the same agency created for the purpose of hiding the real use for the funds from taxpayers, and a “clean” audit opinion is furnished by auditing firms that are aware of the ruse (and, therefore, are co-collaborators in the deception).

Prosecutions of legislators for “contributions for votes”

Federal and state prosecutors and local district attorneys can bring criminal charges against legislators, from U.S. Congressmen and Senators to local city council members, for selling their votes in exchange for campaign contributions—and they may, at least in many cases, prevail. Such prosecutions are rare, however, and tend to take place more often at local than federal levels. In Cincinnati, for example, no fewer than three city council members were indicted during a single session; one, PG Sittenfeld, was indicted on federal bribery and extortion charges for soliciting campaign contributions from real estate interests in exchange for votes in favor of a downtown real estate development. It doesn’t take long, however, to find instances of outright admission by lobbyists and other partisan stakeholders that major campaign contributors’ favored bills are supported by legislators whose election campaigns accepted these same contributors’ substantial campaign contributions.

Structural Changes

The Treasury can issue money directly

In the U.S., many members of the public do not realize that under the Federal Reserve Act, the creation of money is achieved by means of actions by a privately owned bank—the Federal Reserve. This is called the “fractional reserve system” of banking. Under this existing monetary system, when the federal government spends money, it issues Treasury securities on which it must pay interest to the securities holders. In the past, Treasury securities holders consisted of a broad spectrum of investors, including pension funds, foreign investors, foreign sovereign wealth funds, and banks to hold as reserves. More recently, however, the demand for Treasury securities by foreign governments (such as China) has decreased, necessitating the purchase of Treasury securities by the Fed. The result is that the owners of the New York Fed in particular (that is, private international banks and, in turn, their owners and officials) exert an even greater level of control than already existed. There is nothing to prevent Congress from enacting new legislation to take back the origination of money from the Fed, thereby saving taxpayers the interest that would be payable on Treasury securities and placing control over the monetary system with the voters, as opposed to private banks.

Returning prisons to government control

See Chapter 10 of *Dillon Read & Co. Inc. and the Aristocracy of Stock Profits*.<sup>33</sup>

Elimination of private armies

The problems created when mercenary armies, rather than U.S. military officers and enlisted men and women, are employed for enforcement and war-related functions are legion. Problems include use of torture, murder of civilians, private company control of classified information, and reliance on poorly trained or untrained employees for jobs that require technical expertise (such as the reported repair of helicopters by untrained workers employed by private military contractor DynCorp, which subsequently changed its name due to bad press). Ceasing the practice of contracting out military functions would save on both authorized and unauthorized expenses (otherwise known as waste, fraud, and abuse).

Covert Control and Operations

It is important to recognize that any effort to implement a reformation of the tax system and a cleaning-out of corruption will face opposition engineered by covert means, including by public and private intelligence agencies funded with our tax money. That means that plans to bring about these changes need capacity and resources in place to deal with such operations and the people and players under covert control.





## Next Steps

The challenges that we have described are duplicated in many countries throughout the world. If you are not a U.S. citizen or resident, we hope you will attempt a similar analysis for your nation, territory, or jurisdiction.

If you are a U.S. citizen or resident, the time has come for you to take action. The challenge for each of us is to identify and organize with others of like mind and find a pathway to the future that is both practical and empowering.

Each person is different. Our locations, experiences, and skills vary. So do our resources and networks. However, we all have something to bring to the effort through one or more of a variety of actions that each of us alone can identify.<sup>43</sup>

- **Discuss:** One thing we can each do is encourage a discussion about the growing criminality that plagues our tax systems and expenditures. To help our subscribers do so, we have made this presentation open to the public, so that you can forward this link to family, friends, and colleagues.
- **Lobby:** Your taxes fund a variety of government officials, including District Attorneys, Attorney Generals, and Judges who you pay to enforce the law. You can encourage them to join the discussion and organize and take action.
- **Legislate:** Are you a state legislator or do you work in state government? You may have the ability to assert a variety of states' rights to address corrupt use of federal taxes or expenditures and mandates.
- **Speak out:** Do you have personal knowledge of corruption in the tax system? Document, publish, and bring transparency in a manner that can provide evidence to support litigation.
- **Offset:** If you have a credit card or student loan debt with one of the New York Fed member banks and have access to sound legal advice and want to exercise a common law right of offset—and are prepared to manage through the legal repercussions—this may be a possibility for you.
- **Question:** Are you a beneficiary of the federal Thrift Savings Plan or a pension fund with a large investment in U.S. Treasury securities? You may want to invite them into the discussion or ask them why they are not taking action on your behalf.
- **Litigate:** Are you an attorney or knowledgeable about tax law? Perhaps you can organize or lead a litigation effort.
- **Finance:** Is there a law firm, organization, or group of taxpayers willing to file litigation? You may want to help finance them.
- **Educate:** Are you are a writer, documentary filmmaker, or journalist? You can support efforts to organize a wide variety of activities to end the practice of using tax monies in illegal or wasteful ways.
- **Don't quit:** A significant clean-up of the tax system requires a broad consensus. That will take time and requires a process that may be frustrating. It is important to stick with it.
- **Do quit:** Is your company or agency helping implement corrupt practices? Stop helping. Just quit.
- **Pray:** At its root, we are dealing with a spiritual war. Some of us prefer to work quietly behind the scenes. Prayer is one way that can be quite effective.

As you look for opportunities to bring about positive change, keep in mind that the globalists who are centralizing power would love to use our efforts to further theirs. They would love to get us to support further digitization of the financial system under their control by promoting cryptocurrencies. They would love to use our efforts to organize to target us as domestic terrorists. They will try to channel our dissatisfaction in the direction of weakening sovereign governments so they can exercise greater control over voting and election processes and fiscal policy.

We wish to strengthen the rule of law. We wish to strengthen our individual sovereignty and national sovereignty representing the electorate. So, whatever you do, it is good to keep in mind our ultimate goal—human freedom supported by the rule of law.



## Conclusions

What will we do about our taxes? From the day in 1999 when we realized that a financial coup was underway, we have discussed this question many times.

What will we do about our taxes? We invite you to join the discussion. The time to act is now.

Here is the link—pass it on.

<https://ourmoney.solari.com/taxation/>





# Endnotes

1. “The Exchange Stabilization Fund with Rob Kirby,” The Solari Report, March 9, 2017.

2. Aruna Viswanatha and Brett Wolf. “HSBC to pay \$1.9 billion U.S. fine in money-laundering case.” Reuters, December 11, 2012.

3. John Titus. *All the Plenary’s Men*, April 28, 2017. [https://www.youtube.com/watch?v=2gK3s5j7PgA&t=2146s&ab\\_channel=BestEvidence](https://www.youtube.com/watch?v=2gK3s5j7PgA&t=2146s&ab_channel=BestEvidence)

4. Catherine Austin Fitts. *2nd Quarter 2019 Wrap Up – The State of Our Currencies: The End of Currencies*. The Solari Report, Vol. 2019, No. 4.

5. John Titus. “The Going Direct Reset.” In: *2020 Annual Wrap Up – The Going Direct Reset*. The Solari Report, Vol. 2021, No. 1, pp. 14–83.

6. John Titus. “Central Bank Digital Currencies: Human Data-Mining Goes Global.” In: *2nd Quarter 2021 Wrap Up – CBDCs: Why You Want to Hold on to Your Cash*. The Solari Report, Vol. 2021, No. 3. <https://home.solari.com/coming-thursday-2nd-quarter-2021-wrap-up-cbdc-why-you-want-to-hold-on-to-your-cash-with-john-titus/>

7. Corey Lynn. “The Global Landscape on Vaccine ID Passports and Where It’s Headed: Part 1.” The Solari Report, June 28, 2021.

8. Corey Lynn. “The Global Landscape on Vaccine ID Passports Part 2: How Your Digital Identity Is Moving to The Blockchain for Full Control Over Humans.” The Solari Report, July 26, 2021.

9. Corey Lynn. “The Global Landscape on Vaccine ID Passports Part 3: The Key Implementers of Your

Digital Identity onto The Blockchain.” The Solari Report, August 9, 2021.

10. Corey Lynn. “The Global Landscape on Vaccine ID Passports Part 4: BLOCKCHAINED.” The Solari Report, August 26, 2021.

11. Elga Bartsch, Jean Boivin, Stanley Fischer, and Philipp Hildebrand. *Dealing with the next downturn: From unconventional monetary policy to unprecedented policy coordination*. BlackRock Investment Institute, August 2019.

12. Elga Bartsch. “Going direct: How central banks could deal with the next downturn.” BlackRock Investment Institute, October 3, 2019.

13. Jessica Anderson and Tim Prudente. “Fells Point businesses threaten to withhold taxes if Baltimore does not address crime, drug dealing and other issues.” *The Baltimore Sun*, June 8, 2021.

14. Catherine Austin Fitts. “Book Review: The Edge of the World by Michael Pye.” The Solari Report, December 29, 2020.

15. For example, the SAM.gov website is the official U.S. government site for registering to do business with the U.S. government. According to the site, “reports can be used to support analysis of federal spending including geographical analysis, market analysis, and analysis on the impact of the congressional and presidential initiatives in socio-economic areas such as small business spending.” One can search lists of U.S. government contractors by state at <https://www.governmentcontracts.us/government-contractors/>. The Small Business Administration (SBA) maintains a list of prime U.S. government contractors with subcontracting plans at <https://www.sba.gov/document/support-directory-federal-government-prime-contractors-subcontracting-plans>. Finally, a list of available government contracting reports can be found at [https://www.fsd.gov/gsafsd\\_sp?id=kb\\_article\\_view&sysparm\\_article=KB0029880&sys\\_kb\\_id=4c3a0e5d1b5c3c909ac5ddb6bc4bcb3c&spa=1](https://www.fsd.gov/gsafsd_sp?id=kb_article_view&sysparm_article=KB0029880&sys_kb_id=4c3a0e5d1b5c3c909ac5ddb6bc4bcb3c&spa=1). Private sources include <https://washingtontechnology.com/toplists/top-100-lists/2020.aspx> (by

calendar year), <https://dsm.forecastinternational.com/wordpress/2021/02/02/top-100-defense-contractors-2020/>, <https://washingtontechnology.com/articles/2021/06/18/top-100-2021-welcome.aspx>, <https://about.bgov.com/top-defense-contractors/>, and <https://www.govexec.com/magazine/2010/08/top-100-defense-contractors/32143/>.

16. <http://www.fi-aeroweb.com/Top-100-US-Government-Contractors.html>

17. <https://missingmoney.solari.com/>

18. The *2018 Annual Wrap Up – The Real Game of Missing Money* is available to the public online at <https://hudmissingmoney.solari.com>. Hard copies are available to Solari subscribers at <https://home.solari.com/annual-wrap-up-2018-the-real-game-of-missing-money/>.

19. “The Corruption and Compromise of the NSA with William E. Binney.” The Solari Report, June 28, 2017.

20. “The Future of Freedom: An Interview with NSA Whistleblower William Binney” (a feature interview by Richard Grove). Tragedy and Hope. [https://tube.solari.com/wp-content/uploads/2021/10/NSA-Whistleblower-William-Binney-interviewed-by-Richard-Grove\\_Tragedy-and-Hope.mp4](https://tube.solari.com/wp-content/uploads/2021/10/NSA-Whistleblower-William-Binney-interviewed-by-Richard-Grove_Tragedy-and-Hope.mp4)

21. U.S. Immigration and Customs Enforcement. “HSBC admits to anti-money laundering and sanctions violations following an HSI El Dorado Task Force investigation. December 11, 2012. <https://www.ice.gov/news/releases/hsbc-admits-anti-money-laundering-and-sanctions-violations-following-hsi-el-dorado>

22. The Solari Report. “JPMorgan Chase: Selected Legal, Regulatory, and Enforcement Settlements, 2002 to 2019.” <https://home.solari.com/wp-content/uploads/2019/12/JPMorgan-Chase-Selected-Settlements.pdf>

23. <https://garywebbdarkalliance.wordpress.com/dark-alliance/>

24. Catherine Austin Fitts. “Real Deal: CSC DynCorp & the Economics of Lawlessness.” The Solari Report, July 25, 2017.

25. For an archived 2014 description of the PRISM software published by the Privacy and Civil Liberties Oversight Board, see <https://web.archive.org/web/20150218223115/http://www.pclob.gov/library/702-Report.pdf>.

26. Mark Skidmore and Catherine Austin Fitts (with Rob Kirby and David Pare). “Missing Money Update: Thrift Savings Fund—Treasury Account 026x6153.” The Solari Report, August 3, 2020. <https://missingmoney.solari.com/missing-money-update-thrift-savings-fund-treasury-account-026x6153/>

27. “Strong Towns with Chuck Marohn.” The Solari Report, August 5, 2017.

28. “1st Quarter 2020 Wrap Up: The Real Deal on Going Local – The Infrastructure Challenge with Chuck Marohn.” The Solari Report, April 18, 2020.

29. [https://en.wikipedia.org/wiki/Coingate\\_scandal](https://en.wikipedia.org/wiki/Coingate_scandal)

30. Robert F. Kennedy, Jr. “Dr. Fauci, Mr. Hyde: NIAID’s Barbaric and Illegal Experiments on Children.” Chapter 7 in *The Real Anthony Fauci: Bill Gates, Big Pharma, and the Global War on Democracy and Public Health* (pp. 243–256). New York: Skyhorse Publishing; 2021.

31. Catherine Austin Fitts. “The Myth of the Rule of Law or How the Money Works: The Destruction of Hamilton Securities Group.” 2001. [https://home.solari.com/wp-content/uploads/2015/myth\\_of\\_the\\_rule\\_of\\_law.pdf](https://home.solari.com/wp-content/uploads/2015/myth_of_the_rule_of_law.pdf)

32. Catherine Austin Fitts. *Dillon Read & Co. Inc. and the Aristocracy of Stock Profits*. Solari, Inc., 2005, 2021. <https://dillonreadandco.com/>

33. Catherine Austin Fitts. “The Clinton Administration: Progressives for For-Profit Prisons.” Chapter 10 in *Dillon Read & Co. Inc. and the Aristocracy of Stock Profits*. Solari, Inc., 2005, 2021. <https://dillonreadandco.com/prisons/>



34. Catherine Austin Fitts and Solari team. “Coming Clean: Building a Wonderful World.” The Solari Report, first published July 4, 2004.

35. “1st Quarter 2021 Wrap Up—Take Action 2021, Part 1: Loosen Technology’s Grip on Your Mind with Corey Lynn.” The Solari Report, April 22, 2021.

36. Catherine Austin Fitts. “Unpacking Your Financial Ecosystem.” The Solari Report, March 23, 2017.

37. Catherine Austin Fitts. “Book Review: Follow the Money: A Citizen’s Guide to Local Government.” The Solari Report, May 2, 2017.

38. Kimbra Cutlip. “In 1868, two nations made a treaty, the U.S. broke it and Plains Indian tribes are still seeking justice.” *Smithsonian Magazine*, November 7, 2018.

39. <https://casetext.com/regulation/code-of-federal-regulations/title-17-commodity-and-securities-exchanges/chapter-ii-securities-and-exchange-commission/part-240-general-rules-and-regulations-securities-exchange-act-of-1934/subpart-a-rules-and-regulations-under-the-securities-exchange-act-of-1934/manipulative-and-deceptive-devices-and-contingencies/section-24010b-5-employment-of-manipulative-and-deceptive-devices>

40. “#CashFriday.” The Solari Report, July 2, 2021.


41. “The Barter Opportunity.” The Solari Report, November 16, 2008.

42. “Local Currencies: Links.” Solari Report, November 30, 2018.

43. For those who are Christians or open to biblical inspiration, see Paul’s *First Letter to the Corinthians*, Chapter 12, Verses 7–13, in which he describes the gifts of the spirit, reminding us that each has unique gifts and analogizing to the body, where one part is not more important than another and all are needed for the functioning whole:

“<sup>7</sup>But to each one is given the manifestation of the Spirit to the profiting [of all].  
<sup>8</sup>For to one through the Spirit is given a word of wisdom, and to another a word of knowledge according to the same Spirit, <sup>9</sup>to another [acts of] faith in the same Spirit, and to another gifts of healing in the one Spirit, <sup>10</sup>and to another workings of power, [and] to another prophecy, and to another discerning of spirits, to another kinds of tongues, and to another interpretation of tongues.. ”





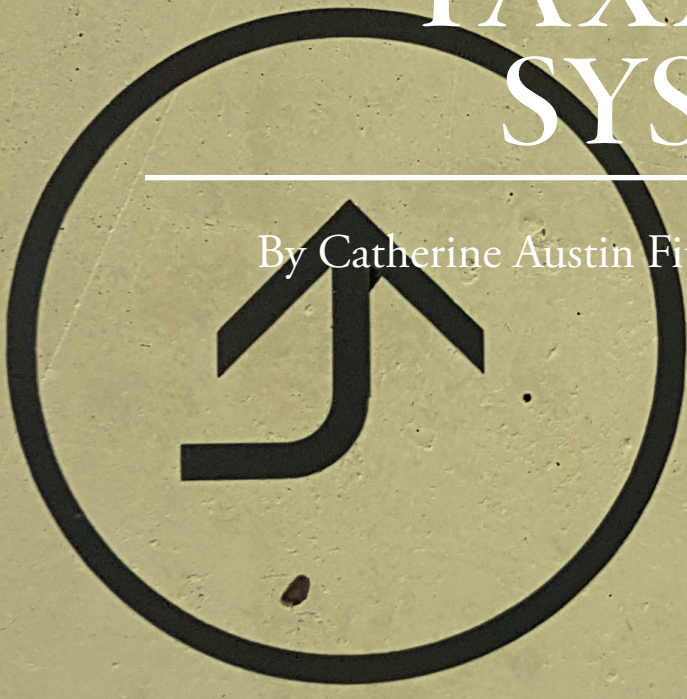
III

---

# AN OVERVIEW OF THE U.S. TAXATION SYSTEM

---

By Catherine Austin Fitts and Carolyn A. Betts, Esq.



The following article provides an outline of the important laws, agencies, and players collecting, managing, or impacting U.S. taxes and tax policy. If the reader would like more detail on any aspect of most of these, it is readily available through online encyclopedias.

I	Key Laws
II	Taxation Players
III	Players for Holding and Control of Government Tax Money and Other Assets
IV	Taxes
V	Systems for Collection of Tax and Financial Data and Related Regulatory and Enforcement Capacity
VI	Federal Agencies with Significant Covert Operations and Financial Market Intervention History
VII	International Programs, Institutions, and Treaties that Impact U.S. Financial Management and Tax Policy
VIII	Agencies with Significant Expenditure or Credit Operations that Regularly Fail to Comply with Financial Management Laws or Engage in Illegal Operations
IX	Judiciary
X	Conflicts of Interest Impacting Tax Policy
XI	Real Estate
XII	Potential Repositories and Intermediary Accounts for Secret Programs and Money Laundering
XIII	Proposed Biden Administration Changes



Key Laws

A. U.S. Constitution

- a. Appropriations Clause
- b. Statement of Accounts Clause: Requires the government to provide a detailed account of all the money it spends as approved by Congress
- c. No taxation without representation
- d. 11th Amendment: Citizen may not sue own state in Federal court

B. Federal statutes

- a. Federal Reserve Act (establishes Federal Reserve System)
- b. Anti-deficiency Act (no spending in excess of appropriations)
- c. Accounting and Auditing Act of 1950
- d. Miscellaneous Receipts Act (funds received must be deposited in Treasury with exceptions for:
  - 1. Gifts
  - 2. Collections (e.g., filing fees, permits)
  - 3. Revolving funds
- e. Gold Reserve Act (establishes Exchange Stabilization Fund)
- f. Federal Financial Managers Integrity Act of 1982
  - 1. Minimum standards of accounting at executive agencies
  - 2. Agency heads required annually to state whether financial accounts compliant and if not compliant produce statement of weaknesses and plans to fix them
- g. Government Securities Act of 1986: Provides that Treasury Secretary may regulate brokers

and dealers in U.S. government securities and authority is shared with Securities and Exchange Commission (SEC), Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (FDIC)

h. Chief Financial Officers Act of 1990

- 1. Requires 24 agencies to establish Chief Financial Officer (CFO) offices
- 2. Deputy Director of Management in Office of Management and Budget (OMB) to coordinate agency CFOs and Controller of the Office of Federal Financial Management to assist (appointed by President)
- 3. OMB submits annual report to Congress on how agencies and quasi-government agencies are complying with financial reporting requirements
- 4. Agency CFOs responsible for preparing financial statements for regular audit, putting together uniform financial management system that is useful in evaluating performance of agency

i. Federal Credit Reform Act of 1990

j. Government Performance and Results Act of 1993

- 1. Requires executive agencies to develop strategic plans every three years, annual performance plans, and report annually on their plans’ progress
- 2. Strategic plans require agencies to consult with Congress and “define their missions, establish results-oriented goals, and identify the strategies that will be needed to achieve those goals”

- 3. OMB responsible to assure that plans are consistent with President’s budget and administration policies
- 4. Problem with lack of top leadership commitment to results

k. Government Management Reform Act of 1994

- 1. Requires annual audited financial statements from all CFO Act agencies
- 2. Annual audit by Government Accountability Office (GAO) of overarching financials
- 3. Publicly available reports include discussion of the overall financial position of the offices, activities, and projects of each agency and the results of its operations

l. Federal Financial Management Improvement Act of 1996

- 1. More thorough audit reports
- 2. Uniform standards
- 3. Failure report followed up with remediation plan to bring agency into compliance within three years

m. Federal Funding Accountability and Transparency Act of 2006: Created public site with comprehensive information on each federal award (USASpending.gov)

n. GPRA Modernization Act of 2010

- 1. Strategic plans every four years
- 2. Congressional consultation every two years and consultation with appropriations and authorizing committees periodically
- 3. More information on how to achieve goals
- 4. Review and respond process with OMB

- 5. Scaling responses of goals not met
- 6. OMB must submit performance plans with each budget

o. Digital Accountability and Transparency Act of 2014

- 1. Integrated the reporting requirements of the CFO Act and the American Recovery and Reinvestment Act of 2009 (a recession stimulus package)
- 2. Expanded government spending reporting requirements
- 3. Agencies required to post information about their budgets—including funds spent, funds remaining to be spent, and funds reprogrammed or transferred—in a form that can be downloaded in bulk
- 4. Requires audits of submitted data



Taxation Players

A. Governments

- a. Federal
  - b. State
    - 1. 50 states
    - 2. District of Columbia (federal district)
    - 3. U.S. territories (unincorporated)
      - i. Puerto Rico, Guam, U.S. Virgin Islands, and Northern Mariana Islands (organized, residents are U.S. citizens); American Samoa (not organized, residents are U.S. nationals)
      - ii. If organized, subject to Organic Act, which establishes territorial government
      - iii. U.S. citizens: Can't vote in federal elections, represented and can vote in Congressional committees but have no Congressional floor vote
  - c. Local (in states)
    - 1. Counties
    - 2. Cities
    - 3. Villages
    - 4. Townships
- B. Government corporations, political subdivisions, and other government entities and functionalities
- a. Departmental undertakings: Operated by government, revenues go into government treasury, not a separate entity (e.g., Federal Housing Administration)
  - b. Government corporation is business owned by government (e.g., U.S. Postal Service) or public benefit corporation (such as bonding agencies)

- c. Agencies/instrumentalities: Organization in machinery of government responsible for oversight and administration of given functions
  - d. Municipal utilities
  - e. School districts
- C. Terms and systems for hybrid public-private and other pools of (or including) government money
- a. Pooled insurance arrangements among local entities (e.g., Public Entities Pool of Ohio)
  - b. Pooled investment and collateral systems (e.g., Ohio Pooled Collateral System),<sup>1</sup> where local government-owned assets are deposited in enrolled financial institutions and monitored by the state auditor
  - c. Taxing districts (definition: counties, townships, cities, and incorporated towns and villages, school, road, park, sanitary, mosquito abatement, forest preserve, public health, fire protection, river conservancy, tuberculosis sanitarium, and any other municipal corporations or districts with the power to levy taxes)
  - d. Industrial development projects and bond funds
  - e. State universities (land grant colleges [e.g., Ohio State] versus others)
  - f. Federal/state programs (Medicaid, Supplemental Nutrition Assistance Program)
  - g. Governmental authority (definition: the government of the United States or any other nation, or of any political subdivision thereof, whether state or local, and any agency, authority, instrumentality, regulatory body, court, central bank, or other entity exercising

- executive, legislative, judicial, taxing, regulatory, or administrative powers or functions of or pertaining to government [including any supranational bodies such as the European Union or the European Central Bank])
  - h. Quasi-governmental organization (definition: one that has some, but not all, of the defining characteristics of a government, e.g., hospitals, certain electricity grid exchanges and operators, government-sponsored enterprises such as the Federal Home Loan Mortgage Corporation [FHLMC or “Freddie Mac”] and Federal National Mortgage Association [FNMA or “Fannie Mae”], and common pools resource associations) (definition: created and funded by government but enjoy operational and political independence, e.g., Federal Reserve, FNMA—workers are private-sector employees)
- D. Regional and multi-jurisdictional agencies and any related entities with significant financial reserves (e.g. Tennessee Valley Authority [TVA])
- E. International organizations
- a. North Atlantic Treaty Organization (NATO)
  - b. United Nations (UN)
  - c. International Monetary Fund (IMF)
  - d. World Bank
  - e. Bank for International Settlements (BIS)
- F. Other private players
- a. Think tanks
    - 1. Heritage Foundation
    - 2. Brookings Institution
    - 3. Council on Foreign Relations

- 4. Cato Institute
  - 5. Ludwig von Mises Institute
  - 6. RAND Corporation
  - 7. American Enterprise Institute
  - 8. Center for American Progress
  - 9. National Bureau for Economic Research
  - 10. Electronic Privacy Information Center
  - 11. Peterson Institute for International Economics
  - 12. Center for Strategic and International Studies
  - 13. Urban Institute
  - 14. Economic Policy Institute
  - 15. Aspen Institute
  - 16. Woodrow Wilson International Center
  - 17. Hoover Institute
  - 18. Manhattan Institute
  - 19. Carnegie Endowment for International Studies
- b. Media
- c. Universities
- d. Corporate leaders and political action committees (PACs)
- e. Associations and lobbyists
- 1. National Rifle Association (NRA)
  - 2. American Israel Public Affairs Committee (AIPAC)
  - 3. AARP
  - 4. Home Builders
  - 5. American Medical Association (AMA)
  - 6. AT&T and telecommunications industry
  - 7. Alphabet Inc.



III

Players for Holding and Control of Government Tax Money and Other Assets

- 8. Business Roundtable
- 9. Blue Cross Blue Shield
- 10. American Hospital Association
- 11. Pharmaceutical industry
- 12. Open Society Policy Center (Soros)
- 13. National Association of Realtors
- 14. U.S. Chamber of Commerce
- f. Large campaign contributors (see OpenSecrets.org)
  - 1. Koch brothers
  - 2. Adelsons
  - 3. George Soros
  - 4. Michael Bloomberg
- g. Foundations
  - 1. Ford Foundation
  - 2. Rockefeller Foundation
  - 3. Kaiser Family Foundation
  - 4. WK Kellogg Foundation
  - 5. Bill & Melinda Gates Foundation
  - 6. Clinton Foundation
  - 7. Carnegie Foundation
- h. University corporations and endowments
  - 1. Harvard
  - 2. Penn
  - 3. Yale
- i. Other clubs and groups wielding power
  - 1. Masons
  - 2. Skull and Bones
  - 3. Jesuits
- j. Political parties

- A. Federal
  - a. Key officials
    - 1. Chairman and governors of Federal Reserve Banks
    - 2. Heads of bank regulatory agencies
    - 3. Chief Financial Officers (CFOs) of government agencies, especially HUD and DOD
    - 4. Director of Management and Budget (OMB)
    - 5. Chairman of SEC
    - 6. U.S. representatives to Financial Stability Board (FSB) of BIS
    - 7. Treasury Secretary
    - 8. Chairs and ranking members of Senate and House budget, appropriations, and key agency oversight committees (e.g., Housing and Defense)
    - 9. U.S. Trade Representative
    - 10. Comptroller General (head of GAO)
    - 11. Director of National Intelligence (as to national securities exemptions)
    - 12. Agency inspectors general
  - b. Departments/agencies
    - 1. U.S. Treasury (printing function, issuance of U.S. debt)
    - 2. Internal Revenue Service (IRS) (taxing function)
    - 3. GAO (audit function)
    - 4. SEC (regulating transactions)
    - 5. OMB (budget and management functions)
    - 6. Congressional Research Service (CRS) (research function)

- c. “Central bank”: The Federal Reserve<sup>2</sup> is referred to as the U.S. central bank, but actually it is privately owned by its private member banks, even though it has great power in monetary decision-making
  - 1. Seven members of Board of Governors of Federal Reserve System are nominated by U.S. President and confirmed by U.S. Senate
  - 2. Operates U.S. bank settlement system (check clearing, FedWire, ACH system, coin distribution)
  - 3. Gathers data from banks on a district level
  - 4. Regulates state-chartered Federal Reserve member banks and bank and thrift holding companies
  - 5. Funded primarily from interest on securities traded in open market operations, with surplus transferred to Treasury
  - 6. Jerome Powell current chair
  - 7. Twelve regional, separately incorporated Federal Reserve Banks, each with nine-member boards and 24 branch banks
  - 8. Operate as depositories and clearing agents for federal government
  - 9. Operate as primary dealers, underwriters, or debt servicers for federal government
  - 10. Provide similar functions for state and local governments
  - 11. Manage deposits, transactions, and assets for taxpayers and report these data to government (e.g., Bank Secrecy Act)
- d. Government regulatory control over private financial institutions

- 1. Federal Reserve regulates federally chartered banks
- 2. Office of the Comptroller of the Currency (OCC): Regulates banks chartered under the National Bank Act and federal savings associations chartered under the Home Owners’ Loan Act
- 3. Office of Thrift Supervision regulates savings banks and savings & loans (S&Ls)
- 4. National Credit Union Administration regulates credit unions and administers the National Credit Union Share Insurance Fund, which insures credit union deposits
- 5. Federal Savings and Loan Insurance Corporation (FSLIC) insures savings and banking institution deposits
- e. Shadow banking: Unregulated financial institutions engage in mortgage and other loans, REPOs, mortgage- and asset-backed securitization vehicles and other credit derivatives, check cashing, and other financial activities that do not fall under the definition of “banking” (i.e., taking deposits and making loans) and, therefore, are not regulated as banks
- f. Fractional reserve banking system results in creation of money at bank level through loans for which the bank need only hold a percentage in “reserve”
- g. U.S. government accounts are held in and transactions cleared through [and debt serviced by] member banks of the New York Fed as depository for U.S. government
- h. Bullion banks clear transactions in gold (Barclay’s, Deutsche Bank, JPMorgan Chase, HSBC, UBS AG, ScotiaMocatta)



- i. Exchange Stabilization Fund (slush fund within Treasury started with funds seized from Nazis)
  - 1. Authorized in Gold Reserve Act
  - 2. Can be used to deal in foreign currencies, hold U.S. foreign exchange and special drawing rights (SDR) assets, and to provide financing to foreign governments
  - 3. All transactions must be approved by U.S. Secretary of Treasury
  - 4. Monthly reporting to banking committees of Congress
  - 5. Audit supervised by Treasury audit group
  - 6. Managed by New York Fed
- B. Other large depositories for large funds held for U.S. citizens**
  - a. Pension funds (insured by Pension Benefit Guaranty Corporation)
    - 1. Unions
    - 2. State and local government employees
    - 3. Large corporations

- b. Other retirement-related funds
  - 1. 401(k)s
  - 2. IRAs
  - 3. College savings funds
- c. Securitization vehicles holding obligations
  - 1. Home mortgages
  - 2. Commercial mortgages
  - 3. Car loans
  - 4. Student loans
- c. Local**
  - a. Local fiscal officers and auditors (elected or appointed)
  - b. Audits by private auditing firms

IV

Taxes

- A. Federal**
  - a. Income tax (including U.S. residents abroad and corporations/partnerships)
    - 1. Personal income tax
    - 2. Small business and farm income tax
    - 3. Corporate income tax
  - b. Payroll taxes
  - c. Federal portion of gas taxes
  - d. Estate tax
  - e. Gift tax
  - f. Capital gains tax
  - g. National park entrance fees
  - h. Carbon taxes
  - i. Taxes on foreign assets
  - j. Federal agency user fees (e.g., SEC registration)
  - k. Fines and penalties
  - l. Court costs
  - m. Telecommunications fees and taxes
- B. State**
  - a. State portion of sales tax
  - b. Income tax (including state equivalents to federal taxes)
  - c. Personal property tax (e.g., cars)
  - d. Estate tax
  - e. Tolls for bridges and highways
  - f. State park entrance fees
  - g. Franchise and use taxes
  - h. State agency user fees (e.g., registering corporate entities)

- i. Sales and value-added taxes
- j. Court costs
- k. Fines and penalties
- c. Local**
  - a. Sales taxes
  - b. Property tax (for schools and local expenditures for garbage, police, fire, etc.)
  - c. Car and truck licensing and miscellaneous (dogs, fishing)
  - d. Court costs
  - e. Utilities taxes
  - f. Fines and penalties
- d. Tax exemptions**
  - a. Interest on tax-exempt bonds
  - b. Non-profits: 501(c)(3) and (4)
  - c. Churches
  - d. Foundations
  - e. Endowments



V

Systems for Collection of Tax and Financial Data and Related Regulatory and Enforcement Capacity

- A. IRS: Collects financial information for purpose of administering tax laws
- B. State and local taxing authorities
- C. NSA (supposedly collects data on U.S. citizens only if they transact with non-U.S. parties)
- D. CIA
- E. Other federal government and military intelligence agencies (including, for example, the Defense Advanced Research Projects Agency [DARPA], which makes investments in breakthrough technologies for national security)
- F. Department of Commerce (census data)
- G. U.S. Postal Service/iCOP (Internet Covert Operations Program)
- H. PROMIS (originated at Department of Justice [DOJ])
- I. Private government contractors (e.g., JPMorgan Chase as administrator of Supplemental Nutrition Assistance Program and other government benefits)
- J. Telecommunications companies (e.g., AT&T): Provide customer information in response to federal (DOJ) subpoenas
- K. Private social media, tech, and search engine companies (e.g., Facebook, Yodlee): Sell data

VI

Federal Agencies with Significant Covert Operations and Financial Market Intervention History

- A. Treasury
- B. Department of State
- C. Department of Defense
- D. CIA
- E. NSA
- F. Department of Housing and Urban Development
- G. Department of Justice
- H. Department of Energy
- I. Backdoor players
  - a. Five Eyes (intelligence alliance under treaty for joint cooperation in signals intelligence among Australia, Canada, New Zealand, United Kingdom, and U.S.)
  - b. Israeli cybersecurity
  - c. Corporate contractors
  - d. Related AI and “control file” systems
  - e. Agenda 21<sup>3</sup>
- J. Efforts to expose U.S. financial secrets
  - a. Edward Snowden: Former NSA systems contractor who exposed mass surveillance on U.S. people and European allies of U.S. (published by *The Guardian*)

VII

International Programs, Institutions, and Treaties that Impact U.S. Financial Management and Tax Policy

- b. Julian Assange/WikiLeaks: Released classified documents, initially of Chelsea Manning and later including terms of secret U.S. free trade agreements
- c. Chelsea Manning: Intelligence analyst, largest release of classified documents to WikiLeaks
- d. Colleen Rowley: FBI investigation
- e. Mordechi Vinunu: Nuclear technician abducted by Mossad, revealed secrets of Israeli nuclear program
- f. Sherron Watkins: Financial fraud at Enron
- g. William Binney: Disclosed U.S. spy programs in four legal actions to hold the NSA accountable for illegal warrantless surveillance<sup>4</sup>
  - 1. *Jewel v. NSA*: State secrets privilege preempted by FISA legislation
  - 2. *ACLU v. Clapper*: 2nd Circuit ruled bulk metadata collection was unauthorized by the USA Patriot Act
- h. Daniel Ellsberg: RAND analyst who exposed Pentagon Papers (unreported military ventures in Laos and Cambodia) to *New York Times*
- i. Gary Webb: Reporter for *San Jose Mercury News*—exposed CIA dealing in drugs for arms

- A. International institutions
  - a. IMF
    - 1. Example of Iceland turning down aid
  - b. World Bank and Asian version
  - c. UN
  - d. BIS (bank for central banks)
    - 1. Financial Stability Board imposing international standards and immunities upon country members
  - e. World Trade Organization (WTO)
  - f. World Health Organization (WHO)
- B. Major U.S. treaties under Trade Promotion Authority (note effects on sovereignty and secrecy in negotiation)
  - a. Multilateral free trade agreements
    - 1. North American Free Trade Agreement (NAFTA)
    - 2. Trade in Services Agreement (TiSA)
    - 3. Trans-Pacific Partnership (TPP)
    - 4. Transatlantic Trade and Investment Partnership (TTIP)
    - 5. Environmental Goods Agreement (EGA)
  - b. Trade and Investment Framework Agreements (TIFAs)
  - c. Bilateral free trade agreements (20 countries)
- C. Programs: U.S. guarantee and trade promotion programs



VIII

Agencies with Significant Expenditure or Credit Operations that Regularly Fail to Comply with Financial Management Laws or Engage in Illegal Operations

A. DOD: Navy, Army, Air Force

B. HUD/FHA

See: <https://missingmoney.solari.com> and <https://hudmissingmoney.solari.com>

IX

Judiciary

A. Federal: Procedures governed by Federal Rules of Evidence and Federal Rules of Civil Procedure (Note: Opinions are published on PACER [Public Access to Court Electronic Records])

- a. Supreme Court
  - 1. Hears primarily cases of constitutionality and conflicts among federal circuits
  - 2. Nine Justices
  - 3. Appointed by President with consent of Senate Judiciary Committee
  - 4. Takes only cases it wants (with certain exceptions, no right to appeal to Supreme Court)
- b. Circuit courts
  - 1. Court of appeal for district court cases
  - 2. Appeals are to U.S. Supreme Court
  - 3. Twelve multi-state circuits
  - 4. U.S. Court of Appeals for Federal Circuit
    - i. Nationwide jurisdiction in a variety of subject areas, including international trade, government contracts, patents, trademarks, certain money claims against the United States government, federal personnel, veterans’ benefits, and public safety officers’ benefits claims
    - ii. Appeals come from federal district courts, U.S. Court of Federal Claims, United States Court of International Trade, and U.S. Court of Appeals for Veterans Claims
    - iii. Reviews certain administrative agency decisions

U.S. Trademark Trial and Appeal Board  
U.S. Patent Trial and Appeal Board  
Boards of Contract Appeals  
U.S. Merit Systems Protection Board  
Congressional Office of Compliance  
Government Accountability Office  
Personnel Appeals Board  
U.S. International Trade Commission

- iv. Judges appointed by President with advice and consent of Congress

- c. District courts
  - 1. Hear cases involving federal laws and have “pendant” jurisdiction over related state claims
  - 2. Twelve districts
  - 3. District judges appointed by President with consent of Senate Judiciary Committee
  - 4. Finders of fact (jury or judge)
  - 5. Appeal only for errors of law or procedure, not facts
  - 6. Local [procedural] rules (including additional rules of individual judges)
- d. Bankruptcy court
- e. Court of Federal Claims (for claims against federal government)
  - 1. Thirteen judges and 12 senior judges
  - 2. Based in Washington, DC
  - 3. Takes vaccine claims under National Vaccine Injury Compensation Program (no-fault compensation program whereby petitions for monetary compensation may be brought by or on behalf of persons

allegedly suffering injury or death as a result of the administration of certain compulsory childhood vaccines) under National Childhood Vaccine Injury Act of 1986, which exempts pharmaceutical companies from vaccine claims

B. State courts (example: Ohio – procedures established by Ohio Rules of Civil Procedure and Ohio Rules of Evidence)

- a. Supreme court
  - 1. Established under Ohio Constitution
  - 2. Justices elected in statewide elections
  - 3. Seven justices
  - 4. Types of cases
    - i. Cases from district courts where two or more districts
    - ii. Cases dealing with state and federal constitutional issues
    - iii. All cases where death penalty imposed
    - iv. Original jurisdiction to issue extraordinary writs: habeas corpus (unlawful imprisonment), mandamus (forcing public official to take action), procedendo (forcing lower court to decide case), prohibition (ordering lower court to stop abusing or usurping judicial functions), quo warranto (against a person or corporation for usurpation, misuse or abuse of public office or corporate office or franchise)
    - v. Reviews of certain administrative cases (e.g., involving Public Utilities Commission)



- 5. Exclusive authority to regulate practice of law
    - 6. Authority to prescribe rules governing practice and procedure in all courts of the state and to exercise general superintendence over all state courts
    - 7. Disqualification of lower state court judges
  - b. State district courts of appeal (note: some small states, e.g., Nebraska, don't have them)
    - 1. Twelve districts
    - 2. Judges elected to six-year terms on non-partisan ballot
    - 3. Governor fills vacancies between elections
  - c. County court
    - 1. Common pleas: includes domestic relations division, takes all foreclosure cases
    - 2. Probate (combined with juvenile in some counties)
    - 3. Judges elected; magistrates appointed
  - d. Municipal (lowest) court (actions under \$15,000): Cases can be elevated by party to common pleas
    - 1. Small claims (\$5,000 maximum): Cases can be elevated to municipal by party
    - 2. Landlord-tenant
- c. **Standing**
- a. Party legitimately affected by specific facts
  - b. Re: Constitutionality determination: Private rights of person or property must be in jeopardy
  - c. The dispute sought to be adjudicated must be presented in an adversary context and in a form historically viewed as capable of judicial resolution (*Sierra Club v. Morton*, 405 US 727 (1972))
  - d. Use of state secrets privilege

X

Conflicts of Interest Impacting Tax Policy

- A. Dual citizenship status of members of Congress<sup>5</sup>
- B. Revolving door for politicians to think tanks, universities, and private corporations
- C. Political contributions (including party financing) versus interests of constituents
- D. Interests of appointees, bureaucrats, and corporate leaders in promotions, bonuses, and share price increases (e.g., DOJ attorneys and inspectors general)
- E. Control files
- F. Fear of unemployment and other adverse consequences on part of bureaucrats
- G. University income from private contracts versus interests of students and education versus interests in publishing necessary for tenure
- H. Federal agency employees' right to patent income versus service to citizens (e.g., CDC)
- I. Kickback systems (technically legal, such as book deals, and illegal such as cash cards to offshore accounts)

XI

Real Estate

- A. **Government real estate lending and guaranty agencies**
  - a. Federal Housing Administration (FHA)
  - b. Department of Agriculture Rural Housing Administration
  - c. Department of Defense (DOD)
  - d. Veterans Affairs (VA)
- B. **Quasi-governmental corporations**
  - a. Fannie Mae: Secondary market for affordable home loans, overseen for charter purposes by HUD (rescued by U.S. government during financial crisis)
  - b. Freddie Mac: Secondary market for affordable home loans, overseen for charter purposes by HUD (rescued by U.S. government during financial crisis)
  - c. Farmer Mac: Secondary market for farm loans
  - d. Federal Home Loan banks: Secondary market/intermediary lenders to financial institutions that make affordable housing loans
- C. **Zoning, building code, and permitting and taxing systems (local)**



XII

Potential Repositories and  
Intermediary Accounts for Secret  
Programs and Money Laundering

- A. Secret space programs
- B. Secret military installations (e.g., Colorado) and underground bases and transportation systems
- C. Secret military inventions or vehicles
- D. Undisclosed intelligence agency operations
- E. Foundations (tax advantaged), for example, Gates, Trump, Clinton
- F. Fraudulent/non-existent FHA and other government loans (i.e., money laundering)
- G. Money hidden as “national security” secrets under other agency accounts under FASAB 56
- H. Undocumentable adjustments against Treasury (i.e., lost in audits) at DOD, HUD, Army

XIII

Proposed Biden Administration  
Changes

- A. Increases in central control of land and real estate
  - a. Taxation of unrealized gains
  - b. Opportunity Zones
- B. Climate change proposals and Green New Deal
- C. Media tax giveaways
- D. Injection mandate fines

ENDNOTES

1. <https://opcs.ohio.gov/login#/>

2. <https://www.federalreserve.gov/>

3. “Nobody’s Talking About This – They Can’t Hide It Anymore.” April 4, 2021. [https://www.youtube.com/watch?v=QSaVFB4DVyM&ab\\_channel=AnonymousOfficial](https://www.youtube.com/watch?v=QSaVFB4DVyM&ab_channel=AnonymousOfficial)

4. “Special Solari Report – Bill Binney & Litigation to Hold the NSA Accountable.” The Solari Report, December 1, 2017.

5. L. Michael Hager. “Dual citizens in Congress? We need to know.” *Foreign Policy Journal*, December 10, 2018.





# IV

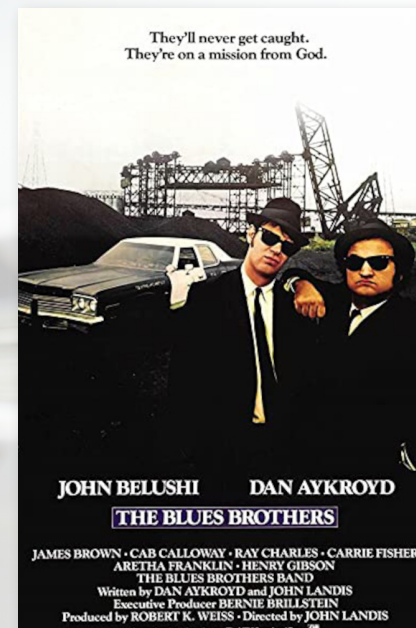
## MOVIES: TAXES...HELP THE PLOT

By Nina Heyn – Your Culture Scout

“The difference between tax avoidance and tax evasion is:

- a) whatever the IRS says,
- b) a smart lawyer
- c) ten years in prison
- d) all of the above?”

Tax lawyer Avery Tolar  
(character played by Gene Hackman in the movie *The Firm*)



### THE BLUES BROTHERS (1980)

The Blues Brothers have 11 days to save an orphanage that is about to be closed for non-payment of taxes. This financial reason allowed us, the audience, to enjoy the blues music and performances of John Belushi and James Brown.



### HARRY'S WAR (1981)

As evidenced by the movie poster, this is a story of one man whose aunt's heart attack after a confrontation with the IRS spurs him into a full-scale war against the institution. He soon finds media attention and no lack of supporters.



### THE UNTOUCHABLES (1987)

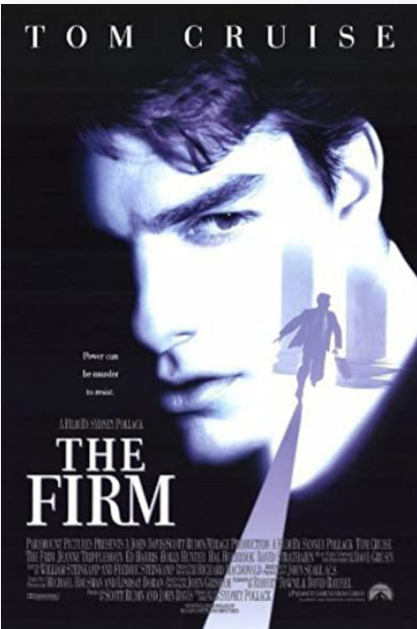
We all know that Al Capone was done in by his unpaid taxes, but there is no better movie to explain how this was done than *The Untouchables*. Kevin Costner stars as Eliot Ness, a Treasury Department agent who finds a way to bring down the invincible Al Capone played by Robert de Niro. That handsome Brit actor called Sean Connery also stars.





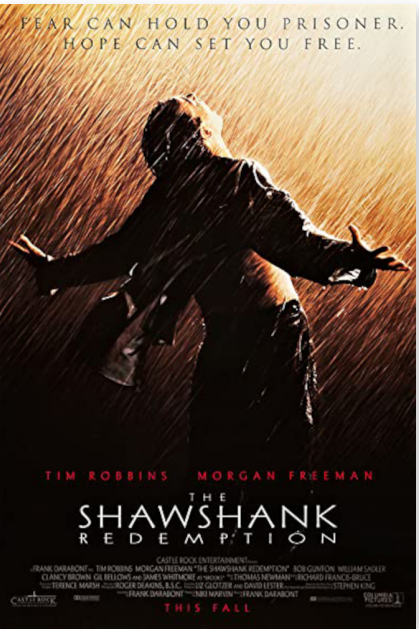
DAVE (1993)

When a U.S. president goes into a coma, his double Dave takes over the official duties, only to wreak havoc on the ruthless way the governmental business is normally run. Dave is a gentle everyman who brings humanity and common sense to the White House, much to the dismay of his presidential staff and the amusement of audiences. When the time comes to balance the national budget, Dave uses his tax advisor to help cut down unreasonable expenditures.



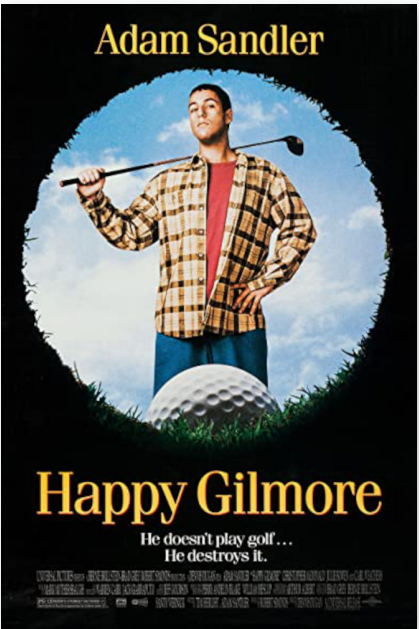
THE FIRM (1993)

Before he began going on impossible missions, Tom Cruise embodied on screen the everyman—a nice, honest American who finds himself in exceptional situations. *The Firm*—the first and possibly the best book by John Grisham—was adapted for the screen to showcase Cruise’s “everyman” charm. He plays a tax lawyer who thinks he will be billing hours of doing tax documents for a conservative Mississippi law firm. That he does, except that soon he learns that his client is the Mafia and that doing a correct tax statement is the least of his problems.



THE SHAWSHANK REDEMPTION (1994)

The classic prison drama stars Tim Robbins as Alan Dufresne, a man wrongly accused and sentenced to life in prison. He survives years of hardship by becoming a tax advisor not only to prisoners but also to the wardens. His clever “creative accounting” eventually buys him his freedom through an elaborate scheme.



HAPPY GILMORE (1996)

Adam Sandler stars as Happy Gilmore, a happy-go-lucky hockey player who wants to save his grandma’s house, repossessed by back taxes. But instead of playing the scruffy game of hockey, he needs to play the gentleman’s game of golf—and win. A silly comedy but with a very real underlying premise. Short of winning the lottery (or in this case a golf championship), how could an ordinary guy like Happy come up with \$270,000 of back taxes?



STAR WARS: EPISODE 1 – THE PHANTOM MENACE (1999)

Even though it was filmed some 20 years after the first movie in the series, this is, technically, Episode 1 in the saga of stories from a “galaxy far, far away.” An introductory scrawl explains that there is intergalactic conflict due to taxation of trade routes to outlying star systems. Even in the outer reaches of the universe, taxes still have to be paid. The trade dispute results in the Trade Federation suspending all shipping to a small planet called Naboo, and we are off to meet young Anakin Skywalker, Obi Wan Kenobi, and Yoda. But it all starts with a tax dispute...



CATCH ME IF YOU CAN (2002)

Frank Abagnale Jr.’s family got destroyed when his father failed to pay taxes, their house was repossessed, and the parents divorced. Leonardo DiCaprio is a virtuoso of acting in the role of Frank, the human chameleon whose true story as a master of con started with an IRS fraud.





THE PRODUCERS (2005)

This classic comedy, which had two film editions and countless theater productions, tells the tale of an accountant and a flamboyant if a bit dishonest Broadway producer who realize that they can make more money producing a flop than a hit. All goes surprisingly well until the IRS gets involved.



THE TOURIST (2010)

Although this is mostly an action thriller and a love story, the root of the elaborate plot lies in tax evasion. Alexander Pearce is a British man wanted by his government for 774 million pounds in unpaid taxes. In order to evade the tax people (as well as Belarussian mafia to whom he owes a further two billion dollars), Alexander enlists the help of his lover Elise (Angelina Jolie). Elise embarks on a charade of a romance with a random tourist (Johnny Depp) in order to fool both the police and the gangsters.



ON THE BASIS OF SEX (2018)

The story of the early years of U.S. Supreme Court Justice Ruth Bader Ginsburg, who won a ground-breaking tax case. Fighting for gender equality, Ginsberg brought to court a case of a man who was unable to deduct caregiver costs because he was a man. Ginsberg successfully argued that this inequality of taxation was a sex discrimination case.



ROBIN HOOD (2018)

This is a version with a youthful and energetic cast—Taron Egerton, Jamie Foxx, and Jamie Dornan—but there are many other versions of the same tale (e.g., the 1991 version with Kevin Costner or even the 1976 version with Sean Connery). In each of them, the hero is the forest bandit Robin Hood, who steals from the rich to distribute the gains to the poor. One of the most “politically engaged” versions is the 2010 one starring Russell Crowe and directed by Ridley Scott. Against the background of the French attempt to invade England during the reign of King John the Lackland, a lot of conflict revolves around tax obligations, inheritance, and baronial resistance to fiscal obligations to the crown.



THE LAUNDROMAT (2019)

Director Steven Soderbergh uses many cinematic tricks and a stellar cast that includes Meryl Streep, Gary Oldman, and Antonio Banderas to make the Panama Papers scandal understandable within the scope of a two-hour movie. The numerous ways in which one could evade payment of taxes or make the profits evaporate into an offshore black hole are explained in a series of vignettes about an African tycoon, an American housewife, and a Chinese billionaire.



# V

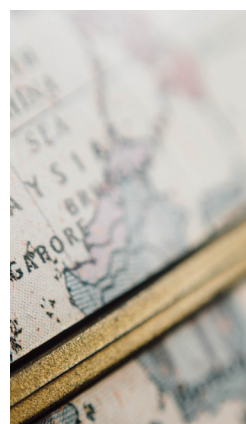
---

# THE LUST FOR TRAVEL

---

## Food for the Soul

*By Nina Heyn – Your Culture Scout*



“*The world is a book, and those who do not travel read only a page.*”  
~ St. Augustine



**James Tissot – *Ball on Shipboard* (1874)**

**Tate Britain**

Photo: Wikimedia Commons

While we may be upset by the various pandemic travel restrictions the world is now experiencing, it is worth keeping in mind that leisure travel, especially in large numbers, is a relatively new invention. It has only been around in Europe for about 300 years and, in other continents, for much less.



Peter Paul Rubens – *Summer: Peasants Going to Market* (c. 1618)  
The Royal Collection, UK  
Photo: Wikimedia Commons



If you lived in Europe prior to the Industrial Revolution, you would travel if you had some merchandise to sell or wanted to go on a pilgrimage to Santiago de Compostela or another holy site. Or perhaps you traveled to go on a crusade or look for education or employment. If you were a noblewoman, you might have been married off to a faraway family. What you would not have done is travel for leisure. The roads were not safe—if there were any roads at all. Peasants would have been tied to their lord's lands anyway, and even people who were not serfs would not have seen the point of braving swamps or dangerous forests to travel with no discernible purpose. Mass leisure travel was not yet an option.

Carl Spitzweg – *English Tourists in the Campagna* (1845)  
Alte Nationalgalerie, Berlin  
Photo: Wikimedia Commons



Things started to change in the 18th century. Roads and safety had improved, and the wealth and education of the upper classes had grown as well. Conquests of faraway continents fed the wanderlust of Europe's young people, while economic pressures encouraged migration. Traveling for the sake of traveling first took off

among young noblemen, and especially the English aristocrats for whom a year or two of visiting Italy or France was almost an obligatory step in their entrance to adulthood. Venice and Rome filled up with young foreigners sketching picturesque ruins and sowing their wild oats at the *carnevale*.



Bernardo Bellotto – *View of the Grand Canal and Punta della Dogana* (c. 1743)  
The Getty Museum, Los Angeles  
Photo: Wikimedia Commons



Artists quickly moved in to fill the need for souvenirs. Part of the Grand Tour for a noble tourist would be to commission paintings while traveling—either views of Rome and Venice or a portrait executed by a fashionable and preferably fast artist. (The artists were mostly Italian, but some followed their customers from France or England.) Those trophies on canvas would be carried back to the travelers’ estates and presented to friends and family as a proof of the extensive tour. Venetian painters such as Canaletto, his nephew Bernardo Bellotto (who also signed his

paintings as Bernardo Canaletto, so there are two artists of this name), and Francesco Guardi specialized in creating large and busy panoramas of the Grand Canal or St. Mark’s Square, expressly for foreign clients. They even sometimes painted *capriccios*, a genre of architectural fantasies. An artist would paint some picturesque but fictional Roman ruins or a palazzo set in nice countryside. *Capriccios* would not be representations of real places or historical buildings, but they would look sufficiently “Italian” and serve as perfect souvenirs.

Pompeo Batoni – *Portrait of Francis Basset, 1st baron de Dunstanville and Basset* (1778)  
The Prado  
Photo: Wikimedia Commons

One of the artists who made his living by painting suitably grand portraits of English nobility on Italian tours was Pompeo Batoni, the most prominent Italian portraitist of the second part of the 18th century. Batoni specialized in painting British nobles as well as European royalty. He painted about 175 portraits of English and Scottish aristocrats, often against picturesque antique props. In a portrait of Francis Basset, who toured Rome in 1777, the future baron of Dunstanville had Batoni paint him with the two landmarks of Castel Sant’ Angelo and St. Peter’s Basilica in the background, leaning on an (invented) Roman pedestal. Batoni was a perfectionist, however, and did not finish the painting before his aristocratic client left Rome, so the painting was sent to England on board the frigate *Westmoreland*. Unfortunately, England, France, and Spain were waging a war for sea domination at the time. Despite the ship’s 26 cannons, the French seized it and subsequently sold it to the Spanish, together with its entire contents. The *Westmoreland* was packed to the gills with souvenirs—57 crates of valuable paintings, marble statues, jewels, candelabra, books, even religious relics—all the purchases and expensive knick-knacks shipped by the British aristocracy while roaming Europe. The baron of Dunstanville never got his tourist souvenir, and his portrait is now in the collection of the Prado National Museum in Madrid.





Eugène Louis Boudin – *Bathing Time at Deauville* (1865)  
National Gallery of Art, Washington  
Photo: Wikimedia Commons



Sightseeing expanded to the middle classes in the early 19th century as the Industrial Revolution (first in England and then on the continent) ushered in the rapid construction of railroads, along with increased migration to cities characterized by crowded, unsanitary, and polluted living conditions. City dwellers now had the means—and a reason—to travel to the coast. By 1870 in Britain, there were about 13,500 miles of railroads that could get travelers not only to the main cities but also to the seaside resorts of St. Yves in Cornwall or Brighton south of London. In 1841, Thomas Cook founded his travel agency, initially escorting 500 people on an 11-mile railway journey but soon expanding to become the prime travel agency in the world.

Both English and French tourists started visiting the coast of Brittany, while vacationers from Central Europe would take the waters in Carlsbad or other fashionable spa resorts. By the end of the 19th century, millions of middle-class families were spending summers exploring seaside resorts and vacationing at quaint hotels.

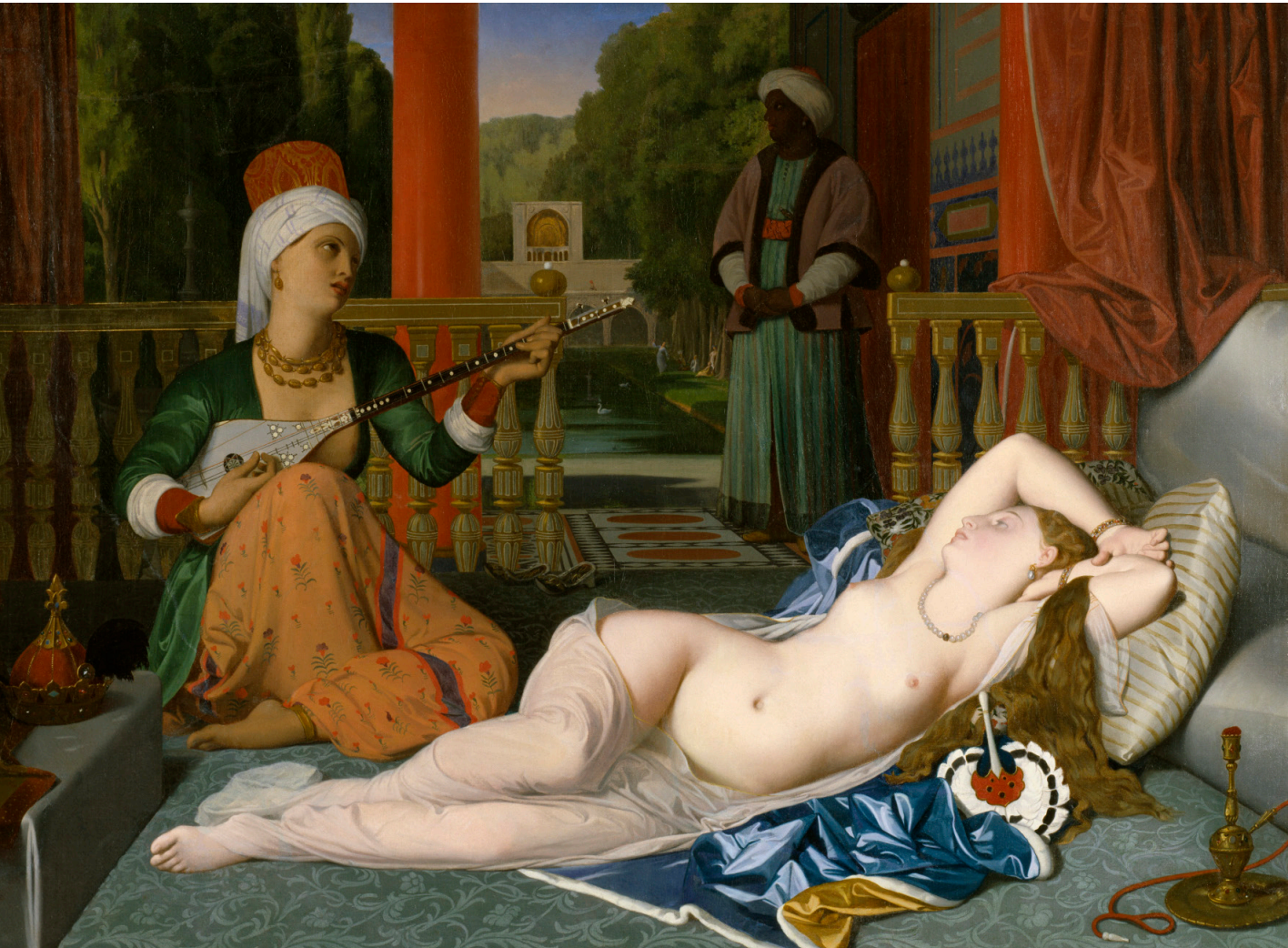
Alexandre-Gabriel Decamps – *The Turkish Patrol* (1831)  
The Wallace Collection, London  
Photo: Wikimedia Commons



After Napoleon led his army into Egypt in 1798, Europe developed a fascination with North Africa and other “Oriental” places. Artists also began traveling to those regions, no longer content to simply imagine the exotic lands. The growth of leisure travel that expanded throughout the 19th century created a demand for anything “Oriental”: Persian carpets, Turkish brass pots, Venetian shawls, and genre paintings of “harems” and “Moroccan bazaars.” Collectors eagerly acquired works by lesser artists, while large canvases by masters such as Delacroix and Gérôme were admired at Paris exhibitions. In painting, Orientalism as a distinct genre was started by Alexandre-Gabriel Decamps, who launched it in 1831 by painting scenes from lands of the Ottoman empire. Decamps’ first major painting of an Oriental subject was a portrait of a police chief in Smyrna in 1828.



Jean-Auguste-Dominique Ingres (with assistance of Paul Flandrin) – *Odalisque with a Slave* (1842)  
Walters Art Museum, Baltimore  
Photo: Wikimedia Commons



The genre became enormously popular in Europe, in part because it allowed the depiction of alluring nudes in the 19th-century era of prudish modesty, and in part because it brought a whiff of exotic adventure to people who could not actually get to Tangier, Cairo, or Istanbul—but who would read about these places in adventure novels or in their daily newspaper. The masterpiece in the category of exotic nudes, *La Grande Baigneuse*, was painted by Ingres in 1808. He actually painted several versions of the sinuous back of a sitting odalisque because of the constant demand for this image.

The Orientalism theme was woven throughout literature, opera, ballet, theater, and musical pieces for centuries, but in paintings, it reached its apogee toward the second part of the 19th century, when literally thousands of painters composed scenes from seraglios and Middle East battlefields or bazaars, real or imagined.

Jean-Léon Gérôme – *The Carpet Merchant* (c. 1887)  
Minneapolis Institute of Arts, Minnesota  
Photo: Wikimedia Commons





Frederic Edwin Church – *Niagara* (1857)  
National Gallery, Washington, DC  
Photo: Wikimedia Commons



Across the Atlantic, mass tourism started taking off in the mid-19th century, at least on the East Coast. In 1850, over 50,000 tourists annually visited Niagara Falls (out of a U.S. population of about 23 million). The site of this geological wonder was soon overrun by day trippers and visitors to hotels and viewing platforms, not to mention carnival attractions and souvenir stands. But if this first-ever American vacation destination was becoming more and more crowded and visually polluted, you could not have guessed it from the paintings of Frederic Edwin Church or Winslow Homer. Church immortalized the grandeur of the waterfall in his panoramic canvas *Niagara*, painted in 1857 and displayed at numerous shows, including the Exposition Universelle in Paris ten years later. Thanks to chromolithographs and other prints of the painting, marketed by the gallery that purchased the monumental work,

the image became a symbol of the enormity and uniqueness of American landscapes. In creating this painting (and its “companion” *Niagara Falls From the American Side* in 1867), Church validated this location as one of the must-see travel wonders.

By 1881, Niagara Falls had crumbling rocks around the rim, hordes of visitors were leaving trash, and factories and other buildings were obscuring the view. The deplorable state of this once-pristine nature view led upper-class visitors to avoid the site in favor of less-overrun places such as the Catskill Mountains in upstate New York. The scenery of this place inspired many writers and painters, prompting many of them to move into the Hudson Valley area, including Frederic Edwin Church, Thomas Cole, and Albert Bierstadt, who all contributed to the development of tourism in the area.

Winslow Homer – *The Beach at Long Branch*, engraving published as an Art Supplement to *Appleton's Journal* (August 21, 1869)  
Zimmerli Art Museum, Rutgers University, New Jersey  
Photo: Wikimedia Commons



While the majority of works created by artists visiting the Hudson Valley and later the Adirondacks were artistic landscapes, many of these artists also produced commercial illustrations for magazines or advertising for hotel and restaurant owners. For example, Winslow Homer created engravings with enticing, self-explanatory titles like *Trapping in the Adirondacks* and *Deer-Stalking the Adirondacks in Winter*. Some of them were designed for female tourists, like Homer’s illustration for *Appleton's Journal* in 1869 titled *The Beach at Long Branch*. Homer was later celebrated as a prime American seascape artist, but he started much more modestly as an illustrator for magazines and other forms of advertising.



Winslow Homer – *The Bridle Path, White Mountains* (1868)  
Sterling and Francine Clark Art Institute, Williamstown, Massachusetts  
Photo: Wikimedia Commons



Union Pacific Railroad brochure for Yellowstone National Park (1921)  
Photo: Mike Cline/Wikimedia Commons



At the beginning of the 19th century, the American West was less accessible than the eastern part of the country, but by 1872, the first national park, Yellowstone, was created, ensuring that the western wilderness would avoid the fate of overdeveloped Niagara Falls.



Thomas Moran – *The Grand Canyon of the Yellowstone* (1872)  
The Smithsonian American Art Museum  
Photo: Wikimedia Commons



One of the men who was instrumental in making Yellowstone a nature preserve was Thomas Moran. After he joined an expedition in 1871 to explore the Yellowstone lands, he documented over 30 locations that he then represented in oils and sketches. The beauty of these artworks helped persuade President Grant and Congress to preserve Yellowstone as a national park. Moran devoted his life to portraying the unforgettable views of the canyons and waterfalls of Yellowstone, the Grand

Canyon, Zion, and other wilderness locations in the American West. Already in Moran’s time, however, many of these mountain meadows and prairie plains had become inhabited and crisscrossed by railway tracks. His romanticized versions of dramatic orange rocks and stormy skies were his way of enhancing these places’ natural beauty, and his dramatic landscapes remain the most popular “portraits” of these vacation destinations to this day.

John Singer Sargent – *Muddy Alligators* (1917)  
Worcester Art Museum, Massachusetts  
Photo: Wikimedia Commons

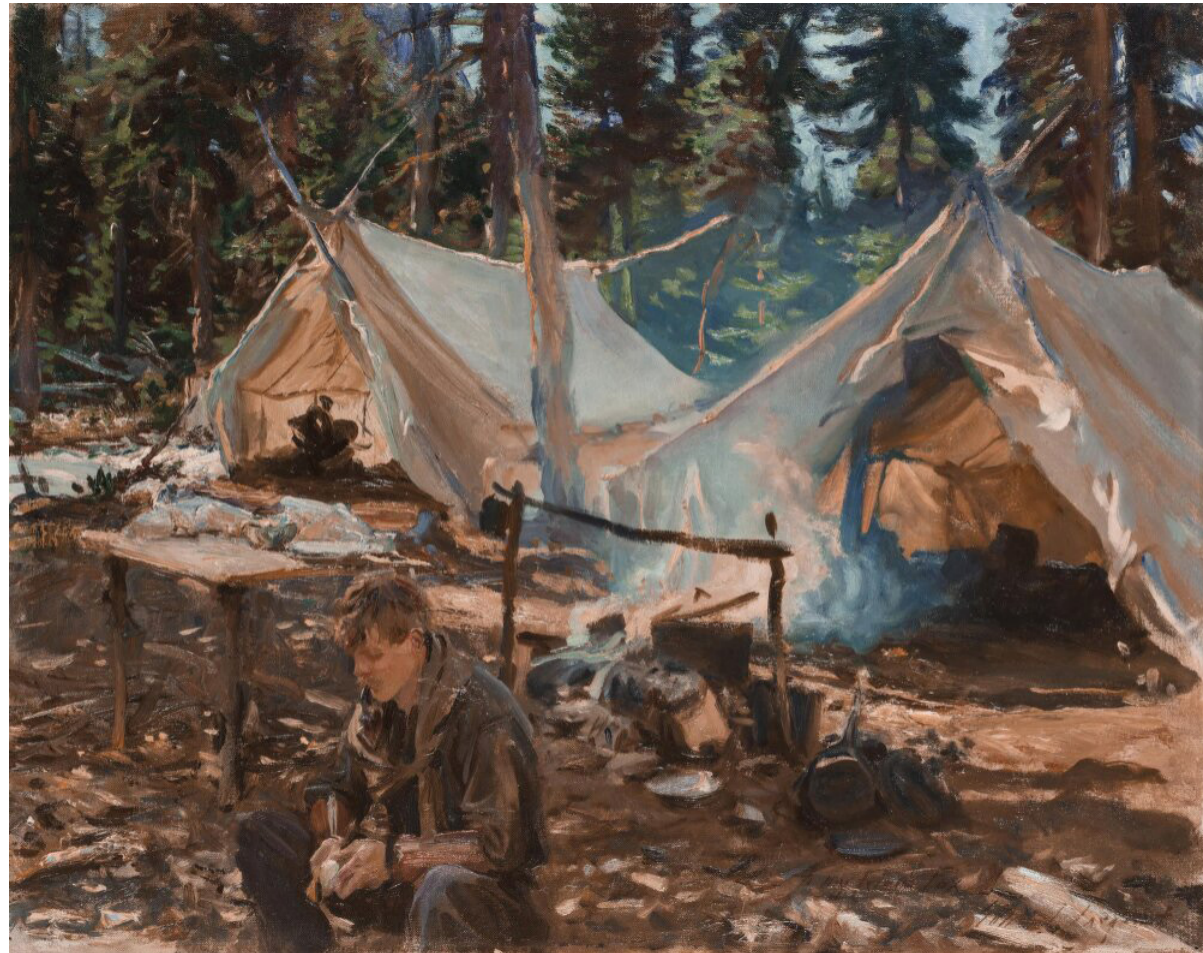


While Winslow Homer was readily recognized as an outstanding landscape painter, praised especially for his sea views from the Maine coast, his contemporary John Singer Sargent had a harder time with art critics. Those critics dismissed him as a “society painter,” sometimes accusing him of portraying people with a vacuous gaze (perhaps not realizing that the reason might be the vacuity of the models themselves rather than the artist’s lack of skill). But as much as Sargent might have been dismissed by the critics, he was the most sought-after portraitist to the rich and famous during the Gilded Age. And, in between his prestigious commissions (he painted aristocracy, famous writers, politicians, and more), he sketched and painted nature.

Sargent recorded his impressions of countless places around the world that he visited in his incessant travels. Born in Florence to a family of expats, Sargent had travel in his blood and his artwork; his freewheeling watercolors especially attest to his travels to the Middle East, all over Europe, and—in the U.S.—in the American West as well Florida in the South and the Eastern Seaboard. Picturesque places would call to him in search of exotic subjects, the great outdoors, and warm sun. The charming *Muddy Alligators* with their sassy grins were painted in Florida. For New Yorkers, not to mention the Londoners who were Sargent’s principal clients, Florida’s alligators would have been as exotic as Egyptian camels.



John Singer Sargent – *Tents at Lake O'Hara* (1916)  
Wadsworth Atheneum Museum of Art  
Photo: Wikimedia Commons



The list of truly exotic places that Sargent sketched is very long. Many titles of his paintings attest to his wide roaming: *Patio de los Leones in Alhambra*, *Hagia Sophia*, *Oranges at Corfu*, *Ilex Wood at Majorca*, *Bus Horses in Jerusalem*, *Egyptian Raising Water from the Nile*, *Tangier Street*, and so many others. But he was capable of documenting the simple joys of camping as well, as evidenced in his series of watercolors painted when he was on wilderness camping trips. In *Tents at Lake O'Hara*, Sargent captured the simplicity and enjoyment of

spending time at a campfire and in canvas tents. These watercolors were not amateurish vacation pictures either; they were painted by a master of color and light—striking and moody even in the modest medium of watercolor paint. The watercolors would sometimes be sketched more for private enjoyment than for any public display. He painted about 2000 of them throughout his life. Evan Charteris, his friend and biographer, said of these watercolors: “To live with Sargent’s water-colours is to live with sunshine captured and held.”

Frederic Edwin Church – *Tropical Landscape* (1855)  
National Museum Thyssen-Bornemisza, Madrid  
Photo: Wikimedia Commons



These days, mass vacation travel is part of everyday life, and it rarely gets recorded by serious painters. In a way, we have all become landscape artists with our digital cameras and access to remote locations. However, a beautiful landscape painting of a unique nature view can still feed our thirst for beauty and scratch that itch for travel.



#### Related Reading

Food for the Soul. The Solari Report.  
<https://food4thesoul.solari.com/>





## VI

# NEWS TRENDS & STORIES

Every day, we post links to stories in our News Trends & Stories section. Analyzing this flow provides intelligence about the deeper news.

Beginning with 3rd Quarter 2021, Catherine and Dr. Farrell discuss *Unanswered Questions* during the main *News Trends & Stories* discussion rather than at the end. In this section, we summarize each story and include shorter summaries for each unanswered question.

*“It’s very hard, at this point, to talk about economics because if you are moving to a technocracy and transhumanism, everything is politics. There are no markets.”*

~Catherine Austin Fitts



# Part I: Top Ten Stories

The collection of headlines for the top stories are available in the online version of this Wrap Up at [ourmoney.solari.com](https://ourmoney.solari.com).

## ECONOMY & FINANCIAL MARKETS, PRECIOUS METALS, AND CURRENCIES

### Story #1: The Going Direct Reset

Bearing in mind the groundwork laid by taking the Harvard Endowment dark in early 2017 and the U.S. government dark (via FASAB 56) in October 2018, what is most important to understand about the G7 central bankers’ August 2019 vote for the “Going Direct Reset” is that it is an intentional takedown—not a “downturn” or a “collapse.” Central bankers—and money managers like BlackRock and Vanguard—are fully aware that their actions are destroying millions of farms and businesses, crippling supply chains, and facilitating a disaster capitalist global shopping spree. Disaster capitalism, vaccine passports, central bank digital currencies (CBDCs), and universal basic income are all part of herding populations into a financial trap. Read John Titus’s “Going Direct Reset” (summary and *Wrap Up*) and Corey Lynn’s four-part series about vaccine passports and digital identities—these Solari materials will help you understand why central bankers are going around making bizarre speeches about vaccinating the entire planet.

### ■ Unanswered Question #1: Missing Money

How important were Afghanistan and the Middle East army operations to laundering the missing money after 9/11 and then the financial crisis?

There is evidence that Afghanistan’s central bank played a money-laundering role post-9/11 (as suggested by Julian Assange over a decade ago). Did the U.S. military intentionally let people get killed during its 2021 exit from Afghanistan to liquidate witnesses?

### ■ Unanswered Question #2: FASAB 56

How important is FASAB 56 to what is happening?

FASAB 56 (secret books) and the Going Direct Reset (greater control) lessen the need for “traditional” money-laundering mechanisms.

Secret books extend to federal contractors—making it easier to put banks, corporations, and mercenaries in operational control.



### Story #2: The Slow Burn, Financial Coup d’État, and WWII

The financial coup has morphed into a full-on governance coup—and a new kind of world war—with central banks taking over fiscal as well as monetary policy. Former central and big bankers now occupy key government positions all over the world—including U.S. Treasury Secretary Janet Yellen (former Fed chair), Italian prime minister Mario Draghi (former European Central Bank president), and UK health minister Sajid Javid (formerly with Deutsche Bank and Chase Manhattan). Mr. Global also appears to be migrating U.S. military and bureaucratic functions beyond the reach of the electorate. In thinking about steps we can take toward real solutions, let’s heed Archbishop Viganò’s November call to “identify those responsible” and reject “the infernal yoke of tyranny.”

### Story #3: BIS, CBDC, Cryptocurrencies, Stablecoins, Non-Fungible Tokens, and the Push for Digital Financial Control

Despite clear warning signs, cryptocurrency and Bitcoin enthusiasts still do not seem to understand that cryptocurrencies are a highly political market that regulators can control or shut down “just like that” if they choose to do so. Observers point out that Bitcoin can only process seven transactions per second, yet Bitcoin’s energy consumption rivals that of leading industrialized nations like Germany and Switzerland. In comparison, estimates of Visa’s transaction speed range from 7,000–24,000 per second (one report claims 65,000), while China claims an eventual 300,000+ for its CBDC. A far better opportunity for entrepreneurs and investors than Bitcoin is to invest in the people flooding out of their current jobs because of vaccine mandates—if we can redeploy those people into productive functions, we’ll have an army ready to build a human civilization.





**Story #4: The Smart Grid and “Climate Change”**

In the name of “sustainability,” leaders in both the U.S. and Europe have been steering energy policies in the direction of more economic and energy *insecurity*. Consider the Biden administration’s downsizing of domestic energy supplies, or former German prime minister Merkel’s shutting down of Germany’s nuclear power plants, or the Netherlands’ willingness to impact its famed fishing industry with wind farms primarily serving large tech companies. These measures do not make sense without covert agendas of central control and perhaps depopulation. (See the Solari-recommended documentary *Headwind*<sup>21</sup> for more insights on the “green energy” industry.) In any case, in an environment that increasingly resembles the upside-down economics depicted in Ayn Rand’s *Atlas Shrugged*, we would all be wise to expect more power outages, supply chain interruptions, and economic implosion—and make ourselves as resilient as possible.

■ **Unanswered Question #3: The Climate Change Op**

**Why did Biden appoint a climate change czar who has the carbon footprint of a Panzer division?**

One of the best ways to tell that “climate change” is a cover story is to look at what the story ignores—for example, energy hogs like F-35s, cryptocurrency, and John Kerry’s beachfront homes and private jets.

**Story #5: Sovereignty, Property Rights, and Taxation: The Rubber Meets the Road**

The assault on government sovereignty—whether informational, financial, or operational—is now well underway. Mr. Global’s next step is to go after individual sovereignty with “vaccine passports” and CBDCs. If we let this agenda become reality, taxation without representation will be where “the rubber meets the road.” As citizens, we are responsible for making sure that our tax dollars are spent lawfully and productively. Fortunately, many hardworking people have begun connecting the dots between finance and governance, and are pushing back against criminal uses of their tax dollars. It pays to learn how the money works in your area (see Solari’s “Unpacking Your Financial Ecosystem”); unpacking the money locally can provide political leverage.

■ **Unanswered Question #4: Reengineering of U.S. Government and Global Taxation and Military**

**How will the U.S. government and central bank be engineered after FASAB 56, the 2020–2021 ops and elections, and the DOD cloud contract are in place?**

There are hints that federal government functions may be exiting Washington, DC. Is Denver (with

Colorado’s history of involvement with the black budget and secret space program) the destination? Is the discussion of moving the Nasdaq exchange to Texas related to this reengineering?

■ **Unanswered Question #5: Land and Real Estate**

**What does the purchase of whole neighborhoods and single-family residential developments signal?**

Both Covid and “climate change” are facilitating Mr. Global’s efforts to dispossess the middle class and farmers of land and real estate.

Getting rid of independent farmers (and the restaurants that help keep those farmers in business) tightens central control over the food supply.

■ **Unanswered Question #6: Economic and Legal Uncertainties**

**What is the disaster capitalism ahead?**

To a significant extent, the Covid narrative is collapsing. Does Mr. Global have bioweapons, chemical weapons, and other forms of poisoning up his sleeve (with more tests and injections) to keep the Great Poisoning and the Covid Narrative going?





GEOPOLITICS

Story #6: The Rise of Global Control and U.S. Decline: Could the U.S. Break Up?

A break-up of the U.S. seems increasingly possible, as the federal government continues to break the law, and some governors step up to enforce it. Polls show that large percentages of Americans (of all political stripes) favor secession. Admittedly, people have lost faith in federal institutions for good reason, but most of those endorsing secession have little idea of what it would really mean or where things could end up. They are not thinking about the fact that Mr. Global would still control the satellites and invisible weaponry, nor that central bankers and their corporate contractors would appreciate an excuse to abrogate liabilities like Social Security and government pensions and blame it on the people. So, rather than help destroy the federal government, let’s take it back. If we want to have individual sovereignty, we need a sovereign government.

Story #7: The South China Sea, Taiwan, Hong Kong, and the Rise of Chinese Hegemony in Asia and Realignments in Europe

Warmongering is a surefire way to distract a population from domestic troubles. Were China’s 35 flyovers in Taiwanese airspace a diversion from the nation’s demographic and financial problems (e.g., Evergrande), or did the Biden administration make a deal with China to give them Taiwan and Hong Kong? Is that why the American military made no response to the flyovers? If China achieves control over the South China Sea lanes, it’s likely Japan will “beef up” its military (including nuclear and space deterrents) and further consolidate its relationship with Russia.

■ *Unanswered Question #7: U.S. Military Mandates*

Is the U.S. command structure attempting to destroy the U.S. military?

Military strength is as much about cultural cohesion as military hardware—and whether one considers the Covid injection mandates, “woke” requirements, the disastrous handling of the exit from Afghanistan, or record-setting military and veteran suicide rates, the U.S. military is clearly being undermined from within.

■ *Unanswered Question #8: China, the Quad, Space, and the Risks of War*

Will India start a war with Pakistan? When will China invade Taiwan? Will the U.S and China go to war?

With more and more “hot spots” globally, many national leaders are escalating their military spending rather than investing in more productive activities.

■ *Unanswered Question #9: Cui Bono Afghanistan?*

Now that the U.S. military has pulled out, are corporate mercenaries in charge?

Are corporate mercenaries now ensuring Western access to Afghanistan’s poppy crops and natural resources?

Story #8: A Changing Middle East: Netanyahu Out, U.S. Out, and Corporate, Chinese, and Russian Investment In

Though Netanyahu is out of office, it would not be surprising if he received significant kickbacks from Pfizer to orchestrate Israel’s Covid injection holocaust. (It does not look like Israeli leaders consider Jews “the chosen people.”) Meanwhile, Iran continues to denounce Israel for waging covert war against its nuclear facilities. In September, Iran joined China, Russia, India, Pakistan, and several Central Asian states as a full member of the Shanghai Pact—a Eurasian political, economic, and security alliance whose membership accounts for about one-third of the world’s land. This puts Iran in a good position vis-à-vis both China and Russia, and in the “catbird seat” for the Silk Road’s southern route.



**Story #9: The Brutality of the Commonwealth Lockdowns, AUKUS, and the Relationship to Antarctica**

It’s difficult to understand the brutality of the lockdowns in Australia. Once famed as the “lucky country”—with an enviable culture that would be terrible to lose—Australia is the size of the U.S. but with a higher per capita income and a population of only 25 million. The country’s dark times started just before Covid, with record-setting fires beginning in 2019 that looked like nothing so much as an engineered effort (similar to what happened in Northern California) to clear people out. Is someone trying to create a bolt-hole in the Southern Hemisphere? Or do the lockdowns have something to do with Australia’s entry into the trilateral AUKUS pact, widely interpreted as Aussie leaders choosing Washington and London over Beijing? Does AUKUS represent an effort to keep China out of Antarctica?

■ **Unanswered Question #10: Anglosphere Down Under and Fortress Australia**

Why have the Australian and New Zealand lockdowns been so brutal?

Australia’s Covid lockdowns could be a beta test to work out a strategy for dealing with the U.S. Australians don’t have guns, however, and Americans do.

**Story #10: Big Dollar Packages: \$650 Billion SDRs, \$21 Trillion Missing Money, \$96 Trillion Adjustments, \$3.5 Trillion Going Direct, Skyrocketing Repos/ Derivatives, \$3.5 Trillion “Build Back Better,” Dark Pools, FASAB 56, and the Management of Inflation/Deflation**

The allocation of the equivalent of \$650 billion in IMF Special Drawing Rights (SDRs) in August (the largest SDR allocation in the IMF’s history) looks like a not-very-subtle effort to buy everyone into the digital identity control system. When Belarus president Lukashenko courageously refused the IMF’s offer of nearly a billion dollars, he described it as a bribe predicated on crashing his country’s economy and imposing “extreme” lockdowns and curfews. Unfortunately, all of the big money being “thrown around” suggests that we could see mercenaries or foreign military pulled in to enforce a police state wherever local law enforcement refuses to cooperate. On the bright side, the forced resignation of the New South Wales Premier for alleged Big Pharma kickbacks is a sign that some powerful players may have had enough.

■ **Unanswered Question #11: Historical Plague Laws and the Sweep of History**

Is the 100-year cycle of plagues and plague laws tied to currency or other cycles?

Reading the chapter on plague laws in Michael Pye’s book, *The Edge of the World*—and considering the apparent 100-year cycle that uses plagues and plague laws to engineer centralization and transition the reserve currency—is like reading a blueprint for current events. See Venice’s monetary history for more clues on the historical manipulation of plagues for financiers’ benefit.

■ **Unanswered Question #12: Who is Mr. Global?**

What is the governance structure on Planet Earth, and what are the risk issues that are driving Mr. Global’s actions?

The planet has had a secret governance problem for a long time. Although we may not know who Mr. Global is, it seems clear that the parties include a breakaway civilization (whether Nazi International or the black budget contingent) that may now be “breaking back in.”

It also looks like Earth has an open economy. Is the leadership class—including the central bankers—getting its “marching orders” from somewhere “higher up”? (Make sure to check out Catherine’s Solari Report with Dr. Farrell on “Who Is Mr. Global?” from November 2021.)







## Part II: Top Ten Stories

Part II includes our stories for *Culture*, *Science & Technology*, *Space*, and *Food & Health*.

### CULTURE

#### Story #11: Pushback Moves to Rejuvenate Culture

One of the most positive developments of 2021 has been the number of people leaving the “middle of the road.” Whether scientists, doctors, lawyers, journalists, artists, parents, or others, these heroes and whistleblowers are casting their lot with the fight for a human civilization in full understanding of the importance of “going to the wall” to save that which gives value to survival. Back in 1947, Archbishop Fulton Sheen foresaw the contest between those who believe in the divine, and those who don’t. Sheen’s answer: “The world is summoning us to heroic efforts at spiritualization.”

#### ■ Unanswered Question #13: *The War on the Divine*

Why is there an attack on Christianity and Christ in many parts of the world? Are the Covid-19 injections an effort to remove the “God particle”?

Mr. Global’s war on Christianity and Christian morality is very serious—but we can combat it with humor (“The devil is a proud spirit and cannot endure to be mocked”). Islam, with its strong stance against usury, is also a thorn in Mr. Global’s side.

Some Covid injection recipients are reporting a weakening or severing of their connection to the divine; because the jabs’ ingredients remain a mystery, we can only guess at what might be occurring.

#### Story #12: New Media Blossoms and Revives Print Media; Old Media Shrieks, Entrains, and the Mind Control Divide Grows

The new media have “taken off,” including a remarkable revival of print journalism and growing social critique through art. Encouragingly, the hard work of building a new civilization is not boring to the new media—they are more than willing to tackle “nuts and bolts” issues like community currencies and homeschooling, while also recognizing the importance of meeting people where they are. The shriek-o-meter is unfortunately still very loud, and the mind-control divide—even among family and friends—remains serious. When it comes to risk-managing our time and money, none of us can afford to be in the old media’s simulated reality.

#### Story #13: Local Education, Health, and Economic Options Expand with a Passion

Many people are realizing that conventional institutions such as schools and hospitals are no longer safe. Homeschooling is exploding, and we could well be headed toward an underground health system. As these trends pick up steam, it’s important to find like-minded people with whom you can collaborate locally. For Solari subscribers who are having difficulty in this regard, remember to take advantage of the Solari Connect software. Read the comprehensive description of “Solari Circles” in the *1st Quarter 2021 Wrap Up* and then get to work building or joining a circle where you live.

#### ■ Unanswered Question #14: *Education*

Is moving education online using Covid-19 a step to privatization and a corporate takeover of education?

With the utter collapse of academic standards, parents are on their own when it comes to education. Why would any parent pay tens of thousands a year so that their college student can be masked, locked down, or poisoned with an injection?





SCIENCE & TECHNOLOGY

Story #14: Invisible Technology Rules the World—How Do We Deal With It?

Many people still have trouble acknowledging the existence and influence of invisible military and mind-control technologies—including satellite weaponry and weather warfare. (Doubters might want to consider why a Canadian politician, badgered by the public about the government’s suppression of Covid therapies, chose to sidetrack to “thank the people who sent the rain.”) It is also important to recognize that much of the incoherence in our world is the result of artificial intelligence (AI)—with the AI being set to optimize inhuman, hypermaterialist goals rather than human pursuits.



Story #15: CRISPR and mRNA Technology and Incubators: Mr. Global Wants to Own and Control the Gene Pool

The reproductive impacts of the Covid injections (including pregnancy loss, menstrual abnormalities, and lipid toxicity in the ovaries) are coming into clearer view—and leaving little doubt that the negative outcomes were not only known in advance but are intentional. Even the doctor behind the creation of mRNA vaccine technology is warning that the injections can cause reproductive damage “that could affect future generations.” With growing talk of “bionic babies” and “artificial wombs,” it looks like Mr. Global’s creepy transhumanist agenda involves excluding ordinary men and women from decisions about the gene pool. The inhuman scenario that will result if Mr. Global succeeds in shattering the parental bond is unpleasant to contemplate.

■ **Unanswered Question #15: Science**  
What will be the long-term impact of the corruption and destruction of scientific research and academic infrastructure?

The breakaway civilization has its own advanced scientific and research infrastructure and doesn’t need ours.

It’s a good time to start thinking “small”—instead of Large Hadron Colliders, we need researchers in the mold of William Tiller leading the “great

adventure of science, spirit and technology.” The only question is, how do we prevent the breakaway civilization from suppressing or interfering with our discoveries?

■ **Unanswered Question #16: Mind Control**  
How do we keep our minds free of mind-control technologies? How do we help others understand that such technologies exist and are manipulating, addicting, and influencing us?

Spiritual weapons—notably prayer—can help ward off “mind control.” For example: “Protect and preserve me from any source, quarter, reason, accident, ailment, affliction, evil spell, spirit, intention, person, use of technology, or government policy.”

■ **Unanswered Question #17: Invisible Weaponry and Technology**  
Do we have the capacity to dramatically increase our natural use of our full brain and other intelligence capacities?

Experiments demonstrating an “observer effect” (changes that result from the act of observation itself) suggest that there could be a “group observer effect.” Is one of the aims of the Covid injections to tamper with that capacity?

■ **Unanswered Question #18: Technocracy, Transhumanism, and Reengineering the New Man**

Are we watching a process of removing the existing species and replacing it with a new species whose genetic makeup and upbringing are centrally controlled?

Do the planet’s falling oxygen levels and the deterioration of Earth’s magnetosphere have something to do with the push to manipulate human genetics?

■ **Unanswered Question #19: AI and Machine Enforcement**

Will the “defund the police” movement turn out to be an “install robot and drone” police wave?

Is Mr. Global trying to avoid “spooking the herd” until vaccine passports, CBDs, and police robots are firmly in place?



**Story #16: The Suborbital Traffic Jam**

Studies are emerging that raise concerns about space piracy. In addition to reinforcing the hypothesis that the offshore havens have moved to the suborbital platform, the discussion of piracy suggests that Mr. Global may be worried about non-state actors and the increasingly “Wild West” goings-on in space. Historically, piracy has proven quite lucrative; space weaponry could “up” the ante.

**Story #17: SPACs: The Space-Based Economy Goes Public with Little or No Disclosure**

Over the past decade, the share of U.S.-listed Initial Public Offerings (IPOs) that are Special Purpose Acquisition Companies (SPACs)—which, in essence, are blind pools—has soared. For example, SPACs went from 3% of IPOs in 2013 to 12% in 2015 (the year that \$6.5 trillion went missing at DOD), and from 22% in 2017 (the year Trump announced the Space Force) to 53% in 2020, with the trend continuing apace in 2021. Space companies seem to be at the center of the SPAC phenomenon, going public without having to pass through the usual Securities and Exchange Commission (SEC) vetting. Stay tuned for a Special Solari Report on SPACs early in 2022.

**■ Unanswered Question #20: High-Tech Risks**

What are the extreme risks generated by new technology?

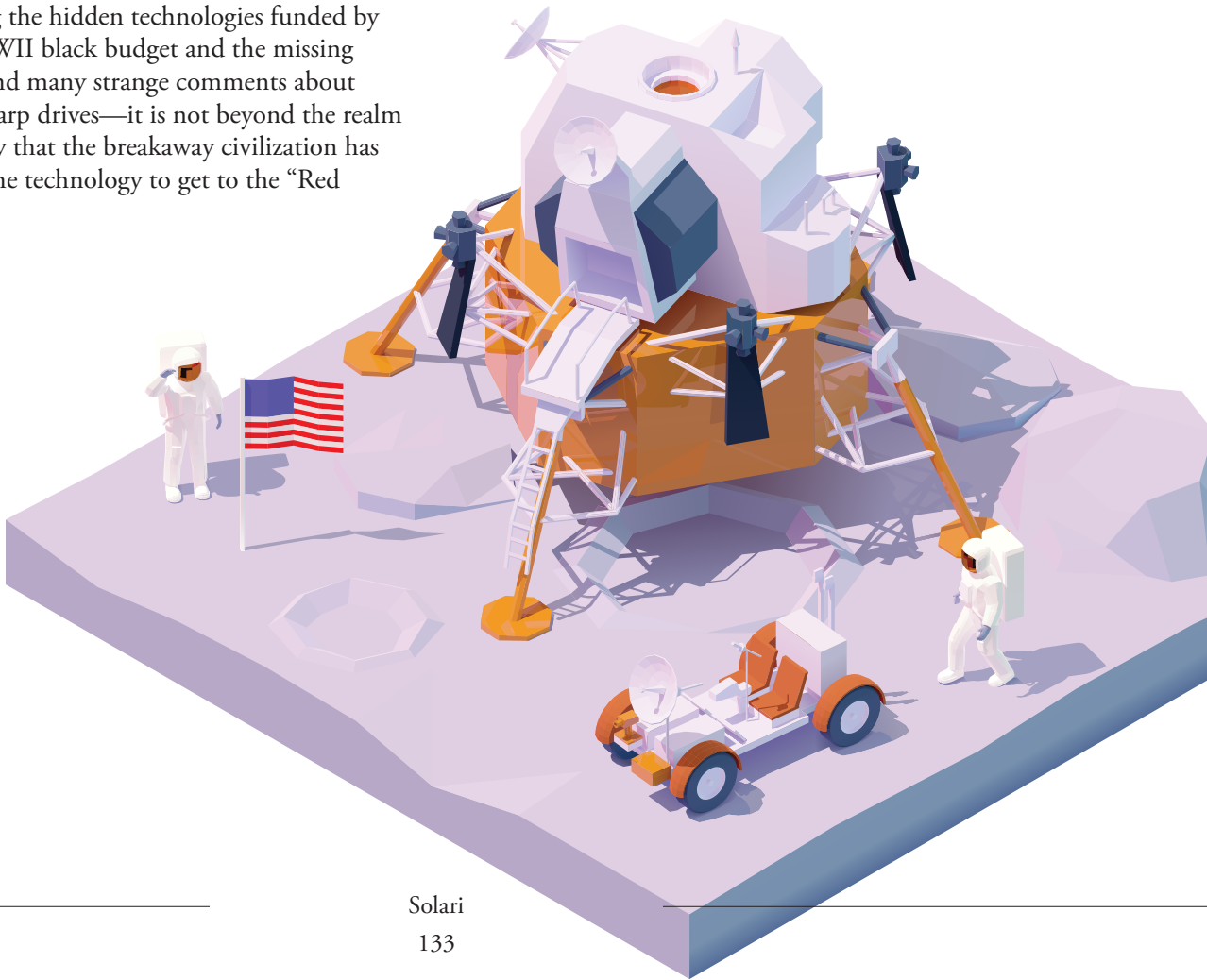
Do the planet’s falling oxygen levels and the deterioration of Earth’s magnetosphere have something to do with the push to manipulate human genetics?

**■ Unanswered Question #21: The Moon**

What is the moon? Do we have a colony on Mars?

Serious scientists have proposed for decades that the moon is an artificial object, and ancient Vedic and Greek texts provide further hints.

Considering the hidden technologies funded by the post-WWII black budget and the missing trillions—and many strange comments about Mars and warp drives—it is not beyond the realm of possibility that the breakaway civilization has developed the technology to get to the “Red Planet.”







FOOD & HEALTH

Story #18: Injection Mandates, Passports, and Medical Battery: The Great Poisoning Accelerates into the Unknown and Unthinkable

There are several possibilities, not necessarily mutually exclusive, as to why Mr. Global is pushing so aggressively for a 100% injection rate. First, it seems evident that there are different batches and different types of injections—with some intended to cull the population, and particularly the high-health-care-cost elderly. A second goal seems to be to gain control over reproduction and the gene pool by rendering some portion of the population infertile. A third goal, suggested by the secrecy surrounding the injections’ ingredients, is that the jabs represent an effort to get “creepy technology” into us for some reason. The scenario depicted in the *Matrix* movies—namely, the use of human beings as a power source—no longer seems quite so far-fetched.

■ Unanswered Question #22: Covid-19 Injections

How many different formulas are being distributed? What are the possibilities in terms of unidentified and mysterious ingredients? What are the purposes of this material?

Reportedly, government databases are tracking every person who has been vaccinated, their vaccination dates, and vial numbers—more

confirmation of the hypothesis that a mass experiment is underway that is testing different formulas. With the launch of a lucrative mRNA gene therapy pipeline, we are witnessing the next chapter of a tried-and-true business model: administer Covid injections to cause immuno-suppression; offer new mRNA injections to address those symptoms; and “around and around we go.”

■ Unanswered Question #23: The Great Poisoning

Why is there an ongoing global program to increase the levels of aluminum, other heavy metals, and nanoparticles or nanotechnology in humans?

There are many red flags surrounding aluminum—notably, its association with Alzheimer’s and autism. Why did Keele University this year shut down the research lab of Christopher Exley—the world’s foremost aluminum expert—after decades of ground-breaking research?

Story #19: The Global Food Supply: Central Control of Farmland, Water, Ag Production and Distribution; the War on Small Farmers, Restaurants, and Meat; Marketing Synthetic Food and “Climate Change”

The people who think they can make a lot of money feeding us out of laboratories are hyper-materialists who are not interested in the energetic properties of food. (If you think “an egg is just an egg,” watch the “Wave Genome” presentation in Solari’s *Future Science* series.) To keep yourself healthy and help protect yourself against “Covid-19” (a probable proxy term for engineered pathogens, chemicals, vaccine injury, and EMF radiation), invest your time and money in building personal and local food resiliency.

■ Unanswered Question #24: Covid-19

Is Covid-19 part of a planned genocide and why?

The nursing home patterns and disturbing reports of hospital euthanasia are indicators of genocide; how much further does Mr. Global’s depopulation agenda extend?

■ Unanswered Question #25: Sun Cycles and Geophysical Risks

What is happening to the sun?

As the planet enters a cooling cycle, it looks like Mr. Global is unwilling to share what he knows about geophysical risks with the general public. Is Mr. Global “playing around” with stellar physics to show someone “out there” what we can do?

Story #20: On Our Own: Many Doctor’s Offices, Nursing Homes, and Hospitals Present High Risks

The U.S. health care system has become a war zone peopled by a contingent of medical professionals who are practicing “do what you’re told” medicine. And the dangers now extend to every sector of society. With the general debasement of intellect, education, manners, and the morphogenic field, a lot can go wrong. It’s important to “find your tribe” and figure out how to continue thinking clearly even if others around you succumb to the shriek-o-meter and mind control.

■ Unanswered Question #26: The Vision Thing and the Road Ahead

What are the supporting facts and arguments for optimism?

There are many things we can do. Examples include prayer; using cash or the Silver and Gold Payment Calculator; building local food resiliency; starting or joining a Solari Circle; and funding the heroes around the world who are standing up for a human civilization.







TAKE ACTION

I. Take Action, Begin Anywhere, Coming Clean

A. Personal, Family, and Business

#CashFridays: Use cash for all purchases to slow down tyranny and send a signal

Coming Clean: Building a Wonderful World

Coming Clean Update with Jon Rappoport

Organizing Your Financial and Legal Affairs

Assess your Risk: Checklist: Family Risk

Solari Disaster Prep Series – Suburban Planning

Mind Control Tactics Used on Young People and Children (and Everyone Else)

1st Quarter 2021 Wrap Up: Loosen Technology’s Grip on Your Mind with Corey Lynn (April 22, 2021)

Entrainment Technology, Subliminal Programming, and Financial Manipulation

1st Quarter 2021 Wrap Up: Equity Overview & Rambus Chartology – and 65 subscriber links

2nd Quarter 2021 Wrap Up: Equity Overview & Rambus Chartology with Tim Caban

Blast from the Past: Catherine in Fall 2001 on Macroeconomic & Risk Issues

Unpacking Financial & Investment Advice, Part I

Unpacking Financial & Investment Advice, Part II

...To get better with money, and I’m happy to say it’s working

How To: Avoid Car Trouble

Who’s Your Sheriff?

B. Covid-related Letters, Templates, and Resources

Solari Report Forms for Covid-19 Injections Available as Downloadable PDFs:

- For Family Members: Family Financial Disclosure Form for Covid-19 Injections
- For Employees: Employer Disclosure Form for Covid-19 Injections
- For Students: School Disclosure Form for Covid-19 Injections
- For Parents: Notice and Declaration of Parental Authority Requirement of Disclosure and Safety of Medical Treatment/s
- Other Languages and Jurisdictions
- Related Reading (links include forms from other publishers)

How to Challenge a School Board in 3–5 Minutes

Global Landscape on Vaccine ID Passports Series by Corey Lynn of *Corey’s Digs*

Special Solari Report: Technology and the Covid-19 Injection with David O’Hagan

Iron: By David O’Hagan

II. Local Food Systems and Nutrition

A. Food and Wellness

Solari Food Series

Food Series: Progress for Local Food in the State Houses

Remedy for Slaughterhouse Logjam?

Food Series: The War on Meat, Part I with Dr. Will Winter

Food Series: War on Meat (Part II) with Niti Bali

Food Series: Everything I Want to Do Is Illegal – The War on Meat, Part III with Joel Salatin

Food Series: An Urban Homestead...

Food Series: Homesteading (Part I) with John Moody

Food Series: Homesteading (Part II) with John Moody

Special Solari Report: Food Series: Food Freedom in Big Sky Country with Montana State Senator Greg Hertz

Special Solari Report: Food Series: Synthetic Food with Sally Fallon Morrell

Wellness Series: CBD or not CBD – An Interview with Dr. Robban Sica

Wellness Series: The Dangers of Fad Diets and Antinutrients with Dr. Sarica Cernohous

Wellness Series: Healthy Nutrition on a Budget with Dr. Sarica Cernohous

Wellness Series: Longevity – Healthy Aging or Growing Young? with Dr. Vesna Skul

Water Solutions I

Water Solutions II

Building Your Local Food IQ

Food Resilience Action for Family and Community: Gardening, Farmers and Markets, Organizations, Storage Strategy, Storage Methods and Tools

**B. Food, Health, and Prepping**

The Organic Prepper

America’s Frontline Doctors

Doctors for Covid Ethics

Ice Age Farmer



III. Solari Circles, Local Finance: Local Currencies, Local Venture Capital, Local Traded Equities

- Solari Circles: Take Action Together by Carolyn A. Betts, Esq.
- Solari Circles: Taking Action at the Local Level by Gary L. Heckman
- Cash Fridays: Use cash for all purchases to slow down tyranny and send a signal
- The Silver and Gold Payment Calculator with Franklin Sanders
- Silver & Gold Payment Calculator
- Take Action: Financial Takeover & Your Bank Account – BlackRock, Envestnet/Yodlee, and The Federal Reserve
- How to Find a Local Bank
- Unpacking Your Financial Ecosystem
- “Urbanism” Isn’t Synonymous with “Big City”
- Assess your Place: Rebuilding a Local Economy
- Community Currency with Paul Glover
- Local Currencies: Links
- Special Solari Report: In-State Equity Crowdfunding Offerings as an Alternative to Federal Jobs Act
- Time-based currency and timebanking
- The Freecycle Network
- The International Reciprocal Trade Association

IV. Gatherings

- Solari Connect Membership Procedure and Request (previously Solari Circle)
- Spiritual Science Academy with Thomas H. Meyer
- Two Stavoren Sails
- Doctors for Covid Ethics Gold Standard Symposium: Days I & II (Edited)
- Children’s Health Defense Europe
- Celebration of Jason Bawden



Inspiration

Weekly Solari Heroes

- July 5: Dr. Rauni-Leena Luukanen Kilde (1939–2015)
- July 12: Michael Palmer MD, Sucharit Bhakdi MD, and Stefan Hockertz PhD
- July 19: Dr. Astrid Stückelberger
- July 26: Dr. Charles Hoffe
- August 2: Patrick Wood
- August 9: Brian Gerrish
- August 16: Dr. Dan Stock
- August 23: Peggy Hall
- August 30: Dr. Vladimir Zelenko
- September 6: Ed Asner
- September 13: Dr. Meryl Nass
- September 20: Arizona Attorney General Mark Brnovich
- September 27: Mayor Craig Shubert of Hudson, Ohio
- October 1: Lt. Cl. Teresa Long



Pushback

General

Affidavit of LTC Theresa Long, MD in support of a motion for a preliminary injunction order

Former Qantas pilot speaks out against forced jab

Nurse whistleblower breaks down, cries in LIVE tell-all interview

#ParentRising: National Walk-Out Week to protest vaccine, mask mandates starts Sept. 13

Public Protest

#Italy Turin #Nogreenpass (22/07/2021)

France flooded with people fighting for freedom (8/5/21)

France launches health pass as protests grow to hundreds of thousands (8/25/21)

#chainehumaine #ars #montpellier (9/18/21)

Drukke bij mars tegen corona-maatregelen in Amsterdam (9/5/21)

Swiss citizens revolt – They install tables outside in front of bars & restaurants to ignore vax passports (9/18/21)

The St Kilda March (9/25/21)

Other Sources of Inspiration

Ethics professor Dr. Julie Ponesse threatened with dismissal for refusing vaccine

*Planet Lockdown*: A documentary and interview series covering the information needed to understand where we are today

jean duLarzac: #chainehumaine #ars #montpellier on Twitter

Solari *Food for the Soul* Series by Nina Heyn

Solari: Let’s Go to the Movies

Solari: Music of the Week

Solari Toons

Cash Fridays: Make cash great again – use cash – #cashfriday

Missing Money posters: #my212020 & #constantamazement

Quote du Jour – Transvaxxite

The Best of We Are Human Songbook, Volume 2

Living Like Perennials

Welcome to SpooneyWorld by Catherine Austin Fitts

SpooneyWorld: Join the imaginary World of Botas

Project Laughing Stock: Covid Science

Giving thanks to linemen

Heartwarming animal videos: The Dodo Video Channel





New Media List

Asha Logos LS	Giza Death Star: Giza Community and Dr. Joseph P. Farrell	Strong Towns
Sharyl Attkisson	The Highwire	Suspicious Observers
The Autism Trust and Polly’s Place	CJ Hopkins: Official website and Consent Factory, Inc.	Swiss Policy Research
BestEvidence (at Bitchute)	Informed Consent Action Network (ICAN)	TK News by Matt Taibbi
Blue Tiger (de Blauwe Tiger)	Lighthouse Economics: Mark Skidmore PhD	Take Back Your Power by Josh del Sol
Café Weltschmerz	Mercola	Technocracy News
Charles Hugh Smith: Of Two Minds	No More Fake News	Truth Comes to Light by Jeremy Nell
Children’s Health Defense: The Defender	Off-Guardian	Truthstream Media
The Conservative Treehouse	Oval Media	UK Column News
The Corbett Report	<i>Planet Lockdown</i> film	Vanhamelen (Elze van Hamelen)
Corey’s Digs	The Print (India)	Sustainable Solutions
De Andere Krant	Professor Richard Werner	Voltaire Network.org
Freedom Taker by Jerry Day		Whitney Webb at The Last American Vagabond

Financial

Lynn Alden
FinViz
Jesse’s Café Américain (Jesse’s Crossroads Café)
The Market Ticker
Mish Talk
The Moneychanger
Rambus Chartology
Xe.com – The World’s Trusted Currency Authority
Wall Street on Parade
Stockcharts

The Dark Side

Dark Journalist
Richard Dolan Members
USA Watchdog by Greg Hunter

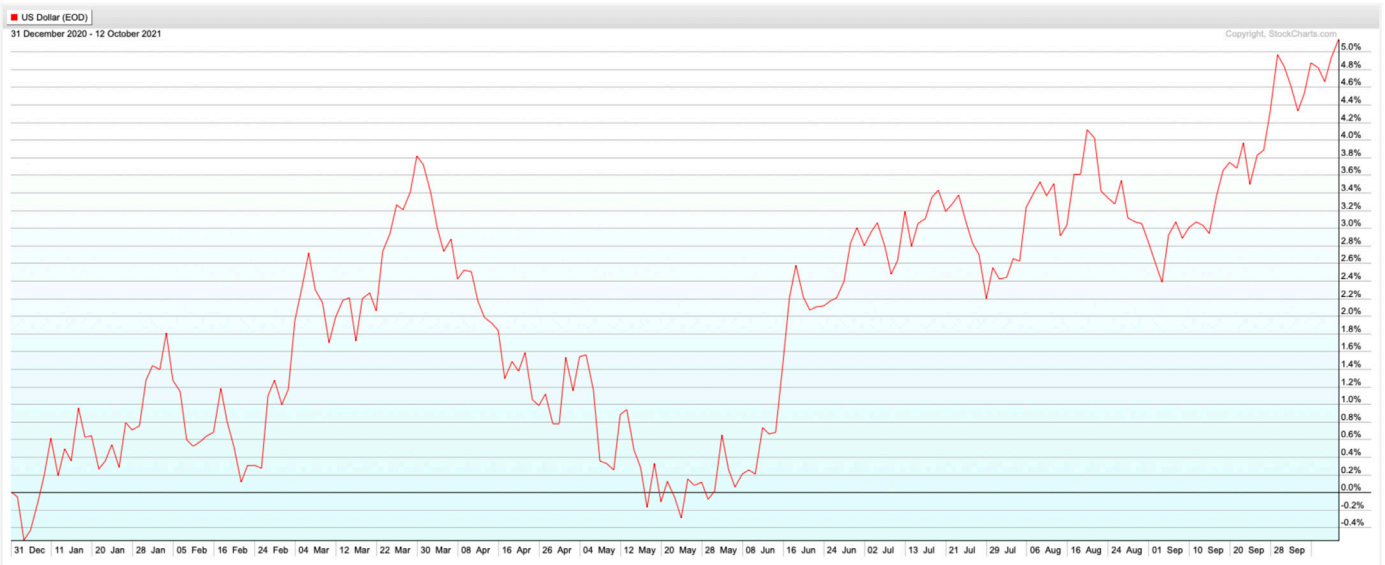




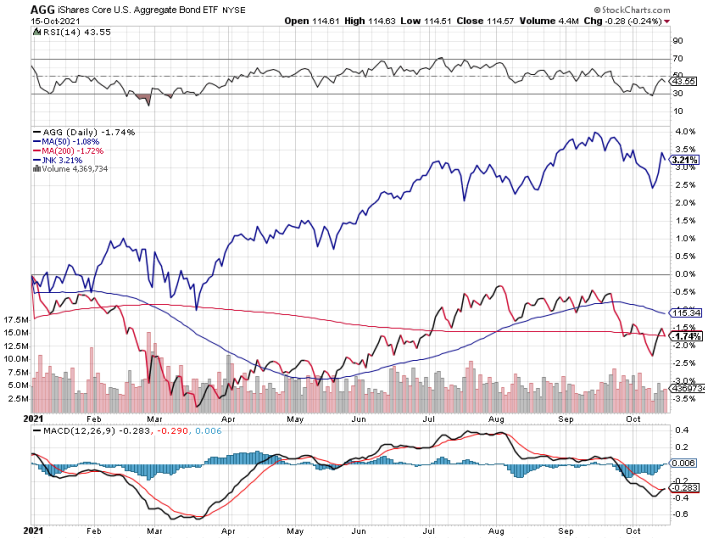
VII

FINANCIAL  
MARKETS  
ROUND UP

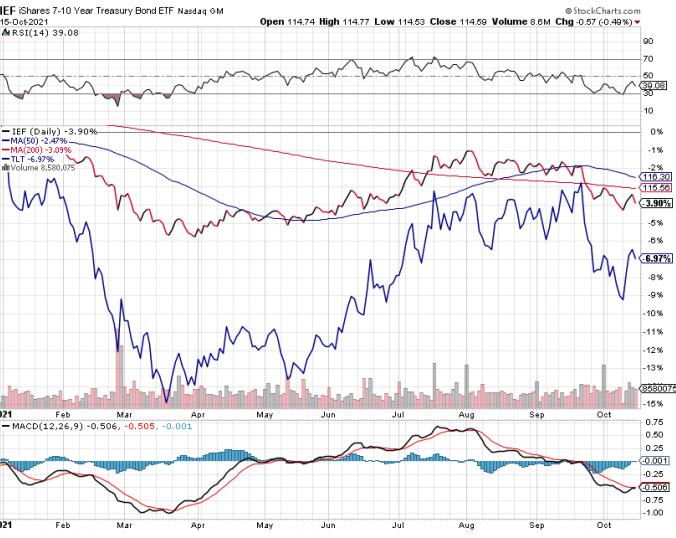
Fixed Income



U.S. Dollar Index



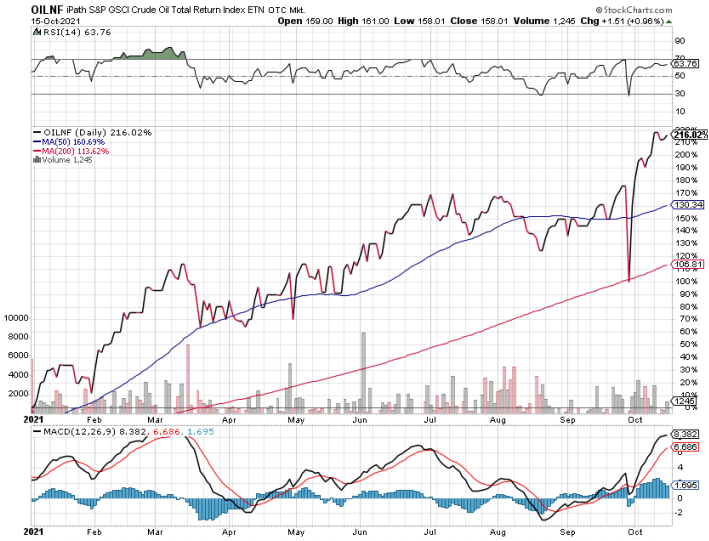
U.S. Bond Aggregate (AGG), High Yield Bond ETF (JNK)



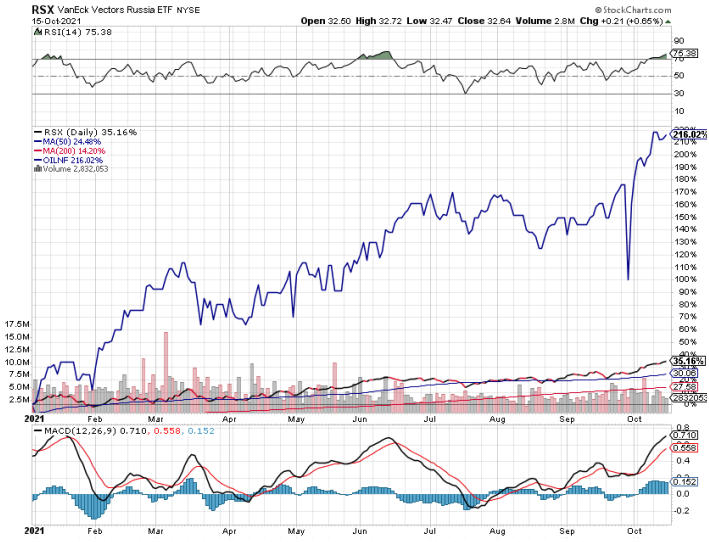
5-7yr. Treasury ETF (IEF), 20 yr. + Treasury ETF (TLT)



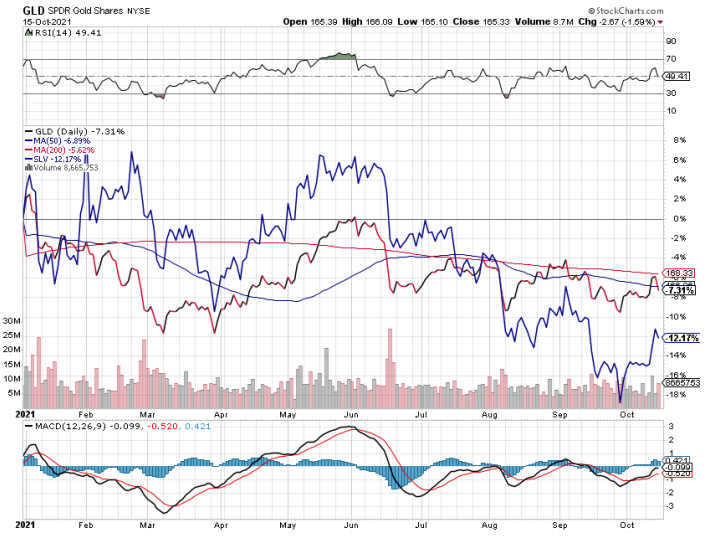
Commodities



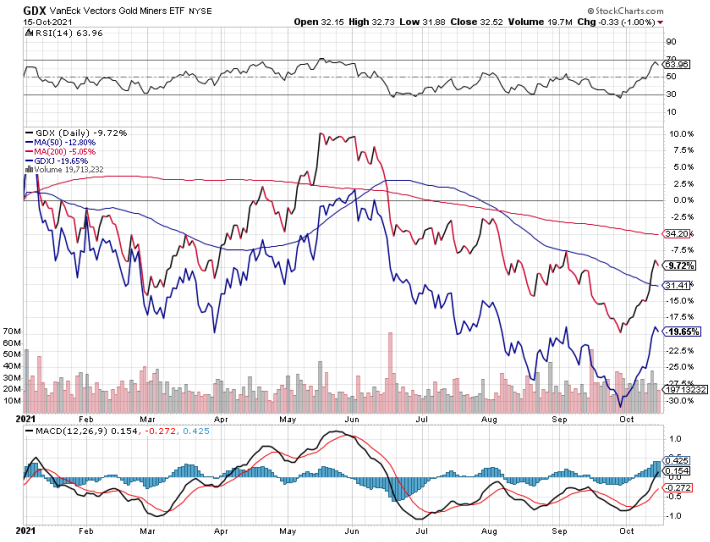
Crude Oil (OILNF)



Russia (RSX), Crude Oil (OILNF)

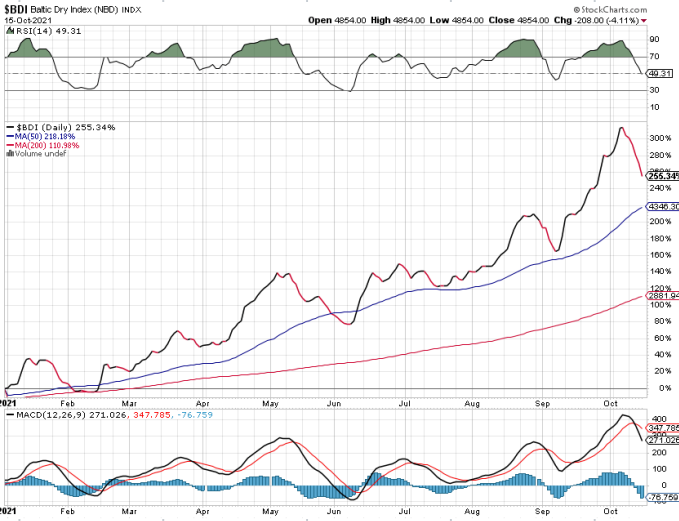
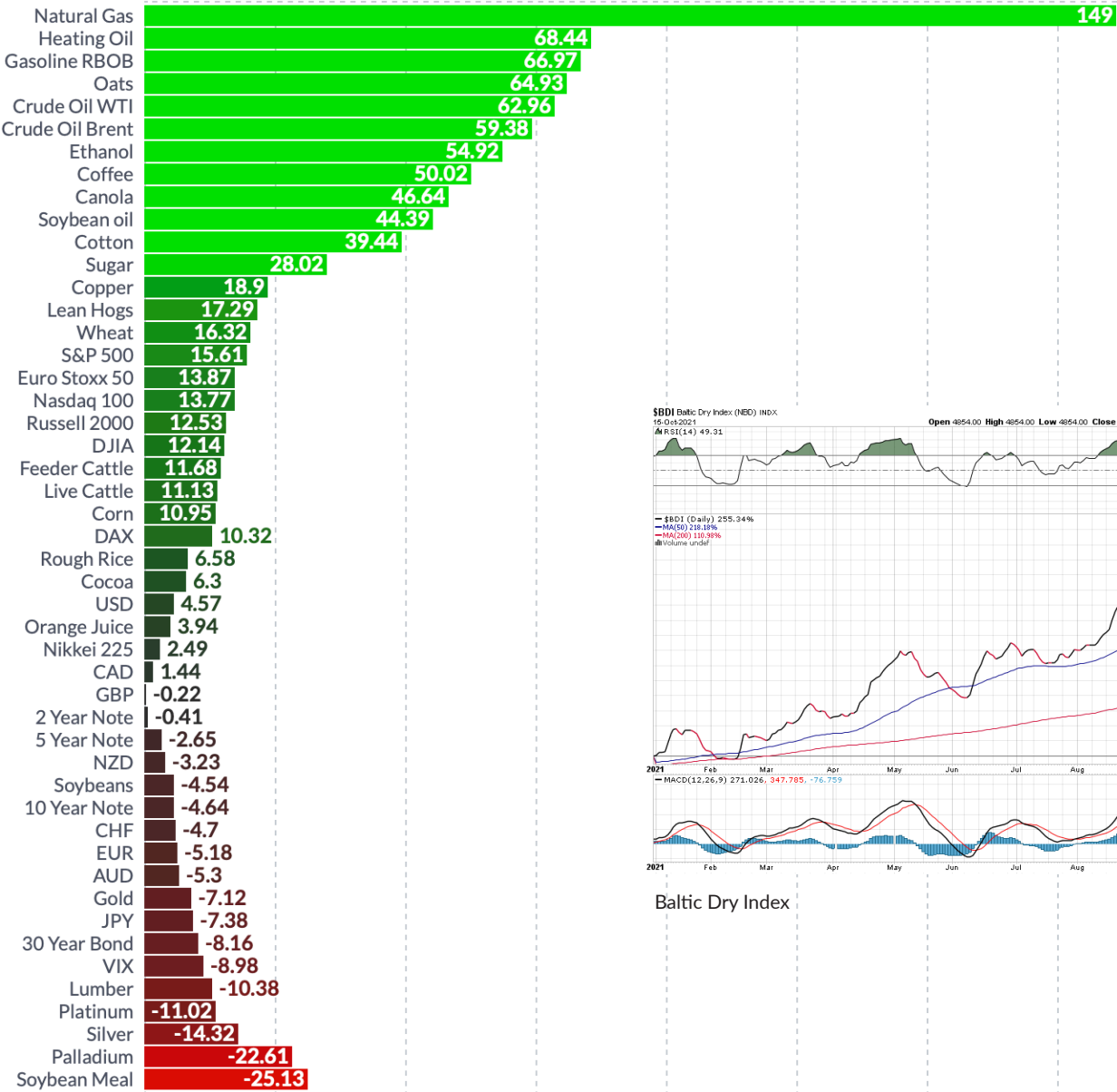


Gold (GLD), Silver (SLV)



Mining (GDX), Junior Mining (GDXJ)

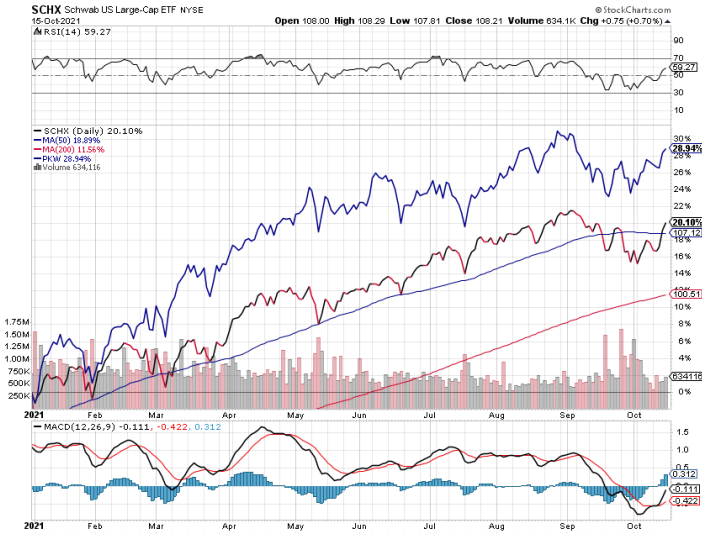
YEAR TO DATE RELATIVE PERFORMANCE



Baltic Dry Index



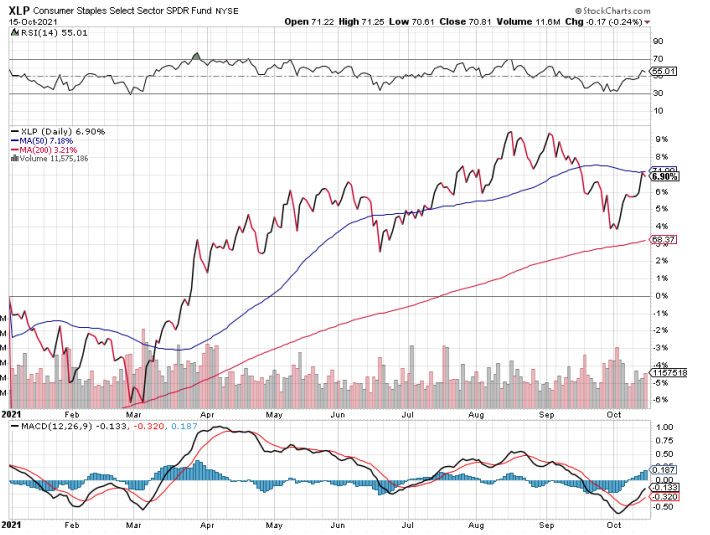
Equities



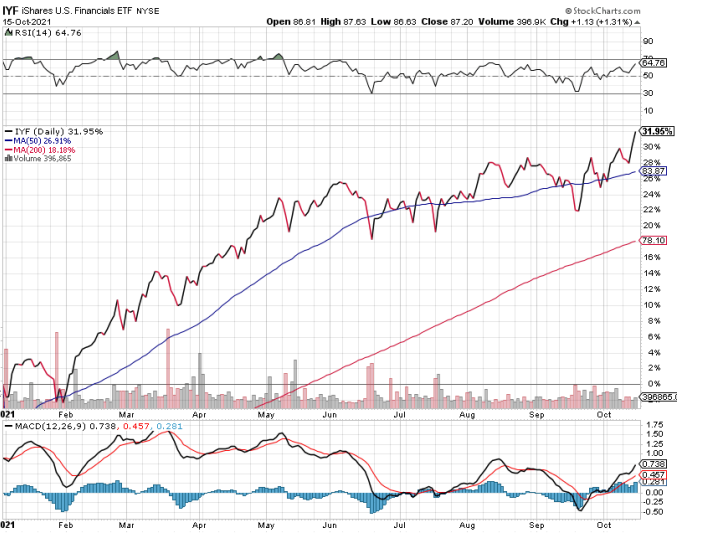
S&P 500 (SCHX)



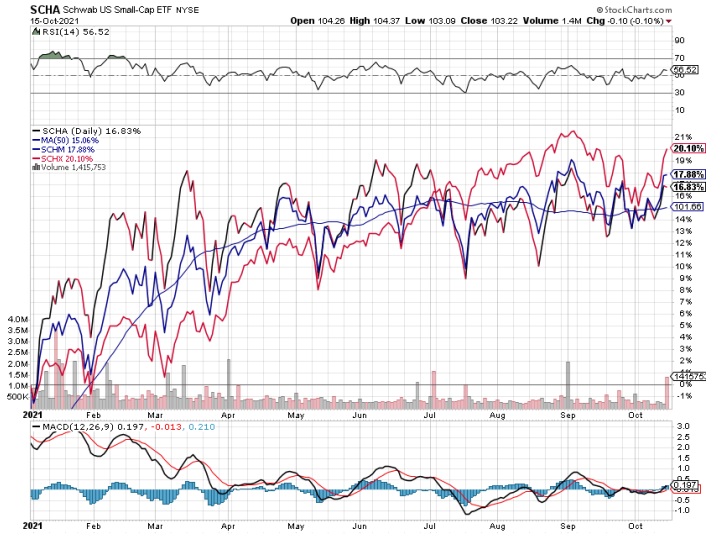
U.S. Aerospace & Defense (ITA)



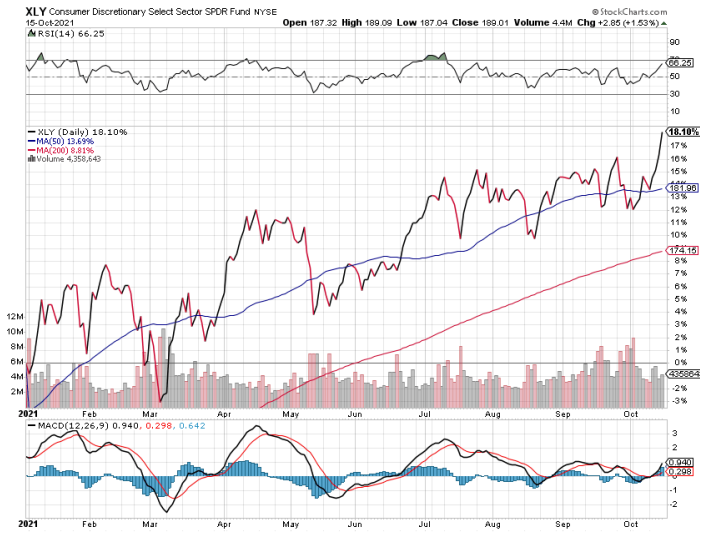
Consumer Staples (XLP)



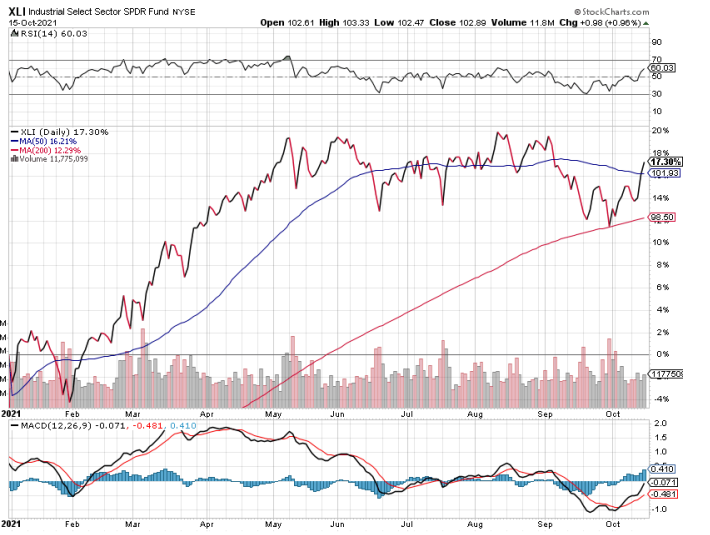
U.S. Financials ETF (IYF)



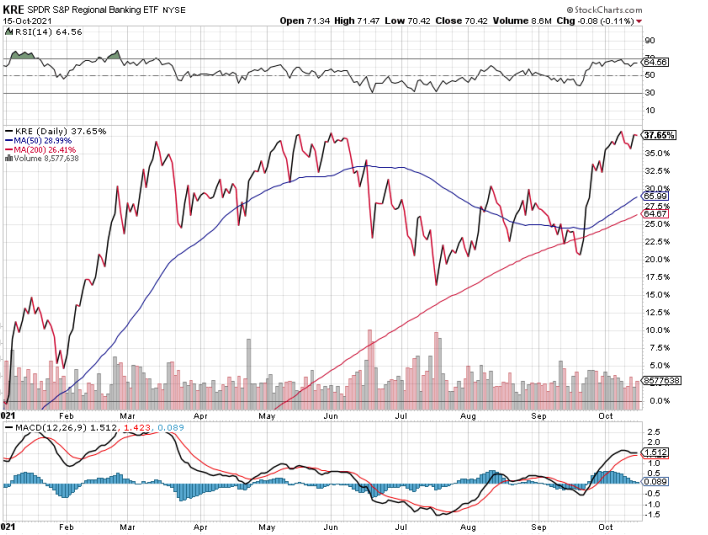
U.S. Small Caps (SCHA), U.S. Mid Caps (SCHM), U.S. Large Caps (SCHX)



Consumer Discretionary (XLY)



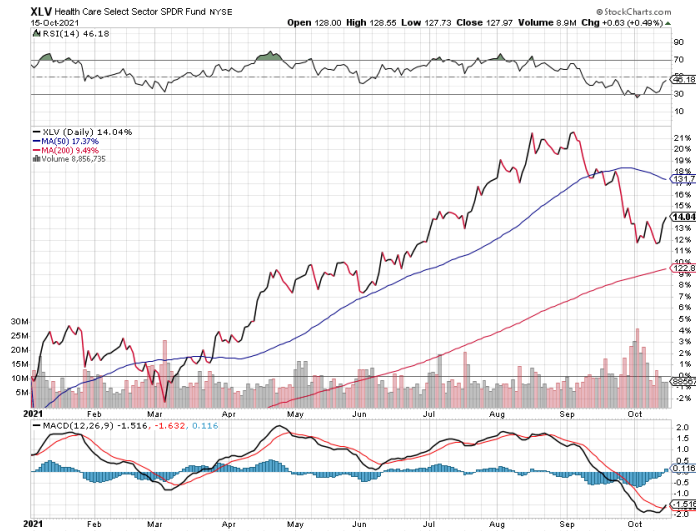
Industrial Select (XLI)



S&P Regional Banking (KRE)



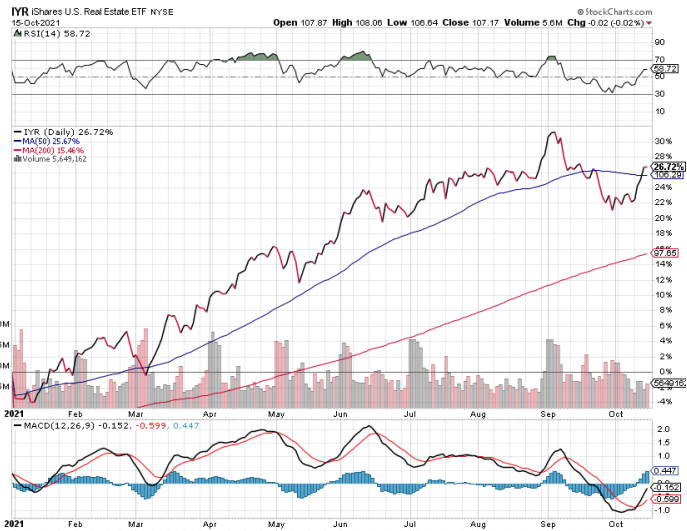
Europe



Health Care (XLV)



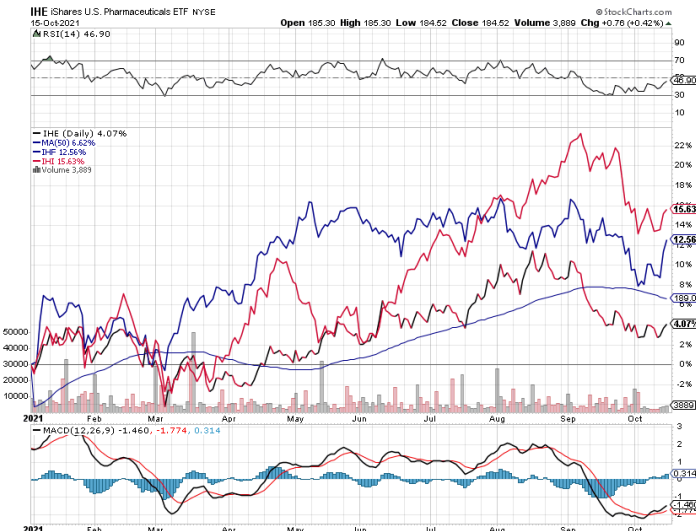
Biotech (IBB)



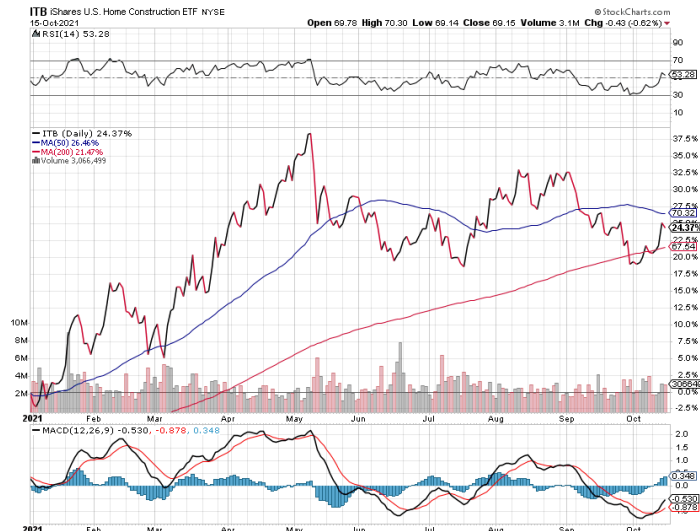
U.S. Real Estate (IYR)



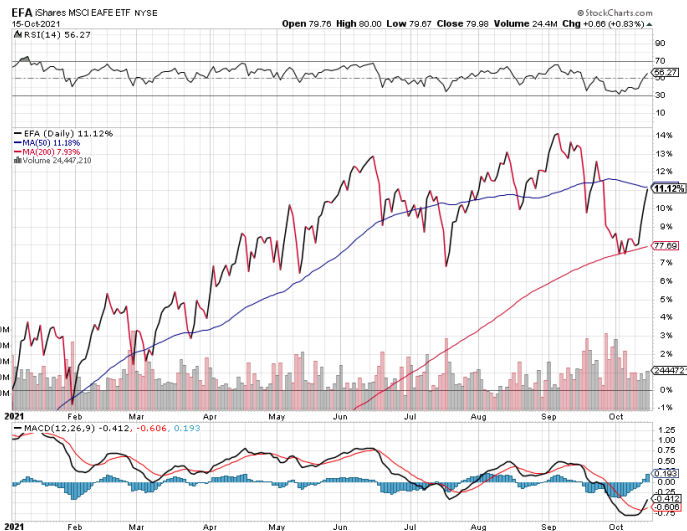
Germany (DAX)



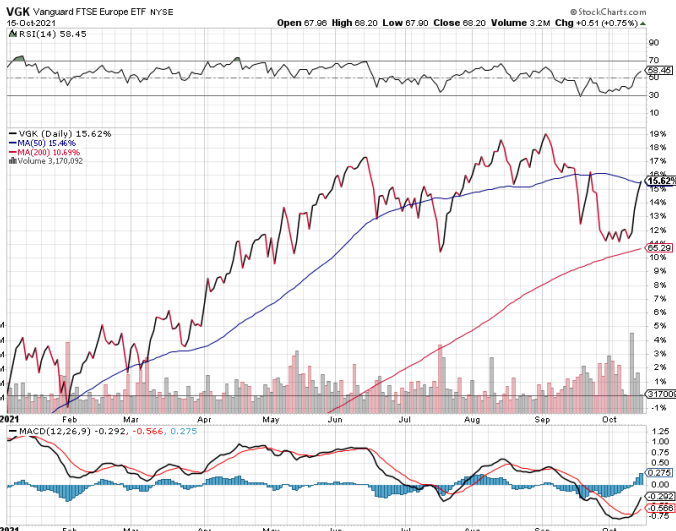
U.S. Pharmaceuticals



U.S. Home Construction (ITB)

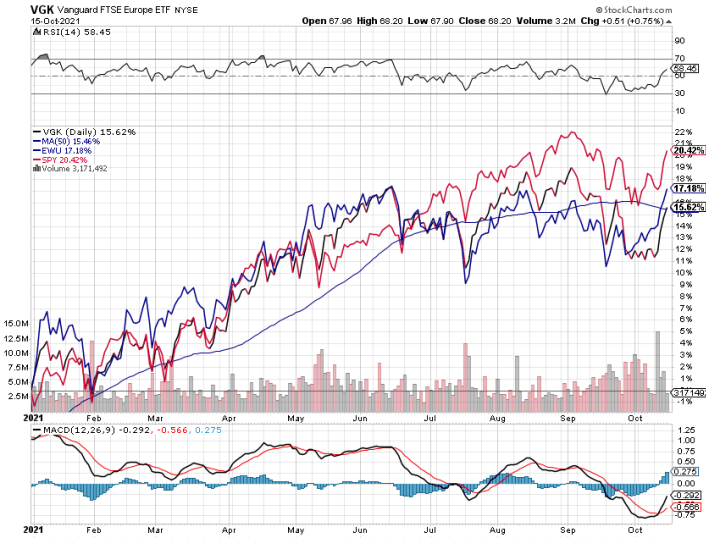


International Developed (EFA)

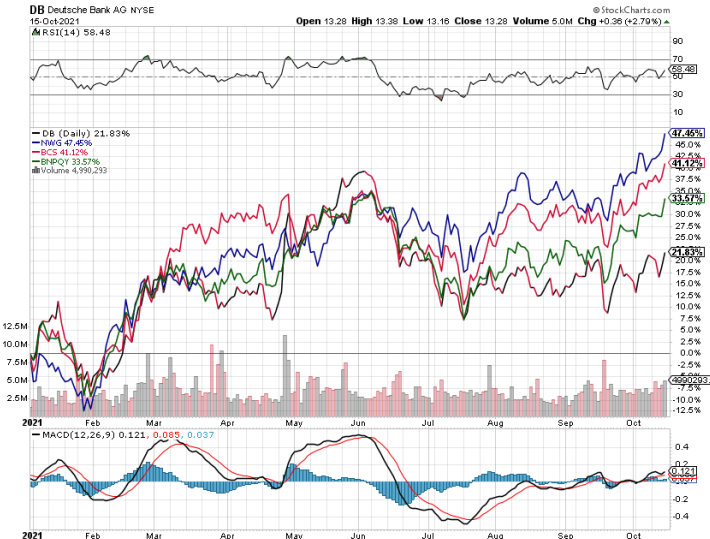


FTSE (VVG)



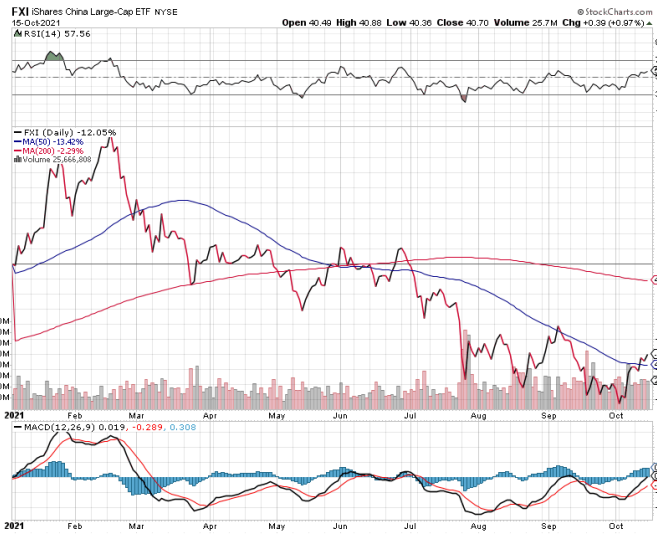


VGK (FTSE), EWU (UK), SPY (S&P)



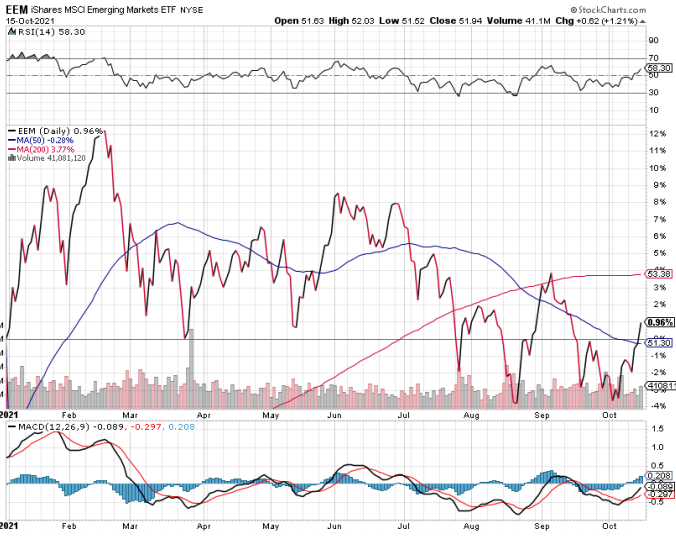
European Financials: Deutsche Bank (DB), NatWest Group Plc (NWG), Barclays (BCS), Paribas (BNPQY)

Asia

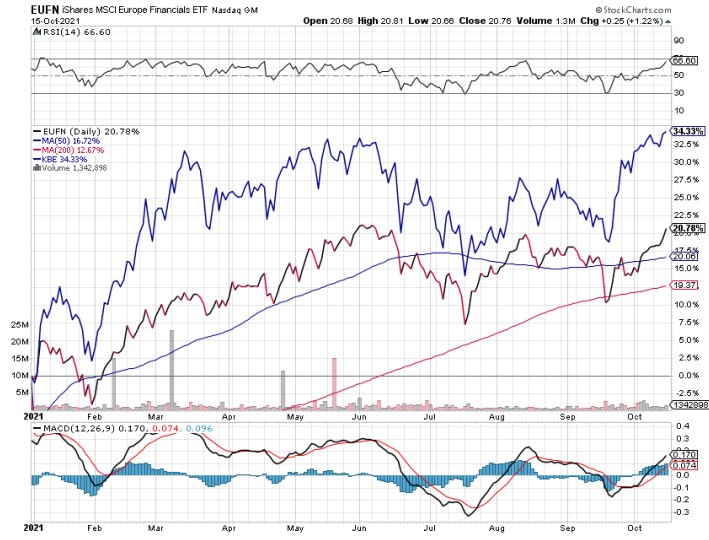


China Large Caps (FXI)

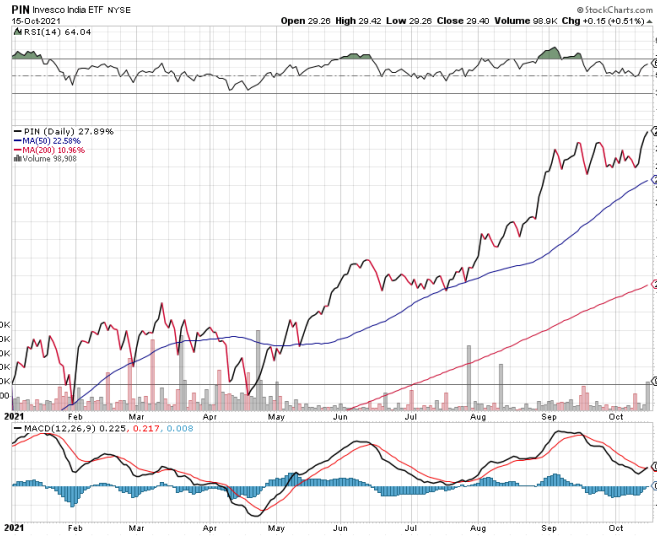
Emerging Markets



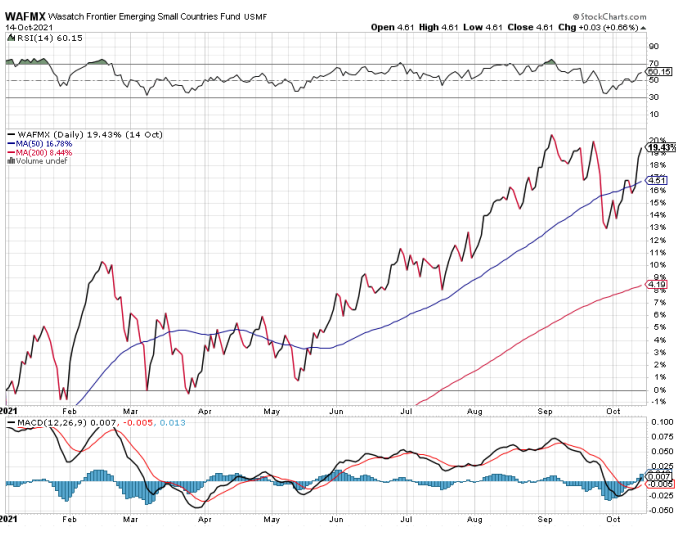
Emerging Markets (EEM)



European Financials (EUFN), U.S. Financials (KBE)



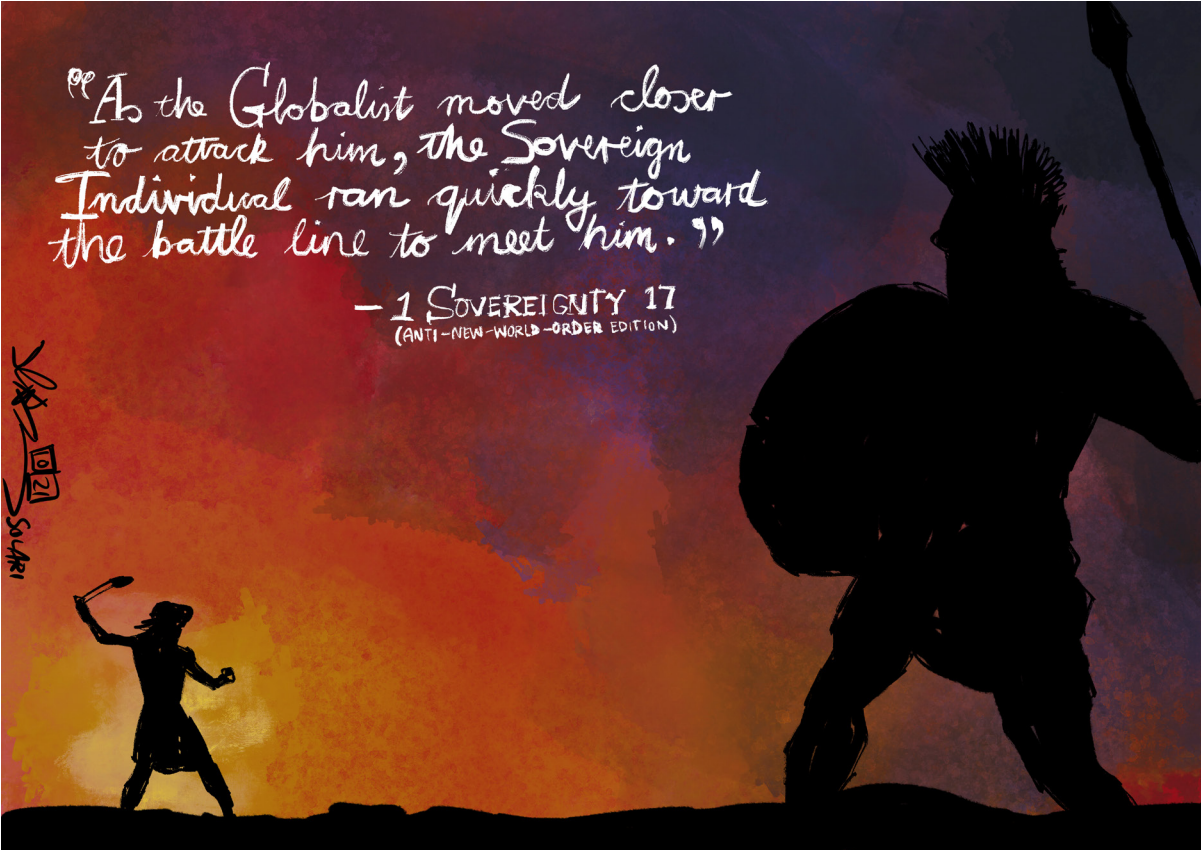
India (PIN)



Frontier Markets (WAFMX)



“What’s the point in having assets, if you don’t have an army to protect them?”  
-Catherine Austin Fitts





VIII

Donations 2021 (Year to Date)

We believe in doing what we can to support those around us who make a difference in this world or can do with a helping hand. We are here today because others did the same for us. We hope our list inspires you to help others, whether it is a prayer, a kind word, or a donation. If you are looking for great people and projects to support, we hope this list acquaints you with opportunities worthy of your generosity.

Solari makes three kinds of donations:

- 1. Take Action Crowdfund donations (recipients vary each quarter)
- 2. Recurring Solari donations (regular ongoing donations)
- 3. Non-recurring Solari donations (recipients vary each quarter)



*“I think people forget that it doesn’t take a big donation to help someone, just a lot of little donations.”*  
~ Hannah Teter



Take Action Crowdfund

The Take Action Crowdfund was launched in May 2020 to encourage our subscribers and audience to directly support lobbying, litigation, and legislative efforts to prevent encroachment on our financial and health freedoms and to support related independent media. For those who prefer not to support these groups directly, we offered to collect contributions and allocate them to the recipients.

Visit the Take Action Crowdfund home page, where you can either make a donation that Solari will distribute for you, or you can directly access the organizations’ donation sites.

The following is our list of donation recipients during the 3rd Quarter. Thank you for your support of these groups—you are making a major difference.

- Dr. Mohammad Adil: \$100
- Jennifer Bridges: \$250
- Children’s Health Defense: \$10

Take Action Crowdfund 3rd Quarter 2021 Summary (amounts in U.S. Dollars)

Total amount of donations received	210
Solari-funded donations	150
Total donations disbursed	360
Cumulative donations disbursed Year to Date	19,555

Recurring Solari Donations

- Growing Power
- OTEPIC Kenya Peace Project: Responding to Crisis
- Truthstream Media by Aaron and Melissa Dykes
- Hermitix
- Really Graceful
- You can help: News From Underground (Mark Crispin Miller)
- Christ Our Hope Prison Bible Ministry
- General Assembly Church
- Foundation for Future Science (Passion for Making a Difference)
- Vaccine Exemptions in the United States: Alan Phillips, JD
- Charles Hugh Smith: Of Two Minds
- Institute for Responsible Technology
- Wikimedia
- Student Loan Justice
- The Urban Homestead
- Newsbud: Where media integrity matters

Non-recurring Solari Donations

- The America Project: Maricopa County Audit Report
- Gymnastics World Flood (donation info in video)
- Help Save Our Farm Food! Amos Miller vs. USDA
- Ivermectin Approval Club in honor of Jason Bawden
- Fundraiser for Jummai Nache’s medical expenses
- The National Health Federation
- Observe Ranch: Campground for Today, Education for Tomorrow
- Project Veritas: Help us rebuild
- Reese Report
- *Scared to Debt* docu-series – final phase
- Unlimited Hangout with Whitney Webb
- Vaccine whistleblower
- The Testimonies Project



## IX

### Closing & Credits

“Out beyond ideas of wrongdoing and right doing there is a field.  
I’ll meet you there.”

~ Rumi

When I think of the 3rd Quarter of 2021, I think of those moments in which we could taste and savor our freedom.

However, the month of July started out sadly, with the news that longtime friend and ally Jason Bawden was dying. Jason had thought he was on the mend from cancer, but the stress of operating and then closing a new business and moving during the harsh lockdowns in Australia was too much, and Jason passed later in July. Because travel to Australia to say goodbye was out of the question, many of his allies helped the Solari team organize online and recorded goodbyes followed by an online celebration. Celebrating his life—with so many others he had touched—underscored Jason’s incredible contributions to me and the Solari intelligence networks. Jason was someone who was going to play a critical strategic role in our future. His passing was a reminder to treasure my friends and allies in the present.

August brought sailing on the IJsselmeer, the huge inland bay diked off from the North Sea, in the double-masted clipper ship “dy Abt fan Starum.”

Playwright and author CJ Hopkins who publishes The Consent Factory came from Berlin with Robert Cibis and his crew from OVALmedia to film a documentary patterned after the film *My Dinner with Andre*, except that it was to be breakfast, lunch, and dinner—three discussions with CJ on the state of our civilization—with the first meal being breakfast on the clipper ship. So, we loaded the film crew, video and audio equipment, drones, and friends of the family onto the ship, and off we went on a perfect summer’s day.

Also joining us was Solari general counsel Carolyn Betts, who had flown to the Netherlands to work with me on our theme for the *3rd Quarter 2021 Wrap Up*: “Taxation: With or Without Representation.” Our taxes weave throughout our lives and economy. Finding a way to address the criminality in the system is no easy task. Meeting over many days made it possible for the two of us to work out how to lay out this critical topic in a way that would make it accessible to our intended audience of attorneys, bankers, motivated government officials, and taxpayers.

At our dinner at local restaurant Cafe Max, I asked CJ how he was able to see so skillfully into the heart of Mr. Global’s culture wars. He said, “I am a playwright. I create worlds in my imagination. That is what I do. So I understand it when Mr. Global does it.” For me, it was one of those unforgettable moments.

CJ anticipates that the documentary will be published in the first quarter of 2022. You will find the taxation piece in this *3rd Quarter 2021 Wrap Up*.

One of the people who joined us for the four-day shoot with CJ and OVALmedia was photographer Hans de Vries. Famous in the world of fashion, Hans has now escaped Amsterdam to live in Stavoren, joining the Solari team as our official photographer. You will be seeing more of Han’s portraits at Solari.com, including our cover for the *2021 Annual Wrap Up*—stay tuned!

One of the other great events of the quarter was the two-day Doctors for Covid Ethics Gold Standard Symposium in July. Over the last year, I have had the opportunity to work closely with this excellent group of doctors, scientists, and researchers primarily from Europe, North America, and Australia. The July Symposium included a section on the Going Direct Reset, which integrated the economic drivers into the overwhelming evidence showing that Covid laws and restrictions have no basis in science and medicine. Dr. Mark Skidmore, John Titus, Patrick Wood, and Richard Werner joined me for the economics section.

The Symposium was co-sponsored by UK Column in the United Kingdom, which did a terrific job. Publisher Brian Gerrish commented on a proposal

by reporter Taylor Hudak—who leads communications for the Doctors for Covid Ethics—saying, “Let’s not call ourselves ‘alternative media.’ We are not alternative media, and they are not mainstream. We are the New Media. They are the Old Media.” It was a brilliant insight, affirmed by the corporate media’s crashing ratings.

Some of the greatest freedom-fighting moments of the 3rd Quarter were inspired by leaders of the New Media, as a powerful global syndicate of loosely cooperating publishers and journals emerged to lead us away from the Old Media and into an effective manner of dealing with the complex evil of tyranny while envisioning another way forward.

Robert Dupper and I attended two excellent conferences in the Netherlands—one sponsored by members of the New Media and the second well attended by them. The Solari Report published an interview on the New Media with Elze van Hamelen as well as a Special Solari Report with Whitney Webb of *Unlimited Hangout*.

I also published a special report with Leslie Manookian, founder of the Health Freedom Defense Fund, one of the U.S. litigation efforts organizing serious pushback against Covid mandates and restrictions. While Leslie would not necessarily consider herself a member of the media (she is the producer of the award-winning documentary *The Greater Good*), she and those at Children’s Health Defense have done the important job of using litigation to achieve critical disclosure—an essential part of the New Media’s efforts to bring transparency that supports each of us to take action.



While Carolyn and I were working on “Taxation,” I turned to Corey Lynn of *Corey’s Digs* to research and write an excellent four-part series on vaccine passports. My discussion with Corey was published as part of this *3rd Quarter 2021 Wrap Up*. Because of the length of that important series, we have published it for Print Subscribers in hard copy as a stand-alone booklet.

When you read John Titus’ excellent discussion of central bank digital currency (CBDC) in the *2nd Quarter 2021 Wrap Up* in combination with Corey’s vaccine passport series, you start to see how a control grid is being built to snap into place to create complete central control. One religious leader from Slovenia has referred to it as turning our world into a “digital concentration camp”—a pretty accurate description.

**What can we do? Refuse to go along. If enough people reject these passports in every possible way, they cannot go into operation.**

Four Covid-19 forms—for family members, employees, students, and parents—were some of the most useful tools that we published in 2021 to help push back against the pressure to take Covid injections without full disclosure and informed consent. Throughout the 3rd Quarter, we continued to support these efforts by revising and updating the forms and republishing them in a more professional format. We were delighted to see groups around the world then revise, translate, and republish them for hundreds of other jurisdictions and in other languages. For those unable to afford or find attorneys to advise or represent them, the Covid-19 forms can make a difference.

During the 3rd Quarter, we launched two new series. The first was *Spiritual Science Academy* with Thomas H. Meyer. Thomas is writing and presenting a public series to provide an overview of Rudolf Steiner’s work. We have also gathered and made public the links to all our prior interviews with Thomas.

The second new series is called *Metanoia*, created and hosted by longtime ally and radio publisher and host Junious Ricardo Stanton. *Metanoia* is from the Ancient Greek word meaning “changing one’s mind” or “going beyond limited thinking or stultifying group thinking.” Junious is leading a conversation meant to encourage your personal growth and power—something his leadership skills uniquely qualify him to do.

Nina Heyn, culture scout and author of Solari’s *Food for the Soul* column, came to visit in Stavoren in September. Not content to let the 3rd Quarter end without one more beautiful day of sailing, we piled back onto the “dy Abt fan Starum” for a day with Nina and numerous friends and allies from Friesland and enjoyed listening to Nina’s reports on visiting Florence and some of the great museums of Europe.

Nina’s celebration of beauty forever reminds me of one of my favorite sayings: “Beauty is necessary for survival.” The English Romantic poets are one of the sources that has helped me to appreciate the power of beauty. I have always been particularly inspired by the success of the Romantics—Wordsworth, Shelley, Coleridge, Blake—in pushing back against the horrors of industrialization. Their contributions are a perfect example of what Dr. Joseph Farrell always teaches us—that we must “own the culture.” So, I was delighted during

the 3rd Quarter when Jon Rappoport wrote a column celebrating William Blake. Jon joined me on the Solari Report for a celebration of Blake—one of my favorite interviews this year.

*“To see a World in a Grain of Sand  
And a Heaven in a Wild Flower  
Hold Infinity in the palm of your hand  
And Eternity in an hour”*

~ William Blake, “Auguries of Innocence”

As the war between tyranny and liberty escalated on all fronts, the 3rd Quarter was rich with the connections and beauty that inspire us to fight for freedom. We continued to encourage more subscribers to join our Connect platform to meet and communicate with other subscribers in their area. In addition, we launched Solari Circles, a network of subscribers connecting locally to access and circulate actionable intelligence, beginning by forming a friendship, “so we can talk to each other and feel a common fellowship.” Solari Circles are an invitation to take a deep breath, create a safe place to rejuvenate, and evolve our knowledge base together, as we prepare ourselves with faith, strength, and resilience and build a civilization of cultivation.

The ongoing success of our “Cash Friday” campaign also fostered more connection in the 3rd Quarter; many subscribers reported great conversations with local businesses and bankers able to understand the power of taking steps to move away from the dangers of an all-digital financial transaction system.

Finally, we launched Cash + Coin, encouraging our subscribers to stop using online payment systems that are now seeking to review and fine websites

for content they deem “inappropriate”; instead, subscribers can transfer funds by EFT, check, money order, or even by dropping off cash at the Hickory Valley Grocery Store. For 2022, we are offering a 3-month bonus added to your subscription if you make the switch. Please consider doing so rather than supporting online systems that seek to censor the intelligence that you choose. And a big thank you to the almost 500 subscribers who have already switched as of the end of 2021.

Whatever you do in 2022, USE CASH ON FRIDAYS, and every day if you can!

The Solari team and I have many people to thank for making the Solari Report great in the 3rd Quarter 2021.

#### Vanessa Biard-Schaeffer

In 2021, Vanessa continued her quarterly Solari series, *Via Europa*, covering European politics and culture and connecting trends in Europe and the United States.

#### Robert Dupper

Robert is Solari’s videographer, graphics guru, creative inspiration, and anchor in the Netherlands and the managing partner of Solari Europa. Robert and his family and their various friends and colleagues in the sailing, restaurant, and hotel business are the reason everyone who visits Stavoren has such an amazing experience.

#### Brad Eddins

Brad is Solari’s *News Trends & Stories* Wrap Up editor and does a yeoman’s job preparing that section of the *Wrap Ups*. Brad also manages the *Take Action* section at solari.com.



**Bronwen Evans**

Bronwen provides us with a much-needed eye on Southeast Asia that reflects extensive experience in global journalism, business and finance, and building local ecosystems.

**Dr. Joseph P. Farrell**

Joseph joins us for our quarterly *News Trends & Stories* analysis. There is simply nothing else like it. It was Joseph who persuaded me to expand our coverage of culture. It has made a life-giving difference. We also gather essential insights weekly from Joseph’s work at Giza Death Star.

**Ulrike Granögger**

Ulrike has been shifting our paradigms with the latest revelations in spiritual practice and science in her incredible workshops and the Solari *Future Science Series*, including “Medical Nanobots” (Part I and Part II) in the 2nd Quarter.

**Matt Hale**

Attorney Matt Hale has been helping me with questions in *Ask Catherine* as the technocratic thicket of laws and regulations grows. Matt also provides us with commentaries and Special Solari Reports on risks facing the U.S. legal system.

**Nina Heyn**

Nina continues to delight us with her *Food for the Soul* columns as she sleuths out great art, great museums, and great movies. Nina is now back on the road, with museum reports from New York, Poland, and Florence and more on *Women Artists*.

**Pete Kennedy**

As the host of the Solari *Food Series*, attorney Pete Kennedy has been helping us understand and support the farmers, legislators, and litigators who are protecting our right to grow and market fresh local food. Pete got Solari to the Rogue Food conferences this year and launched a series on “The War on Meat.”

**Corey Lynn**

As founder of *Corey’s Digs*, Corey Lynn is known for timely in-depth research. Corey took the lead on helping to draft the first employer and school disclosure forms for Covid-19 injections, produced great instructions on how to address your school board, and started her series on vaccine passports.

**Najat Madry**

Najat has now assumed leadership of our #CashFriday campaign. Will the world ever be the same? We are gratified to be getting daily reports from subscribers on their increased use of cash.

**Thomas Meyer and Orsolya Györfly**

Thomas grasped my interest in Rudolf Steiner and my passion for the Story of Gideon and Chartres and has been educating and inspiring me about them ever since. We have now launched his *Spiritual Science Academy* at [spiritualscience.solari.com](http://spiritualscience.solari.com).

**Brigitte Mouchet**

Brigitte inspires and educates us to maintain our strength and vitality in the Solari *Wellness Series* and assists us with our weekly content as writer, editor, and purveyor of good taste!

**Rambus**

Rambus provides truly the best technical analysis anywhere for our quarterly Equity Overviews.

**Jon Rappoport**

Jon Rappoport’s decades of research and writing on health care and the use of the medical cartel to engineer central control have made it possible for us to “jump the curve” on pandemic propaganda.

**Dr. Mark Skidmore**

Mark continues his efforts to research the missing money and is now contributing to documenting some of the lies of Covid-19—it is some of the most original, fearless scholarship on the planet.

**Junious Ricardo Stanton**

A longtime friend and ally, Junious agreed to host and launched the *Metanoia Series* this quarter on the Solari Report.

**John Titus**

John is my co-host on our weekly *Money & Markets* reports. His analyses of the Going Direct Reset and CBDCs were both major contributions of 2021.

**Hans de Vries**

You can see Hans’ work at <http://hansdevriesphotography.com>. Get ready to see more in our People section in the Solari *Wrap Ups* starting with the *2021 Annual Wrap Up*.

**Jason Worth**

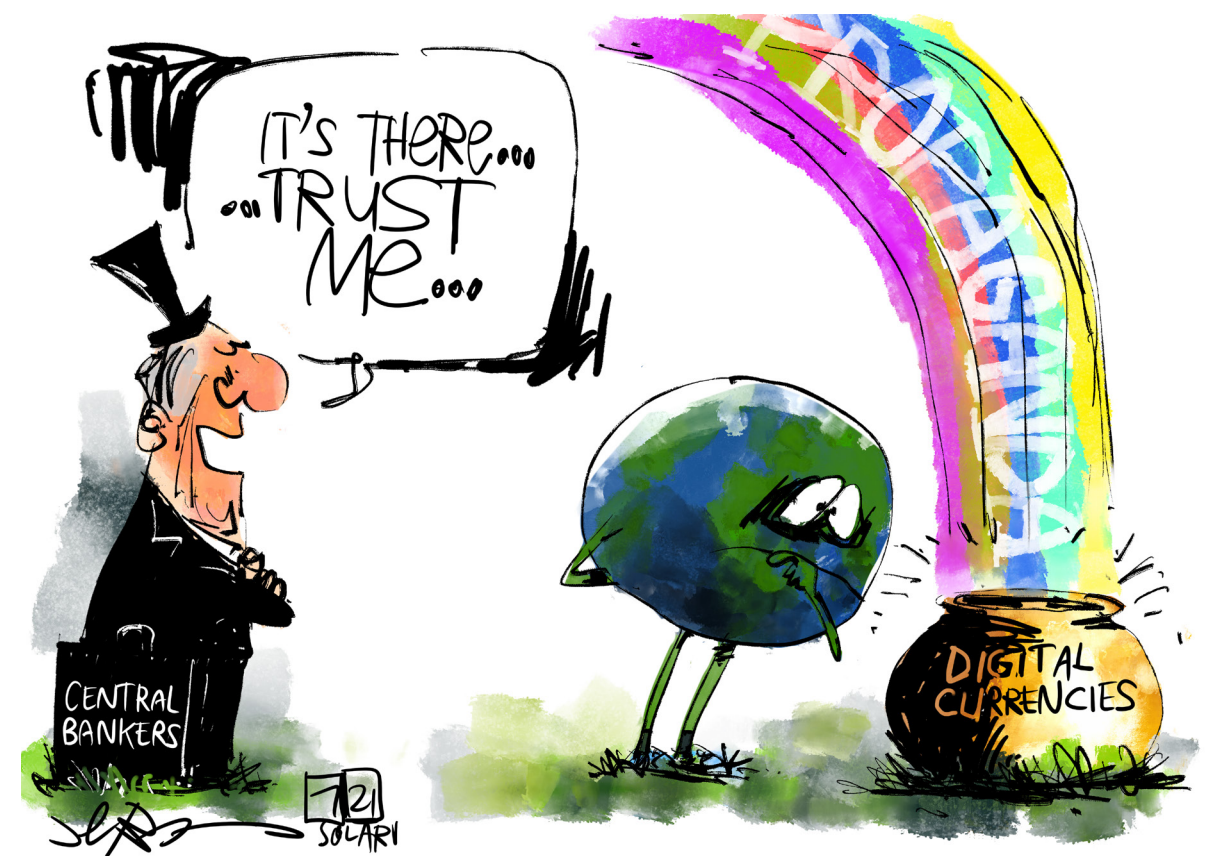
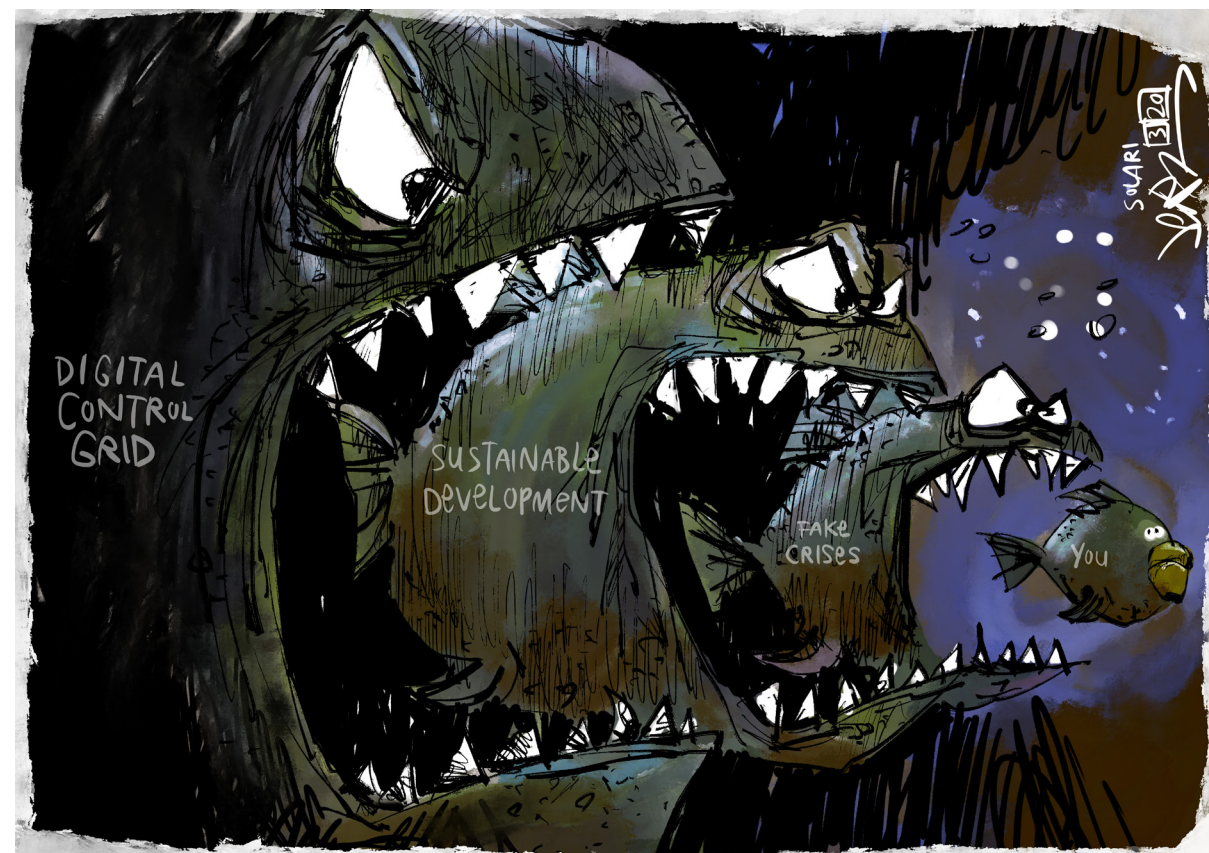
Jason continued to provide highly capable insights on the financial markets and economy and joined me for the 3rd Quarter Equity Overview.

Most of all, the thanks of the entire Solari team go to our subscribers. You put the gas in our tank and provide the ideas, corrections, suggestions, questions, and inspiration that make the Solari Report go.

On behalf of the entire Solari team, I wish you the joys of possibility and accomplishment as we move forward, making the very most of the times and imagining our way to a free and inspired life.

Stavoren, Netherlands  
December 20, 2021







# Subscribe to The Solari Report

You can subscribe to The Solari Report on a monthly, six-monthly, or annual basis. Each subscription plan provides access to the complete online archive of premium content, including Commentaries, Quarterly and Annual *Wrap Ups*, and Audio and Video resources.

## Subscription Plans and Rates (U.S. Dollars)

### DIGITAL-ONLY PLANS

Monthly Digital-Only Subscription	\$ 30
Six-Month Digital-Only Subscription	\$ 160
One-Year Digital-Only Subscription	\$ 275

### DIGITAL + PRINT PLAN

One-Year Digital + Print Subscription (includes four printed <i>Wrap Ups</i> per year)	\$ 375
---	--------

### ORDER ONLINE

Order your Solari Report subscription online at:

[shop.solari.com](http://shop.solari.com)

We strongly encourage payment using one of the Cash & Coin options (see opposite page). We also accept payment by most credit cards. Although we still accept PayPal payment, please note that PayPal's terms and conditions increasingly favor censorship.

### ORDER BY TELEPHONE

To order The Solari Report by telephone, call:

USA: (866) 311-2543

International: +1 906 643 6263

# Cash & Coin

In the spirit of #CashFriday, we're inviting all our subscribers to pay for their Solari Report subscriptions with Cash, Check, Money Order, Coins, Western Union, Wire Transfer, or EFT (Electronic Funds Transfer).

As a special bonus:

Six-Month and Annual Subscribers will receive an additional three months for paying by check, money order, wire transfer, or EFT.

<https://home.solari.com/cash-coin-offer/>



# The Solari Report

## Subscribe to The Solari Report

Knowledge is more than power. It's also independence.

Catherine and the Solari Report team want you to have both. You get a source of actionable intelligence that can help you recognize risks and opportunities. But you also get a cold, hard, and useful look at the global political and financial systems.

Catherine Austin Fitts was a Wall Street and Washington insider in the '80s and '90s when globalization and corruption took over at the expense of local economies and people.

Catherine fought and then bypassed the system and now advises her subscribers and investors on how to navigate the risks in today's economy.

### How The Solari Report works

The Solari Report publishes weekly *Money & Markets* briefings on current political and economic events by Catherine (36 a year) as well as weekly presentations and interviews with special guests chosen for their expertise and integrity (52 a year) in a wide variety of areas that impact subscribers' health and wealth.

Each interview is published as an audio with a commentary and video excerpt, followed by a written transcript. Additional special reports and alerts take place several times a year.

### What you get as a subscriber

Annual and Quarterly *Wrap Ups* that summarize the top news, trends, and stories, provide a rich selection of financial market charts, and in-depth analysis of the most important trends impacting the economy. With Solari Report *Wrap Ups*, you are on top of the news with very little of your precious time.

Exclusive access to an online area of our website (Solari.com) which provides you with our library of Solari Reports published since 2008.

Weekly email updates announcing the next Solari Report along with top picks from Solari.com and information about our luncheons and other events as Catherine travels.

Access to a Subscriber Portal and subscriber-only articles that allows you to post comments and questions to Catherine. Top questions are answered on Catherine's weekly briefing.

### Why we're different

Many subscription services focus on a single topic such as investments, precious metals, health, or politics. The Solari Report provides commentary and analysis on all areas that impact your time, your health, and your wealth as well as those that impact your responsibilities as a family and community member and citizen and taxpayer.

We want you to live a free and inspired life—so we seek to integrate all aspects of the world around us that impact you.

“My goal is to remove the barriers that prevent you from seeing the invisible war: how it affects your money, your health, and your safety. Then I can help you take action. This is why I am doing The Solari Report.”

-Catherine Austin Fitts







*"I have no use for bodyguards, but I have  
very specific use for two highly trained  
certified public accountants."*

~ Elvis Presley