

the Solari Report

**Solution Series: Building Wealth
with
Catherine Austin Fitts and Ricardo Oskam**

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Transcript

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James White: Hello, this is James White once again with the *Solution Series*, and I'm joined, as always, by my cohost, Corey Lynn. The *Solution Series* is brought to you by *Solari.com* and *CoreysDigs.com*. Remarkably enough, we have the founders of both of those websites with us today, Catherine Austin Fitts and Corey Diggs, along with Ricardo Oskam. We are delighted to have you with us today. Thank you so much for joining us. Corey, it's great to be with you once again for the *Solution Series*. It is going to be fantastic.

Corey Lynn: It will be fantastic. I cannot believe that we are already at the finale of the series; it flew by.

White: It did.

Catherine Austin Fitts: It really did. I remember when we first talked about doing it, and it seems like it was yesterday.

White: What I would like to do is give Ricardo a proper introduction, if I may. We've had Catherine on the show before.

Ricardo Oskam provides research, due diligence, analytics, and marketing support to **Solari** screens. He is co-author of *Building Wealth* at *The Solari Report*. Ricardo, it is great to have you on the *Solution Series* for the first time.

Ricardo Oskam: Thank you for having me.

White: You are quite welcome.

We are going to go ahead and roll with it. We have a great deal to cover here today. We are going to talk a little about the *Solution Series* and what led to it. Catherine, you've talked about this a little off-air. We have had 23 or 24 guests, and 24 episodes. All of them were spectacular in their own way. We received a great deal of information from this series.

Catherine, let's start with you. Our premise was that we had many of people talking about the problems. They are in the news every day. You can tune into 25 different shows talking about what is wrong, but not many shows really give you solutions on how to analyze what is wrong and then adapt to it so that you

can either survive it financially or protect yourself physically, etc.

Would you care to comment on that?

Fitts: Yes, and that includes building a business that helps other people adapt successfully, which is what many of our guests focused on in the *Solution Series*.

Corey had did an amazing 'homerun' on vaccine passports, and we published her book on vaccine passports. If you haven't seen it, it's a remarkable document to help people understand how control is being steadily implemented.

Our team was so excited about it that we approached Corey about doing more on control. Corey said, "I don't want to talk about the problems anymore; I want to talk about real solutions."

She wrote a piece for our *Take Action Wrap Up* called, *Loosen Technology's Grip*, which is an amazingly popular piece. We've made it public. It was all about how to get technology working for you instead of being surveillance device harvested with your economics and your energy.

When I heard that, I said, "Corey, that would be fantastic." We became very, very excited. But you have to 'turn the aircraft carrier' from talking about control and problems to real solutions. So, it's a big, big turn.

We agreed that we would do two a month, and that is what we have been doing since. It has flown by. It's amazing because it just feels like yesterday when Corey decided to do this.

White: Ricardo, thank you for joining us today. Catherine is seen by many in the conservative circles and people who I know as an icon. I know that she doesn't feel that way about herself, but her advice is great and her financial acumen is razor-sharp. Tell us if you can about working with Catherine. It has to be quite incredible to end up at *The Solari Report*, of all places.

Oskam: Yes. Let me outline where my role comes in: I work with Catherine on providing research on *The Solari Report*, but mostly in another company called *Solari Investment Screens*. Our job is to sift out which companies have excellent

governance and are run in such a way that, arguably, with good governance, will make the right decisions in the future.

Just to go back quickly to the vaccine ID book that was aforementioned, that book was very helpful in that journey because it outlined all the big players that were part of rolling out the vaccine ID and passport infrastructure. Needless to say, those are not the companies that we will be focusing on.

The companies we did focus on are the ones that are building productive companies and doing productive things – both for shareholders and the stakeholders who they interact with – be it the communities they operate in, their employees, and everybody who has to do with their business. That is really where I come in.

Lynn: And what did you think of the *Solution Series*?

Oskam: I thought it was incredibly helpful. This is really going back to working with Catherine. What helps me is going from the macro picture to the micro picture. I look at things that are going on in the macro – politics and geopolitics and what is happening there – and then reducing that to something actionable within the micro – the companies that we interact with, that we buy from, etc.

The good thing about the *Solution Series* is it takes all of the information that is out there, and reduces that to an actionable package that you can actually work with in a micro environment. What can you do to help your family? What can you do to help your business? How do you operate within your local community instead of just staying within that macro realm? That is incredibly helpful. You want to be able to navigate both tiers. That is what it did for me.

The second point would be that the *Solution Series* is about those people who have accepted responsibility over their circumstances and said, “I accept everything that is going out, and I am going to work within my realm to do something about it. What can I do within my community and my circle and my family to step up and accept responsibility over our circumstances?”

I will get back to that once we start talking about the *Building Wealth* curriculum

we've built. That is what it did for me – those two main points.

Lynn: I was really, really impressed with everyone we had on.

James, do you have the image I sent you that you can show? I don't have it handy here, and I can't see it on your screen. So, I'm going to let you read off all the names.

White: We are going to give a thanks to our incredible *Solution Series* guests. Did you do them in order of appearance?

Lynn: I did, except for Catherine. She was on at the beginning and at the end. So, I put her at the end with Ricardo.

White: So this will be in order of appearance:

Jim Gale
John Cain Carter
Stefan Verstappen
John Jacob Schmidt
Sheriff Richard Mack
Franklin Sanders
David DuByne
Nancy O'Brien
Paola Brown
Rich Scheben
Jennifer Walters
Matt R. Hale
Ann Christensen
Marie McDonnell
Rob Braxman
Richard Merfert
Thom & Robin Walker
KrisAnne Hall
Fiona Price
Matt NC Scout
Patrick Wood

Matt Roeske
Catherine Austin Fitts
Ricardo Oskam

We want to give all of those guests a special thanks for making the *Solution Series* what it was. We couldn't have done it without you.

Lynn: Right, and I have taken so many of their tips and actually put those tools to use. It's been incredible for me. I've learned just as much as all of our listeners and readers have.

White: Yes, my vegetable garden has copper wires sticking out of all the plants.

Lynn: Mine, too!

Fitts: I also think it's very inspiring when you see person after person who – as Ricardo has said – is taking responsibility and then is creating ideas, products, services, and information to help all the people around them and all the people they connect with. They are building businesses and enterprises doing this.

What Ricardo and I will tell you is that the most important thing to building wealth is building great enterprises. There are many entrepreneurs who are generating income by helping other people as opposed to generating income by harming other people. That is great to see many, many people doing that and doing a good job of that.

I believe it's very heartwarming and inspiring. It says, "Don't despair of what is going wrong; get in the trenches and start building real solutions."

Lynn: On that point of wealth, I think we need to define wealth a bit. What you just spoke of, I think that many people will say, "Wait a minute. We are going to be getting into building wealth and we are going to be talking about money and we are going to be talking about finance. But they are all coming for our money. So what is the point?"

Fitts: Money is a financial tool; it's not wealth; it is a financial tool that you can

use to build wealth or destroy wealth. Wealth is something far different. We will get into this later.

Financial equity is financial wealth, but there is living equity. Equity is a far broader concept of wealth than only money.

I want to say that we have a financial system right now that destroys a lot of wealth because it is centralizing wealth in a very expensive and destructive way. It doesn't have to be like that. A financial system can be one that supports tremendous building of wealth, and the wealth-building opportunity today is extraordinary if we can reverse the tyranny.

One of the quotes that I use in the *Building Wealth* presentation is because I got resoundingly criticized by an internet commentator saying that I was greedy and encouraging financial greed and selfishness. So I said, "You can build wealth, you can build poverty, or you can build nothing. Which do you prefer?"

White: Absolutely.

Lynn: I would like to point out that Ricardo is from the Netherlands. I had the pleasure of meeting him in Tennessee last year. The two of you have teamed up and put together this incredible tool for everyone called *Building Wealth*. Everyone will have access to this and we will provide access to our subscribers as well.

You two are going to take us through it. It's somewhat like a curriculum, but it's more of what you call a 'buffet' where it is actionable tools and so much good information. I was looking through it earlier, and I love how you structured it. I like how you have the little video. You have the explanation and the table of contents, then you provide all these excellent resources.

That is what we are going to get into now to show people about building wealth. That is what I like about it; if people can take their mind off strictly money for a minute and understand the overall concept of it, wealth is so much more than that.

Oskam: If I could 'latch' onto that, as Catherine just alluded to, there isn't a

middle of the road anymore. Either you start building wealth, or you start losing wealth. The status quo is that inflation is rapidly increasing. There are all these regulatory changes that are coming and are mitigating the possibilities to start a business or retain a sense of personal sovereignty and financial transaction freedom.

We are standing to lose if we do nothing. So, the status quo is that you are on the losing end. So, you want to start proactively building. The idea behind the curriculum is that we will provide something for that group of people – the people who actually want to go out and do that. We provide the resources that they can now use wherever they are coming from. That is the idea behind the buffet structure.

Lynn: I love it!

Fitts: I want to also mention that if you read our financial transaction memo, we recognize that the centralizers want complete control, and as the World Economic Forum has said, “It’s 2030 and you have no assets.” They want to take all the real assets.

Part of building wealth is doing what we can in our own lives and family to build wealth, but we also have to recognize that we all have to work together to ensure that we maintain our freedoms including financial transaction freedom. If we don’t do that shared responsibility to protect our freedoms, then of course, it will be a very different ‘ball game’. So, there is a track that you follow on an individual level, but there is a track that we have to follow together on the global level. You can do both, and the *Building Wealth* curriculum helps you do both.

Lynn: That is ‘awesome’! Do you think that we should have you give a brief summary on what you are seeing in the financial climate right now before we dig into this?

Fitts: We have experienced significant inflation coming out of the Going Direct Reset. It was set off by the central bankers printing enormous amounts of money, including the Federal Reserve. So, we have one segment of society that is rich with resources, was buying during the pandemic, and is ready to buy

again. We also know that although we seem to have broken for the summer, the leadership of the central banking system and the global international institutions are working on a variety of different scenarios that could throw us into a severe deflation and make it easy for the people who have that cash to consolidate both the banking system and essentially wipe out our governmental and individual sovereignty.

We are in a process where they are trying to reset the whole global financial system and assert total central control, and do that by instituting financial transaction control. Of course, our job at *Solari*, and your job at Corey's Digs is to make it possible for all our people to remain free. The more of us who remain free and continue to build wealth, the greater the chance that the Going Direct Reset is going to fail.

As you know, I think they are going to fail. The question is: How do we 'stay in the game' until then?

This fall or next year, we are going into an incredible new push by the centralizers to centralize. The question is: Which op will they use to do it? Will they use climate change? They will certainly use financial transaction control. Will they use another pandemic?

They are poised to use many different ways of going around and grabbing resources, and that is what we are all dealing with. How are we going to protect our resources and protect our families and turtle through this period?

White: I would like to ask about your thoughts on the development of the BRICS currency system. I think it is going to be gold-backed or resource-backed.

Fitts: The BRICS are not making a new currency; the BRICS are working on creating a trade and settlement system where they can use gold; they've been working on swap lines.

They are trying to, at a wholesale level, be far more resilient in their ability to trade with each other using their own currencies or gold, and do it in a way that avoids dollar sanctions. So, they all saw what happened to Russia, and they don't

want that happening to them; they don't even want the threat of it to be used politically.

That effort by the BRICS has been going on since the BRICS were formed. The East Asia financial crisis scared the emerging markets about this kind of financial transaction control, and so did the financial crisis. If you read at *Solari*, *The State of Our Currency*, which is one of our *Wrap Ups* that is now public, we do a great job of describing the history of the dollar system – which is still very dangerous and dominant. But whether it's you and me trying to make sure that we can't get cornered by financial transaction control, every country and every institution that trades in the world is trying to do the same thing as are the BRICS.

There has been plenty of fear porn and hope porn around the August meeting. It will be one of those summer meetings that is very important to watch. There is no doubt that they are trying to build as many ways to erode the dollar market share as possible, but don't expect any kind of 'big bang' coming in August.

White: Thank you for that.

Lynn: Ricardo, should we let you take it away and start the presentation on *Building Wealth*?

Oskam: I would be delighted to. Let me present it on the screen to get us up and running. (*Solari* website)

What we were trying to achieve with the *Building Wealth* curriculum is to give that group of people who have accepted responsibility for their circumstances and that of their families and loved ones a way of accessing those resources that they want to prioritize focusing on in the next couple of months or years and extract what they need in their situation.

The idea is that somebody might come out of a situation where they have had more background in the financial sector relative to everybody else. Maybe they were a CPA or something, and they might want to learn more about **Risk Management**, or they might want to learn more about **Navigation Tools**. I will go through each of the pillars with Catherine and talk a little about what

they represent and the underlying links you will find there.

The idea is that somebody might go in and extract whatever it is they need. Somebody will not necessarily have the financial training, but they can focus on building financial equity. That is how to do it. It's not a chronological thing where you go from A to Z; it's you going in and extracting whatever it is you need for your situation.

Your Free & Inspired Life

Before you jump into this adventure and this journey, you will need a vision; you need to know where you will end up if everything goes according to plan. You need a long-term vision of **Your Free and Inspired Life**. This is not somebody else's vision; nobody can do this for you. You have invest the time and get a clear vision, clear purpose, and clear goal on what it is that you are going to be spending your time and energy on and what it is that you want to manifest. That is **Your Free and Inspired Life** for you and your loved ones.

It is also about accepting that responsibility. I keep saying that, but it is so critical; the status quo is that you will be losing, so you have to invest the time and energy continuously to be able to build that end state you so much desire. That is really what **Your Free and Inspired Life** is all about.

Navigation Tools

As you set out on this journey, have a clear understanding of where it is you are going. You will need a good navigation tool; you are going to need a good map.

Recently we had a couple of events in Tennessee. A dear friend of ours – a professor – showed me a collection of maps that were drawn by college students who just went through high school in the United States. These students were asked the question, “Given what is going on between Russia and Ukraine, please draw on this blank map where Ukraine is and its bordering countries.”

Those students – and this is a symptom of what is going on in the educational realm – gave results that were quite frightening. Everything from Hungary, to where Poland is, to Turkey, or representing Nepal, some students had the map turned upside down completely.

What I'm getting at is that if you want to manifest a vision of your free and inspired life but you are doing it with the wrong map, you are never going to get there. Instead, you will move to a different direction.

What you want to do is understand the environment that you are in and the risks that are to be found in that environment. So, you are going to work on building your map – your navigation tool – to working through that environment, which is all so dangerous. That is what **Navigation Tools** is about.

Catherine, do you want to take **Risk Management**?

Fitts: Yes. Going back to **Navigation Tools**, the quote is, “There is an official reality, then there is reality. Official reality is for the cocktail party, and reality is for the investment of your time.”

Much of *Building Wealth* came out of my time working as an investment advisor for ten years. I collected an extraordinary list of all the mistakes that people make that get them in trouble. So, you can go to **Risk Management** to see those.

Risk Management

I discovered that people were using the official reality for their risk management, and then bringing reality to the cocktail party, which is exactly the opposite of what you should do.

For your job or for your navigation of society, you may want to present the official narrative as what you believe in, but for God's sake, you cannot afford to use the official reality for your risk management; you have to understand what is real and you have to act on what is real for both your investment and risk management.

Twenty or thirty years ago, we lived in a relatively lawful and growing economy, and risk management was not that important. We could assume that if we banked at any bank, it would be good or the deposit insurance would cover it or

any large brokerage firm was honest. We didn't have to worry about the Madoff financial frauds and other financial frauds or precious metals scams.

As the corruption has grown, risk management becomes more and more important. One of the examples I always give is that if you don't understand how to navigate the healthcare system, and you are harmed by healthcare lies and fraud, a family can be bankrupted by one healthcare lie or fraud. We've certainly seen that with what has happened with COVID-19 injections causing death and disability that also bankrupts families.

I often tell people that in this environment, you don't need an investment strategy; you need a war strategy. You need a war strategy, not just to protect your financial resources, but to protect your time, your health, your happiness, and your love within the family. One health fraud can destroy a marriage, a family, or the relationships and the futures of siblings.

In something where we are dealing with very significant asymmetrical warfare – which every one of us is – **Risk Management** becomes more and more and more important. The combination of good **Navigation Tools** and good **Risk Management**: I have seen families prosper and grow while other families who didn't practice it were absolutely wiped out and destroyed.

I cannot stress enough in this environment that **Risk Management** is absolutely critical, but it must be combined with good **Navigation Tools**; those both come first.

White: I have a question: The older you get, the more risk you may have to take on. Let's say that you haven't saved before, and you start saving when you're 40, you may have to take a bit more of a risky investment approach to build and achieve what you want to achieve in a shorter period of time. Are there still paths with that type of scenario with the **Risk Management** that people could use even if they haven't made any saving?

Fitts: We all want the three cherries to line up in the slot machine, the money to come out, and to do it with no risk, but that doesn't exist. All the investments and all the places we put our time or resources have risk. What you want is the reward to be commensurate or even better than the risk; you want to get the

risk-reward relationship right. Part of doing that is not ‘betting the ranch’ on everything.

What the *Building Wealth* curriculum encourages people to do is to adopt the habits of extreme productivity so that with everything you are doing, you are either adding to your wealth or you are learning things. Not everything works; you keep moving forward in the direction. If you’re not building wealth, you are learning about building wealth in everything you do.

There are plenty of high-reward things that you can do as you age. I think the question is: Can you do them in a way where you have the intellectual mastery sufficient, and do you do them in association with people who have the integrity and the competency that make it good to be in business with them?

If you can get the right risky ventures with very high quality, competent people, you can make fortunes.

Ricardo and I looked at many enterprises, including enterprises that people started in their 50’s and 60’s, that are hugely successful and accumulated millions if not billions of dollars. Much of it comes down to: Are you good at getting intellectual mastery, making proper risk assessments, then teaming up with high integrity people? A large amount of the money gets lost because you team up with low integrity people or people who are not competent at what they do.

White: Well said.

Oskam: Let us move onto **Living Equity** because the **Living Equity** and **Financial Equity** (which is on the next slide) are the embodiment of everything you are truly trying to build when you are starting to build wealth. That is what it is all about: **Living Equity** in your life and **Financial Equity** in your life; they work in synchronicity to help each other.

Living Equity

Living Equity is everything that you can’t put a price tag on. It’s the family that you have around you, the relationships that you build with friends and loved

ones, and the land you are on. It's the knowledge you build, the education you give yourself, your health, and all those things you can't put a price tag on. These are vital. There is no need to become a billionaire if you start to lose everything because you are in ill health. What good is that? It's the same the other way around.

You want to build both of them; you want your financial wealth and tools to help your living equity. Your living equity will need that seed capital coming out of your financial tools to put your children through college or a good university or have the means to come up with a private school or a private teacher. This is the money you need to buy good quality meat and good quality vegetables.

Going back to the scenario where if you don't do anything, if you are only going to settle for comfort and not make the tough decisions, you are going to eat 'crappy' food. You will go to a school that is not going to train you well. You are putting yourself into danger if you don't make those hard decisions to actively start building wealth.

Your **Living Equity** is everything you can't put a price tag on. You want to nurture those relationships and build them. Part of this is also deciding who you are going to need to live your free and inspired life. What are the relationships that you want to build? What does that family structure look like? What do you need from a financial standpoint? What is the financial wealth needed to do all that?

You want to have that financial buffer to be able to protect your family or move to a different jurisdiction, if need be. That is what that is all about. Those are the tools that you need. You want to put your children through a good college and provide good quality meat and good quality produce and supply all of that and have them work in synchronicity. Only then can you build something that will last throughout the generations. That is what wealth really encompasses; it is something you build and that your family stays involved in. It secures everything you need; you keep that and protect it.

Fitts: I want to jump in and say it is important to understand that all financial wealth comes from life; it starts with life. That is why you have this virtuous circle once you get it going. You build the life, the culture, the education, the

power, and the strength to build financial wealth, but then the financial wealth is designed to support the living equity – the life. It is a tool, and it is absolutely essential in your life to build alignment between your financial wealth and your living wealth and have them be a virtuous circle that supports and feeds each other.

Lynn: One of the things you have in your *Table of Contents*, which runs from A through O, is you start with spiritual grounding – which I love. That is what I like about how you structured this; you get into all areas of being and of living.

Right now, many people are worn down. They have to be able to balance and ground themselves and separate themselves from the negativity or laugh at it. We have to have humor. I think all of that is really important.

Can you give us some examples of businesses, since you've done plenty of research on this? It could be small-scale businesses or larger-scale businesses, especially ones that are not only building for one's self or family but are actually contributing to community and others, and helping other people.

Fitts: Ricardo, you and I have to brag about Crossing Creek Farm. We did two outdoor presentations at Crossing Creek Farm, which has a website, in Shelbyville, Tennessee. One of the most important big-picture solutions to our problems is moving out of industrial agriculture and back to regenerative agriculture. Crossing Creek Farm is a farm in Shelbyville, Tennessee, and they have a regenerative farm where they are raising chickens. They are selling eggs; they are doing all sorts of livestock – pork and cattle; they have a wonderful farm store.

They have many different lines of business; it's a family. So, you have three generations on the farm. Part of what they are trying to do is build an incredibly healthy, wonderful life for all three generations. So, they have a farm. They created a farm store, which is open three or four days a week. It's remarkable and the food is incredible, and they are selling their own products, but also selling products from different providers relatively close by. Some of the seafood comes from the Gulf. It comes up through Mississippi and Alabama, but more and more of that farm store is a magnet for people in this area who want unbelievably healthy food they can trust.

Part of it is not having it labeled as any particular kind of food; knowing your farmers, and knowing they are eating the food, and knowing exactly what practices they are following.

They also have a little regenerative farm Airbnb thing. They have a cottage that you can rent, and they have space for RVs. This neighborhood and area is a draw, so people come. They have a line of businesses with tourists coming.

They started an educational not-for-profit to teach people how to do regenerative farming. They have an outdoor amphitheater where all sorts of groups have presentations. People come together to discuss how to protect financial transaction freedom. If you look at all of the legislators who have been doing wonderful things to support homesteading and regenerative farming, they are in touch back and forth. The different groups and networks gather to determine what need the legislator need to do to support homesteading and regenerative farming.

There is an unbelievable viral network growing out of the Crossing Creek Farm.

Ricardo, it was your first visit to Crossing Creek Farm. Did you see a '*Building Wealth*' kind of ecosystem going on there?

Oskam: Absolutely. I would like to latch onto what you said about the way that they set up the farm. They have the whole family working and contributing to the operation. That, to me, is a family wealth-building operation; they are keeping their family close.

Far too often you hear about children going through college and getting a job and then moving out. This is a way of keeping them all close and keeping them all protected at the same farm and keeping them all within the same space. They are all contributing.

On screen you see a quote by Peter Lynch, "Know what you own and why you own it." Traditionally, that is applied to the investment realm of true financial investments like which stocks to buy and which bonds to buy and understanding the companies that you are investing in. That is all true, but I

would extend that to say that you are also on a day-to-day basis investing with your time, your money, and to the people you associate with, including the farms you associate with and who you buy products from.

By going to a farm like Crossing Creek, you get to talk to the owners. You also get to see the animals and pet them. So you understand the full circle of what you are buying; you see the full supply chain. You get to understand it, and you get to build that relationship. That, to me, is investing on a daily basis as well.

Fitts: One of the great things is I looked at the curriculum in the 1800's in Texas of what children were learning in the schools. They were learning all the alphas of how to put in a crop: How to buy the seed, plant the seed, put in a crop, finance the crop if they had to, finance the crop, and sell it for more than it costs to make it. It was quite remarkable how sophisticated grade school mathematics and algebra were in support of helping children learn how to help their parents farm in Texas. That was in the 1850's.

When you visit Crossing Creek Farm, all of the children are working on the farm, and they are in the discussions of all those different things. They are getting that incredible education and an understanding of mathematics and how it relates to making the farm be a successful economic enterprise.

Lynn: That is excellent! This is a perfect example of a business model that is a family/community passion and contributes to fighting this battle. That is a perfect one for this.

Fitts: When you talk with the people, everybody – whether it's the people, the grandparents, the children, the people coming to visit, or the animals – everybody looks so healthy. You think, "This is real wealth-building."

White: I would like to see the community gardens come back. If you can't afford a farm – many people don't have farmland and can't afford a farm – there are empty lots in almost every community. People can come together and build community farming. They did that in Detroit (where I'm from) at abandoned houses and it turned out to be great. It brought the community together, and there was plenty of great, wholesome food. I just wanted to mention that.

Fitts: There is a beautiful business in Shelbyville called the Winner's Circle. It's a tack store; it's all things equestrian because that area is the home of the celebration of the Tennessee Walking Horse championship. It is right in the heart of Tennessee Walker country.

David Thomas, who runs Shelbyville Now, which is a media company that is wonderful, has a tack store called the Winner's Circle. I was there recently, and his sister lives in an apartment with no land at all. She has stacked pots with soil in them growing huge amounts of vegetables.

When she told me what she was growing, I was dumbfounded; you can grow it on your balcony.

White: Our guest, David DuByne, does that.

Lynn: I'm in a situation right now where I've had to go out every day and monitor where the sun is shining because there are so many trees. So, I've narrowed it down to about a five-foot by eighteen-foot stretch that gets three hours of sun a day. I have everything stacked in that little row.

You have to work with what you have.

White: For those who want to subscribe to the *Solution Series* who aren't members of *Solari.com*, we have some of those things that we've covered in the *Solution Series*. We've had some guests growing food in their house and some micro-gardening and that type of thing. If you are watching or reading this and you are not a member, please sign up and enjoy all of those great videos.

Oskam: I would like to talk about local farmers. These efforts are fantastic, and there are also ways – if you don't have the space – to support your local farmers and the people who need that money. If you are questioning where to invest your money, talk to your investment advisor, and please think about the local options you have as well. These people need the capital because they don't necessarily have access to cheap capital that companies like the publicly-listed stocks with hyper-modern tech promises of revenue somewhere in the future, or some sustainable green model that has access to cheap green capital. They

don't have that.

You want to support them. If there is a way you can set up a loan model, you can free a farmer from his debt. That is also a way of getting a dividend or a yield that is being produced on that farm. Those are all examples of how you can make your money work locally and support the local infrastructure. That is a way of securing food freedom. They don't have that access to cheap capital like some of the 'big guys'. So, please go out and support them.

Lynn: That is a good point.

Fitts: I hate to sound like this, but I am always saying, "Don't finance your local farmer because you want to make money; finance your local farmer because you don't want to eat insects."

Lynn: Right!

Fitts: Ricardo said that the middle of the road is going away. The only future that we are going to get for ourselves is the future that we finance.

White: I know there are farmers doing coops, and they need money to get some crops or they need money to get their farm up and going. Several people in the community all contribute together, and then they reap the benefits after the harvest; it's like a coop. I think that is a fantastic idea.

Lynn: I think one of the things that is really important is what I have learned being an entrepreneur since my early 20's. I've created several different businesses and met many entrepreneurs along the way, but also a lot of what I refer to as opportunists; they have great ideas, but they don't have the drive to see it all the way through.

I come up with ideas all the time, and I started creating an idea folder so that when people come to me and say, "What should I do? I don't want to work for Mr. Global or corporate anymore," I say, "Here you go! I have a whole list of ideas of things that you can start doing."

I like the way you two have structured this because I do think that what you decide to do has to be in line with many factors, especially something that you

are passionate about. If you are not passionate about it, then you are likely not going to see it through.

Oskam: That is right.

Catherine, do you want me to take the next slide? I think this is something that we can latch onto at this point.

Turtle Forth

This is one of the fundamental principles of *Building Wealth*.

Fitts: This is the sixth pillar. Ricardo can tell you there was quite a great deal of controversy on our team on whether it was going to be its own pillar or subsumed in something else. I was quite insistent, “No, **Turtle Forth** is going to be its own pillar.” I would argue that of all the six pillars, this is the most important one.

Turtle Forth is about never quitting. The reality is that the more you come up against real evil in your life – and Corey, I know you have done this – you know how important it is to never quit. And you know how important it is that when that voice says, “It’s hopeless. There is nothing you can do. You have to quit,” you can turtle forth.

Turtle Forth is a philosophy that says, “I am always going to move in the direction of my **Free and Inspired Life**. From everything that I try, if it doesn’t work, I am going to take a lesson and use that to continue on.

There is a saying in the course of miracles, “Nothing real can be lost. Nothing unreal is real.”

Once upon a time, going from a very wealthy member of the establishment to peanut butter and jelly in the wilderness, I kept thinking, “I guess that wasn’t real. I guess that wasn’t real,” but I kept learning, and I kept networking and connecting with high integrity people. As I did and I continued my philosophy of building wealth, I found my way to a much better world.

What I will tell you is that if I had stayed where I was, I probably wouldn't have made it; I probably would be dead by now; I probably would have taken the injection, and I would be gone.

By just continuous learning, I ended up in an excellent place – a wonderful place – but you have to never ever quit. Part of turtling is knowing what your principles are and sticking with them.

One of my principles is always staying in a state of amusement. You have to be able to find your joy in the middle of a very uncertain world and a very chaotic world.

I used to have a five-year plan, a ten-year plan, and a one-year plan. I've now lived in periods where if I have a plan for today, I am lucky. Corey, I know that you know what I mean by all of this.

To build wealth, we have to have a phenomenally high learning speed. The way that you have a phenomenal learning speed is to learn from everything that happens, whether it works or it fails. You are always moving forward. You put on that hard shell, and you keep going.

Turtle Forth, to me, is the most important. With continuous learning, you can master all the other five pillars. What is important is that we integrate them together.

In other words, we integrate organizing around our *Free and Inspired Life*. We get good maps and **Navigation Tools**. We do good **Risk Management**. Then we keep building **Living Equity** and **Financial Equity**. We try many things. Some work, and many fail. We learn, we build that learning metabolism, and if we don't quit, then we have built a mastery.

It's almost like the universe says, "I guess we can't stop her, so we might as well let Corey through."

So, **Turtle Forth** is the one we each have to do. It's a faith walk in a world where we are dealing with serious evil and serious sabotage. It's hard. Turtling is not easy, but it is deeply, deeply rewarding.

Ricardo, back to you. Do you have any thoughts on this?

Oskam: Yes. I want to share one story now that we are broadcasting from Tennessee. You took me to this beautiful, wonderful church called World Outreach in Tennessee. Growing up in the Netherlands and not necessarily growing up with a lot of religion around me, that was a wonderful culture shock.

The pastor said something that is perfectly in line with what you just alluded to. As you start to turtle forth and things become difficult, much of that is where you put your mind and what you focus on. The pastor said, “Instead of focusing on the things you cannot keep (because you are going to lose them), focus on the things that you cannot lose (meaning your family and your loved ones).” Focus on the things that you do have and that you cannot lose rather than focusing on losing 10% of your IRA.

That is really the mental attitude, and I wanted to share that story. That was a wonderful experience.

Fitts: The World Outreach Church was built by Alan Jackson, the current pastor, and his father before him. They are family. It started as a tent, and now it's a huge campus with an unbelievable number of activities; education, sermons, and community. It has a bookstore and a coffee bar. It's a huge operation.

I was saying to Ricardo, “If you look at the audio and video productions, they are broadcasting all around the world.” That is a perfect example of another enterprise that builds wealth. Basically, if you look at what they are doing, they are trying to build healthy, strong individuals and families.

White: I would like to bring you back to something my uncle told me when I was a young man. He said, “Jimmy, if you have to work for a job, when you get your paycheck, make sure you pay yourself first.”

Could you talk about that as far as sound advice for people who are looking to move forward? I think what he meant is to take aside part of your paycheck and put it aside for your investment or for you before you pay the rest of your bills.

Can either one of you comment on that?

Fitts: Do you want to take that, Ricardo?

Oskam: I think I want to answer that by going back to see what I've learned because the second point will be another thing that the pastor shared. He said, "You want to accumulate as much money as possible, and you want to save as much money as possible, and then you want to hand out as much money as possible."

Part of that, to your point, is that first, you want to give yourself enough money that sustains your situation, your family, your goals, and the vision that you are working towards before paying all those bills. That could also be a way of financial budgeting; financial budgeting is part of the **Financial Equity** pillar. If you reduce it to that very tactic, it would be something very practical. As soon as the money comes in, you first give yourself something that gives you the mental momentum of success. I think that is probably what you are meaning by that. Then you pay off the bills.

As soon as you do that, you have an amount of money that you can then do with whatever you like. You can take your family out for dinner, or you can invest some of that or save some of that. I think that is one of the more practical sides of financial budgeting, if you will.

Fitts: I want to add to that: When you look at taking for yourself, there is a whole world of investments that you can make for yourself – whether it's eating the right food or getting an education. You always want to be thinking about how you can invest in yourself because that is the wealth that you can't lose.

Once you learn a skill, that skill makes you more powerful, more resilient, and it gives you economic strength.

The other thing is that you may want to invest it in building something that allows you to do for yourself. If you can take some of that money and start a garden, or if you can take some of that money and construct your own well. I tell the story about a client who always complained about the yields on her stock portfolio going down and her water bill going up. I said, "This is simple. Just

sell some stock and build a well.”

If you invest in doing something that makes you economically more protected against inflation and economically resilient going forward or gives you the skills to be able to generate revenue or do for yourself, always look at saving in a way that gives you strength in your financial statements or strength in your balance sheet or strength in your skills and ability to be economically relevant.

Oskam: I have another thought on that: Mathematically speaking, you can only reduce your expenses so much, but you can increase your income as much as you like. That is all going to be possible if you become more economically relevant, as Catherine just said.

The higher your productivity, the more you add to people’s lives and the businesses around you, the more you can ask in return for that and the higher the price you can ask. You don’t have to barter as much about the expenses; just focus on growing that income. That will require you to understand how the money works around you and how you can provide an added value there.

Lynn: Regarding savings, we did one episode with Jennifer Walters and Matt Hale. They provided so many resources and so many ways of saving just on healthcare.

While someone is working on building a business model or the wealth that they are looking to do, also should be looking at other areas to not only save money, but also find better resources that they trust more.

Fitts: Much of that is not just lowering the cost of your energy or healthcare, but ensuring that you have high integrity providers and support.

Lynn: The other thing I would say is the two top things that I often hear from people are, “I would love to grow my own food, and I would love to have a homestead, but I can’t afford the land,” or, “I just don’t have enough land, and I don’t know how to do this.” The biggest one is, “I want the healthy meat and I want to be able to buy from the farmers, but I can’t afford that.”

How do you address those two big issues for people when it comes to building

wealth or coming up with ways to build a business model or work with family or friends?

Fitts: Many of the strategies depend on who you are, where you are, and who is around you. But there are many things that you can do to afford much higher quality food. Let's say that you organize with other people and start a shopping club, and everyone, once a week, goes to the terminal markets and starts shopping for the group. You get great goods at literally 50% off because you are going to the terminal market and buying wholesale.

I used to be part of a community garden where I would work a couple of hours in the garden every week in exchange for getting a whole bunch of free produce. I was talking about Dave Thomas's sister who is growing crops on her condominium balcony. There are many ways to do it, but first, you have to create an intention of doing it, and then you have to start turtling.

I don't know anybody who can't start in the space where they are living to start growing some herbs or sprouts or other things in their living space, and while they are doing it, they are learning how to do it. They can start to do more and more and then extend from there.

If you think you don't have the time or you don't have the money, you are not looking creatively at the question of: How are you going to get healthy and nutritious food? If you don't, you are not going to make it. That is a fact.

The question is not, "Why is it hard to do it?" The question is, "What are you going to do to 'jump the curve'?"

I dare say that in any neighborhood in America, there are hundreds and hundreds of people who, if they organized, could make it possible for each other to 'jump the curve', but they are not doing it.

One person has money and one person has time, so get together; you both need fresh food.

Oskam: May I share one more thing on the food discussion: Everybody who thinks that food should not be a priority from an investment standpoint, I challenge you to eat McDonald's for six months, and then the next six months,

you eat grass-fed organic food from a trusted farmer and good protein. See what that does to your brain; see what that does to your ability to be economically relevant. I challenge everybody to do that.

Lynn: I don't know! McDonald's for six months!

White: I think they did a movie about that.

Fitts: Yes, and after three weeks, his doctor told him that he was running the risk of dying, so he had to stop.

White: They have McDonald's hamburgers and French fries that have been frozen in suspension for three and four years and they haven't molded or anything. Something is wrong there.

Fitts: May I say one thing to back up Ricardo's point: I was at a neighbor's house in Tennessee once for a birthday party. The hostess brought a large number of bags back from a fast food restaurant to go unnamed, and the person across from me was not eating it, and I was not eating it.

I said to her, "Why are you not eating the food from the fast food restaurant?"

She said, "I used to work at an auction house," as though that would somehow explain it.

I said, "So?"

She said, "We used to separate out the diseased animals so that the fast food restaurants could buy them because it would lower their costs."

White: Nice.

Lynn: I have to side topic for a moment and ask what is going on at this point in time with the Dutch farmers?

Fitts: I'm glad that you asked that because we are about to publish two weeks of four interviews with Dutch farmers and fishermen. I would say that these are

blockbusters, so stay tuned. That is coming out with a presentation by Elze van Hamelen.

Corey, I think you read *Pharma Food*, which we published in January by Elze. She went through all the high-tech, bio-tech, and pharmaceutical foods that are being planned for us, including the insects and the lab-grown meat. It's one of the most frightening things I've ever read. We will come out with a hard copy in the next month or two.

Elze has followed up by doing interviews with the farmers and fishermen, so stay tuned at *Solari*.

Lynn: I can't wait. Elze is phenomenal. We had her on our 'Dig It' podcast shortly after you released that report.

Fitts: It's a phenomenal, phenomenal report. That is why I say that if you are not sufficiently motivated to create your local food systems, whether you are doing it next to your kitchen sink or on the balcony or in your backyard, read *Pharma Food* and you will get going.

Lynn: I want to let people know who are not *Solari* subscribers but are Corey's Digs subscribers, that underneath the video there will be a link to *Building Wealth* with username and password for you to access all of this.

Fitts: Right, and let me make one more pitch: It's one of the many reasons we are so glad Ricardo is helping us lead this. My hope with *Building Wealth* is that we can take all the knowledge of our older and more experienced subscribers and pass it quickly to children, grandchildren, and young people so that they have a way of coming up and building wealth in this environment and getting to 'jump the curve' on the tricks of Mr. Global.

One of the most exciting things for me in the *Solari Report* network is I'll start working through *Building Wealth* with people who were involved with Madoff, or they got wrecked by vaccine injury, or they've lived through all of the different games that have destroyed family financing or have destroyed enterprises. The thought that they can pass this down to the next generation so they can help the young people navigate and 'jump the curve' on all these obstacles is very, very

exciting. That is why it is so important that we make sure that the young people who are willing to take responsibility and do work, that the older generations help and support and protect them.

If they ‘jump the curve’, they build a future for all of us.

Lynn: I agree 100%.

White: We’re coming up on the hour, and that is usually the timeline of the podcast. We can certainly keep going, but I want to say before we do close that I was honored to be part of this *Solution Series*. Catherine, I really appreciate your work and I admire what you do.

Corey, we have been friends for a long time, and you do great work as well. I want to thank you both for allowing me to come on the broadcast and do my thing. Thank you very much.

Fitts: It was so great to have that radio voice. It sounds like a ‘million-dollar guy’ in the corporate world. I thought, “Wow! We’re in the big time now!”

Oskam: James, you have a voice like a Ferrari (prestige’s automobile).

Fitts: He does!

White: I’m flattered. Thank you very much.

Lynn: I said, “There is no way I’m doing this series if I can’t bring James along.”

White: It was great! I learned many great things, and I got a chance to meet many great people virtually. I learned a great deal from the guests.

My ‘hats off’ to what you do. Thank you again for letting me be part of it.

Fitts: Thank you, James. And Corey, thank you.

I don’t know if you remember this, Corey, but the pandemic started, and we had many people say, “There is no real sickness. This is just an op.”

You did a great piece that said, “No, people are really getting sick. This is what this nurse says,” and it was really intelligence from the ground.

I said, “I love this woman. I have to get to know her.”

Lynn: I didn’t even know that at the time. I reached out to you because you were doing your map of all the destruction from the riots. You were showing how it connected and tied into real estate. I thought, “Her mind works like mine. I have to connect with her.”

Fitts: How to make money on riots and destroying cities. There we go!

White: There is a large number of misery capitalists out there who love that stuff. They make a large amount of money when that happens.

Fitts: They make a lot of money, and that is why it is so important that we know how to see it coming and we know how to duck.

Lynn: That’s right! I really appreciate both of you, and you as well, Ricardo.

Oskam: I want to say on behalf of the younger generation, thank you very much for being that role model and for providing those role models to people who are doing the ground work and doing the hard work and making those tough decisions. Believe me, we are not all on TikTok. There are people out there who do want to build usable, productive things for the world. Thank you for providing that learning opportunity.

White: Well, there it is. I usually say, “I’ll see you next time,” but there won’t necessarily be a ‘next time’ here on the *Solution Series*. We do want to thank Catherine Austin Fitts and Ricardo Oskam for being here today, and, of course, Corey Lynn, my faithful and knowledgeable cohost who has been by my side for every show.

Corey, it has been great doing the *Solution Series* with you, and I am sure we will remain friends for life. It was great taking this year and spending some time with you all during the weeks to get things ready, communicate with you, and do the

show. Thanks so much to you, Corey, for allowing me to come on board.

Lynn: Thank you! It has been fun! There have been some challenging times when we were rushing on deadlines, but it has been fun.

James called me earlier while I was in the middle of eating dinner with my parents. He said, "Tell them I said hi."

My dad was in the background saying, "Tell him we are ready for another Euchre match." James and I crushed them!

White: We did; we crushed them, but your parents are great people.

I think that will wrap it up. Is there anything that either one of you would like to say in closing?

Fitts: Yes. There is an entire *Solari* team who were involved in the *Solution Series* behind the scenes, and I know they have been thrilled. I do want to recognize them and their support and just remind you again how much they appreciate what you've done.

Lynn: They have been fantastic! I worked with them on getting the videos up. Claire Viadro edited the commentary and Gary Heckman edited the report. They have all been absolutely wonderful. So, yes, thank you to the whole *Solari* team.

Fitts: You have many fans on the *Solari* team.

White: If you want to sign up for the *Solution Series*, go to *Solari.com* or *CoreysDigs.com* and you can sign up there to get all 24 episodes.

This will be the last episode. I don't know what is going to happen afterwards. We are talking about doing a 'Best of', but we will talk about that later.

We appreciate everybody and all of the support we have at the *Solution Series* and all those people who signed up and said nice things about the series. We thank you for that.

Once again, we will see you next time whenever that is. This is James White signing off for the *Solution Series*.

MODIFICATION

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