



Who's Your Farmer?

Going Local With Financial Intimacy



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<http://solari.com>

**“You’re either part of the solution,
or you’re part of the problem.”**
-- *Eldridge Cleaver*

**“You’re either *financing* the solution,
or you’re *financing* the problem.”**
-- *Solari*



Overview

1. Introduction

2. Introducing Tapeworm Economics

What went wrong? The Dow Jones vs. Popsicle Index

3. Introducing Financial Intimacy

One Family before & after Financial Intimacy

One Neighborhood after Financial Intimacy

4. Challenges – What Has Slowed Us Down?

5. Opportunity – What Can I Do Now?

Introducing The Tapeworm

Central Banking - Warfare Economy



What Went Wrong?

Dow Jones vs. the Popsicle Index

	1950s	Now
Dow Jones Index	150	10,000 +
Popsicle Index	<i>Very High</i>	<i>Low</i>

What Went Wrong?

Centralizing the Financial Equity of a Place

	Before	After
Profile	100 small businesses & farms	2 big businesses
Retail Sales	\$100,000,000	\$100,000,000
Govt \$	\$50,000,000	\$50,000,000
Profits	\$10,000,000	\$10,000,000
Multiplier	1-5x	10-15x
Local Equity	\$10-50,000,000	\$100-150,000,000
Ownership, Expertise, & Control	90% locally owned	10% and declining
	100+ local owners <ul style="list-style-type: none">• Financially Intimate• Reinvesting locally• Local control, expertise	10+ local owners <ul style="list-style-type: none">• Loyal to the Tapeworm• Reinvest in Tapeworm• Declining control, exp

What Went Wrong?

Little Business vs. Big Business

Why such a big difference in the equity multiple?

Assets	Liabilities/Equity
The Business	Financing the Business
The Business of the Business	

- Management Bench
- Infrastructure
- Business Intelligence
- Economic Warfare

- Liquidity
- Access to Capital
- Commitment
to Investors

Who is Financing Our Decline?

- Consumers
- Individual Depositors
- Individual Investors
- Small Business and Farms
- Corporations
- Endowments and Foundations
- State and Local Government
- Organized Crime
- Federal Government

**Let's look at all parts
of their financial
operations:**

- ✓ Investments
- ✓ Bank Accounts
- ✓ Budgets
- ✓ Pension Funds

Introducing Financial Intimacy

Your \$ is a Vote...

Who is your Banker?

Who is your Farmer?

Who are your Investees?

Who is your Charity?

Who is your Municipal Leader?



*Who does your money touch?
Who do you trust with your life?*

One Family

Before Financial Intimacy

Example: A \$1mm portfolio financing the Tapeworm

US Govt Fixed Inc.

Full Faith & Credit:

\$100,000 US Treasury Bonds
25,000 US Treasury Note
25,000 Ginnie Maes

Indirect Credit:

\$ 25,000 Fannie Maes
25,000 Freddie Mac
25,000 Sallie Mae Debentures

Global Govt Fixed Inc.

\$150,000 World Bond Fund – High Credit Quality
Foreign Sovereign Governments

Corporate Fixed Inc.

\$ 50,000 Bond Fund

Bank CDs

\$100,000 CD in NY Fed Member Bank
25,000 CD in NY Fed Member Bank
25,000 CD in NY Fed Member Bank

Short Term & Cash Equiv.

\$25,000 Fidelity Tax Exempt Fund
10,000 Citibank Checking Acct

Stocks

\$ 75,000 in large govt contractors and NY Fed banks (*e.g. this might include AT&T, Bank of NY, Barrick, CACI, CCA, Citibank, Exxon, IBM, RJR, Novartis, Halliburton, Monsanto, McDonalds, Morgan-Chase, Lockheed-Martin*)
40,000 Energy Fund – oil, gas and coal
100,000 in two SRI Social Index Equity Funds

Home

\$150,000 Two homes value \$850k, \$700k in mortgages
Favorite Charity: Harvard University

One Family

Before Financial Intimacy

Our sample \$1mm portfolio ... what are we financing?

- AT&T
- Bank of NY, Citibank
- Barrick
- CACI
- CCA
- Fannie/Freddie/Ginnie
- Halliburton
- Harvard University
- JP Morgan-Chase
- Lockheed-Martin
- McDonalds
- Monsanto
- RJR
- US Treasury

- ✓Financial Coup d'Etat \$4 trillion
- ✓Jobs moving abroad
- ✓Debt bubble & fraud. inducement
- ✓Black budget ops & murder
- ✓Piratization & market manipulation
- ✓Food seed/water/energy monopoly
- ✓Environmental Degradation
- ✓Narcotics trafficking
- ✓The rape of Russia
- ✓Sex slavery, slavery & torture
- ✓Space weaponry & surveillance
- ✓Drugging & poisoning of children
- ✓9-11 & global conquest

... destruction of community resources

Introducing

A Financially Intimate Portfolio Strategy

Example: *\$1mm portfolio -- diversified and profitable*

	Global	Local
Liquid	<i>Example:</i> Stock in Alternative Energy Company	<i>Example :</i> CD in Local Bank
Non-Liquid	<i>Example:</i> Out of Town Farmland	<i>Example:</i> Your Home

Think “*cui bono*” – who are your financial intimates?

Note: Nothing in this presentation should be taken as individual investment advice. Anyone seeking investment advice for his or her personal financial situation should seek out a qualified advisor and provide as much information as possible so that such advisor can take into account all relevant circumstances, objectives, and risks before rendering an opinion as to the appropriate investment strategy.

One Family's Portfolio Before & After Comparison

	Tapeworm Portfolio	Financially Intimate
Local Non-Liquid	\$150k \$700k debt	\$ 550k \$0 debt
Local Liquid	25k	75k
Global Non-Liquid	---	200k
Global Liquid	825k	175k

Popsicle Index



One Family – After Financial Intimacy

Example: *\$1mm portfolio -- diversified and profitable*

Local Liquid

\$75k

\$5,000	Checking account/money market at well managed local community bank
20,000	CDs at well managed local community bank
10,000	Cash, silver and gold coins in deposit box
10,000	Cash, silver and gold coins at home
25,000	Publicly traded stocks for companies based in my area or region with leadership and products personally known to me or to people I trust
5,000	Local tax-exempt bonds of municipal agencies run by people we know and respect doing things that we believe raise our Popsicle Index

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One Family – After Financial Intimacy

Example: *\$1mm portfolio -- diversified and profitable*

Global Non-Liquid

\$200k

\$100,000	Gold and silver bullion in depository in Europe
90,000	Investment in land and cottage next to cousin's in-law's farm in Central America (High Popsicle Index, Low Cost)
<i>Expected</i>	\$25,000 Reserve for improvements to land and cottage (Currently held and counted in interest bearing accounts under Global Liquid)
<i>Expected</i>	\$25,000 Micro equity – Reserve to invest in cousin's in law's business and local businesses (Currently held and counted in interest bearing deposits at local bank in Central America under Global Liquid)
10,000	Angel investment in college roommate's wind farm company

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One Family – After Financial Intimacy

Example: *\$1mm portfolio -- diversified and profitable*

Global Liquid

\$175k

- \$25,000 Digital Gold and Silver
- 75,000 High Popsicle Index Places
- 25,000 Basket of Local Stocks and Local Bank CDs
- 50,000 Small and Mid-Cap Stocks – Focus On:
 - Decentralizing, sustainable solutions
 - Products & services that lower monthly expenses and/or increase self-sufficiency, promote good health, save time, make fresh food more available/affordable
 - Operations that are excellent on sustainable basis
 - Stocks of above available on an economic basis

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One Family – After Financial Intimacy

Example: *\$1mm portfolio -- diversified and profitable*

Local Non-Liquid

\$550k

\$300,000	30 acre farm in TN with improvements (no debt)
95,000	Mortgages financing homes for my sister and a neighbor
5,000	Refinancing of cousin's credit card debt (warning/disclaimer)
150,000	Reserved for direct local investment and to pool with Solari Investor Circle:
	•Financial investments
	•Networking, lobbying, asset mapping/databank
	•Learning and intellectual mastery
	•Donations/tithes

**Technically it is currently in Local Liquid – however treating as non-liquid for purpose of aggregates*

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Popsicle Index



One Neighborhood

After Financial Intimacy

What does a financially intimate neighborhood look like?

- Fresh organic food and clean water at affordable prices for all
- Families, small business people and farmers own their own land and properties with no debt
- Alignment of factions (i.e. generations, sexes and networks)
- Financially intimate networks between individuals, circles, farmers, businesses, government, other locales
- The popsicle index is 100%
- A lively community spirit

Challenges

What has slowed us down?

- The tapeworm is highly organized and financed
- If we are going to make the shift, we need to be a “we” and build alignment:
 1. Between men and women
 2. Between generations
 3. Between people who went to cities and people who stayed on the land
 4. Between the investment community and activists
 5. Between centralizing and decentralizing

One Neighborhood

Tools for Achieving Financial Intimacy

Five Legs of Solari Model

Examples

1. Strong currencies instead of fiat currencies	<ul style="list-style-type: none">•community currencies•precious metals
2. Transparency of shared money and privacy of individual money	<ul style="list-style-type: none">•local databank•personal data privacy•economic warfare literacy
3. Equity based instead of debt based	<ul style="list-style-type: none">•banking locally•local angel and venture pools•local retirement savings financial intimate
4. Emphasizes decentralization rather than centralization	<ul style="list-style-type: none">•state and local government budgets•universities and endowments•donations
5. Personal responsibility for a 100% Popsicle Index	<ul style="list-style-type: none">•Integrated as consumer, investor and citizen

Opportunity

What can we do now?

1. Educate our family, friends and neighbors
2. Buy, bank and invest local
3. Start Solari Portfolio Strategy and Solari Circles
4. Transform our customers into investors for farmland, farmers markets, food processing and alternative energy
5. Identify and switch local government purchases and investments to local
6. Fund “Going Local” campaigns

Who's Your Farmer?

*Building local support for
fresh food from
free farmers*

Website: <http://solari.com>
(resources, sign up for free updates)