

Coming Clean

Taking action individually and with our families, communities, and networks of trust

By Catherine Austin Fitts and the Solari Staff

Catherine Austin Fitts tells the story of one of her partners, Ozzie Blake, an entrepreneur who grew up on a small island. He once explained why small islands produce a much higher percentage of people who are good at starting and building successful businesses. He said that it was because someone who grows up on a small island sees how everything is connected. So it is much easier for that person to learn how to take responsibility for the whole — to see how all time and energy is precious and to never waste anything. People who grow up on small islands, he said, understand that “a penny saved is a penny earned.”

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

Ozzie said that America is just a very big island, but most Americans do not know this — nor do they understand

that the planet is just an even bigger island. They cannot connect how the system works — particularly the aspects of the system they do not like — with their own choices and actions. They do not have even simple maps of how



things connect. They do not understand their own power to vote with their prayers, their thoughts, their choice of friends and spouse, their actions, and how they spend their money every day. People who grow up on small islands, he said, “see the world whole.”

Many of us look at our situation only from our own point of view. From every degree of the circle, there is a different definition of what ails us, of why our system isn’t working, and

what the solutions are. Often, what we perceive as our own individual problems are really just the symptoms that each person experiences of the deeper problems we all share. Many times, we think that the solution is to

blame or attack someone, or to propose that more government or private capital be spent in a (futile) attempt to keep the wolf from the door. Without a simple map of where we are, of The Tapeworm that we are feeding, and of how to withdraw and shift our energy, we have forgotten that we are all in this together, and that at the simplest level, you simply can’t eat what you don’t grow.

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

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in our neighborhood parallels what is happening around the world.

The folks who feel that their biggest problem is their financial equity — falling yields on their investment portfolios—have yet to see that they cannot enjoy capital gains unless their living equity is preserved. That is, our neighborhoods and children need to be kept safe, and we need to understand that the very things that will contribute to their safety — an increase in real human productivity, honest feedback systems, and a restoration of personal accountability — will also lead to huge increases in collective investment capital in the economy. The folks who

feel that their greatest problem is living equity — that they and their children are not safe and our environment is being destroyed, or that we are committing genocide in other parts of the world (or down the block) — have yet to see what the real issue is. We cannot achieve personal safety when yields for both



retail and institutional investors are dependent on profits from organized crime, trickery of the investing public, and government guarantees that promote unproductive investment and personal behavior. Only when we achieve real economic growth based upon concrete increases in productivity, accounted for and disclosed on an honest basis, can we be both safe and wealthy.

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

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Kick Start Your Personal Wealth

1. Start praying or meditating! Ask God or the Universe daily for abundance, protection, guidance, inspiration, and creative energy; envision a new world and act as if it were so.

2. Switch media. Turn off your TV and disconnect from all corporate media.

3. Assess your finances. Look at how your money is supporting The Tapeworm and how you are being drained; check your “sustainability ratio” and start to shift your transactions:

- Can you lower your expenses/overhead so you can survive with less cash and save/invest more?
- Can you make a plan for getting out of debt? Talk to others who have done it or can help, then make a plan and begin, taking it step by step.
- Switch banks and credit card companies, keeping enough cash in the bank for unexpected and lump payments (taxes, insurance bills, car repairs, unemployment, and so on).
- Look into switching investments away from The Tapeworm.
- Can you invest in upgrading home self-sufficiency: water, solar, vegetable garden?

4. Assess your health. Need more exercise? Better eating habits? Help for depression? Pick one or two things that would give you the most energy and start doing them.

5. Build your affinity group. Strengthen relationships with family, friends, neighbors.

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Ways to Kick-Start Our Coming Clean

By Catherine Austin Fitts and the Solari Staff

OPTIMIZE OUR TIME

“Your problem is you think you have time.”

—The Buddha

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

- Your time is precious.
- Your time can be valued more by you and those around you.
- Do a time budget.
- Study who and what you are investing your time in.
- Identify who and what wastes your time.
- Look for opportunities to achieve more

A number of us at Solari found these “emergency measures” to be very energizing entry points for Coming Clean. Especially after another suspicious election in 2004, many people felt off balance and more urgent about securing their family’s safety net, in addition to worrying about shifting the balance of power away from The Tapeworm and back to our communities. Taking these measures is akin to putting your own oxygen mask on first and then tending to others — or to triage, which stabilizes the most serious conditions first. Start with a quick pass — whatever you can do in the next two or three weeks — and then see where you want to go from there.

energy for yourself with your time.

- Look for opportunities in collaboration with other members of your family.

CREATE A BEAUTIFUL HOME

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

A beautiful home gives you energy. This means that it does not drain you of time and resources. Are you a slave to a house that is big and expensive and filled with lots of possessions that take time to maintain? Move out of your field

anything that is not beautiful, life- and energy-giving, and useful. We find de-cluttering by yourself hard to do. Team up with friends to help de-clutter and reorganize one another’s home and office. There is a myth that beauty is expensive — that we cannot create beautiful homes within our means. Another myth tries to convince us that beauty in a home has to be complex. Not so. Beauty just takes time and attention — and it is something that we can all have. A home that is in alignment and harmony with the land and environment around you is the most beautiful — and powerful — of all.

- We deserve a beautiful and safe home.
- We can create a beautiful and safe home no matter what our circumstances.
- Our ability to create a beautiful and safe home depends on our ability to understand how we can honor others’ ability to do the same.
- Invite friends to help you with a spring cleaning.
- As you clean, de-clutter your house.
- Decorate your house with things made by, or which remind you of, the people you love.
- Learn feng shui principles and apply

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them to your home.

- Identify all the ways to lower your energy, utility, and home insurance bills that improve your quality of life.
- Test your water quality and make sure you have excellent filters if needed.

STRENGTHEN OUR RELATIONSHIPS

Who are the people in your life, your family, and your community that you love? Are they getting your admiration, time, and energy? Are your time and energy going instead to the people whom you are afraid of, who have power over you, or who demand your attention in negative ways? Do you hunger for association with people who — after you study their work and how they make money — are contributing to the drain on you, your family, and your community?

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

Giving priority and investing in people we love and who love us is the most important investment we will ever make.

In a healthy culture, men and women build up each other's power and security.

In a healthy culture, members of a family think and act opportunistically on each other's behalf.

In a healthy culture, members honor those among them who practice their values and lead toward the world they envision.

- Make a list of the people you love.

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

RAISE OUR LEARNING METABOLISM

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

Some cultures have evolved a high degree of knowledge as well as proto-



cols for surviving great levels of stress. We can identify and learn from those who have this knowledge.

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

Develop a learning plan for your life: What could you learn that would give you the most energy for achieving your vision?

Identify the people who teach you the most: What can you do to give them energy?

Identify the people who teach you the least. What can you do to transform that learning and teaching drain? If that is not possible, consider removing yourself from their life.

Identify who knows about things that you need help with, particularly in your neighborhood.

LEARN “HOW THE MONEY WORKS” AROUND YOU

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

We can understand the economics of our household, family, and neighborhood, as well as the organizations, businesses, and governments in the areas in which we vote for political and judicial representation.

We can understand money tools — accounting and currency — and financial instruments — stocks and bonds.

We can understand the economics of various industries such as energy, food, and water, as well as banking systems and markets — commodity and financial — and the laws that govern them.

We can understand covert economics.

We can build and maintain useful “money maps” and use these to oppor-

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tunistically shift resources to ourselves and those we trust, both locally and globally.

- Develop a framework for all the financial and economic knowledge that could be useful to you.
- Develop a learning plan to acquire that knowledge.
- Acquire and use a good dictionary of financial and economic terms.
- Keep a journal to track your learning journey and to write down the meaning of any word you read that you do not understand.
- Learn how to use Solari Analytics when mapping out the risks and incentives related to events in your world, and to ask and answer the question, “Cui bono?” (Who benefits?).

INVEST IN PEOPLE AND ASSETS YOU KNOW AND TRUST

Sound money, financial transparency, and equity financing are the basis of a healthy economy.

We can generate living and financial wealth by investing in opportunities not controlled by large corporations and investors.

- Learn about precious metals and digital gold, and explore investment opportunities in precious metals and related stocks.
- Learn about alternative currency, community currency, and barter systems.
- Explore opportunities to diversify offshore.
- Explore opportunities to invest locally or in close family and friend networks, with people you know and trust.
- See also Catherine Austin Fitts’s blog, posted at www.solari.com

INTEGRATE YOUR TIME AND MONEY

In one of the earlier steps, we prepared a budget for our time. Now let’s do a budget for our financial resources. As you do this, compare the various trade-offs in your life between time and money. For example, what is the cost of private schools for your children versus the benefits of working less and doing home schooling? After looking at the health impacts and costs of working and living in an urban environment, what are the integrated benefits of moving to a low-cost rural area?

Are you working long hours and then paying more per hour for people to do household chores for you that you could do for yourself? Does it pay to learn plumbing, electrical repair, auto mechanics? What about your children? Have you taught them how to respect their time and your time? What do your budgets teach you about habits that save time? What do they teach you about the cost of unethical or incompetent people in your life? How much is interest on debt costing you in terms of the time it takes to pay it off?

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

- Do an annual financial budget.
- Estimate the value of your time in terms of after-tax income.



- Explore opportunities for getting more for less.
- Make a list of the ten people, habits, events, or other things that wasted the most money over the last year. What can you learn from this list?

BOOKS

Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money — That the Poor and Middle Class Do Not! by Robert Kiyosaki and Sharon Lechter

Law for Dummies, by John Ventura

Accounting for Dummies, by John A. Tracey

Investing for Dummies and *Personal Financial for Dummies*, both by Eric Tyson

Organized Crime and American Power: A History, by Michael Woodiwiss

The Seven Habits of Highly Effective Teens: The Ultimate Teenage Success Guide, by Sean Covey

The Greater Good: How Philanthropy Drives the American Economy and Can Save Capitalism, by Claire Gaudiani

ARTICLES/AUDIO

“Economics for Dummies,” by Catherine Austin Fitts

“Solari Audio Seminars” — visit www.solari.com

FILMS

Shut Up and Sing

America: Freedom to Facism

The Take

MORE RESOURCES

Many more articles, books, and other resources, including podcasts and Catherine Austin Fitts’ blog, can be found at the Solari website. Visit www.solari.com

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