

# *Ask Catherine*

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June 19th, 2023

## INTRODUCTION

We include questions submitted through *Ask Catherine* and posted at [Subscriber Input](#).

Thanks for your questions!

## Organized by Categories

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## A. Cash and Precious Metals

### 1. Question:

Concerning "bail-ins" and bank failures, I have looked into what it takes to charter a credit union through my state for the members of my small rural county. There are a group of us in the community who are not so much concerned w/ "beating inflation", but rather we are concerned about 1) losing access to the transaction network and 2) losing deposits due to bad bank/CU management practices that induce a run on the bank (or via "bail-ins").

I'm sure this would be quite a lot of work to setup: do you think it would be worth the effort? Do you have any thoughts you are willing to share regarding pros/cons?

### CAF Notes & Links:

### 2. Question:

Hi Catherine,

I remember I heard you mention the Discover card as currently a viable alternative for when a credit card is absolutely needed and a way to avoid Visa/Mastercard. Did I hear that right? thanks, P

### CAF Notes & Links:

### 3. Question:

We think that implementation of the CBDC is in violation of the Commerce Clause of the U.S. Constitution and Sherman Act. Could you please give us your opinion on this issue?

Additional details are in the letter attached. Thank you very much in advance.

[PLEASE SEE BELOW ATTACHED LETTER (RE-DATED)]

**Virginia Medical Freedom Alliance**  
VAMFA.org



June 19, 2023

Dear Ms. Fitts,

I represent the Virginia Medical Freedom Alliance (VAMFA), a non-profit, non-partisan coalition of Virginia doctors and other healthcare professionals, organizations and citizens. We formed during the height of the Corona crisis to restore and protect the unalienable individual right to medical freedom within the Commonwealth of Virginia by ensuring informed consent, bodily sovereignty, and the sanctity of the doctor-patient relationship.

We fully understand that any tactical success in Virginia toward medical freedom would be overwhelmed and defeated by the proposed amendments to the International Health Regulations and the WHO "treaty," if those are adopted and take effect as planned. VAMFA's mission has expanded to opposing the increasing authoritarianism and frank tyranny on fronts beyond the healthcare. We fully share your view of central bank digital currencies (CBDC) which, in combination with "vaccination"-related restrictions and food shortages, will lead to public acceptance of a fully controlled, digitally regulated society without any personal freedom.

We have studied the valuable information posted on your website and are attempting to implement all the measures that you suggest. VAMFA has identified some additional strategies. For example, we think that the executive branch's plan to implement a CBDC in cooperation with selected banks violates both the Commerce Clause of the U.S. Constitution and the spirit of the Sherman Act. In effect, the government introduces a gross violation of antitrust law and stimulates anti-competitive conduct by the few largest banks. We think that these arguments lay the groundwork for legal action against the executive branch plan for CBDC implementation. We would kindly ask you to review this approach and let us know your opinion on the feasibility of the action, and any suggestions that you might have.

We realize that attempting such a legal action is a too large task for VAMFA to pursue alone. Are you aware of any groups/organizations/individuals involved in this area that we could align with? We have resources to prepare a legal brief and offer other paralegal help on the case if the need arises.

We understand importance of your work for Virginians, and we would be honored to have you as a guest speaker at one of VAMFA's public Zoom meetings. Please let me know if this could be possible.

With sincere gratitude,



## CAF Notes & Links

#### 4. Question:

Hi, I'm listening to CAF/JT on M&M 15-June-2023 discuss LIBOR/SOFR. Have you heard Tom Luongo's take (tomluongo.me). If I understand TL and can summarize (realizing this is a much more complicated issue):

SOFR is controlled by the USA/Fed. LIBOR is controlled by the City of London and I'm sure you're already aware of the LIBOR fixing scandal at the beginning of the 2000s ([https://en.wikipedia.org/wiki/Libor\\_scandal](https://en.wikipedia.org/wiki/Libor_scandal)). TL's thesis is that CoL has used LIBOR to control USD and that the move to SOFR is to break that control.

I'm very interested to hear any and all thoughts the two of you may have on this topic.

#### CAF Notes & Links:

## B. Geopolitics & Financial Markets

#### 5. Question:

Hello, Ed Dowd recommends a money market account right now to secure money not invest. Ive already done precious metals as much as i can and taken all your other prep advice. Im still employed and cannot get to my Company funded IRA for another 6 years without penalty. I already transferred that part of this IRA i can get to without penalty. Im trying to get remaining part of IRA out of stock market and into a money market account if its safer. I may never see this money that I have saved in Vanguard in my lifetime but as a last ditch effort is there any Vanguard money market account thats without risk, low risk or "fully insured" so i can dream of retaining what i have? Im talking about XXXX dollars. I see a Vanguard Fed money market, or a Vanguard municipal money market?

#### CAF Notes & Links:

## C. Equity Overview

[none]

## D. Feedback

### 6. Question:

What do you think caused the fires in Canada and the air pollution over much of the US. Dane Wiggington thinks the dry conditions came from Geoengineering. He also suggests the fires were started intentionally, and were not the result of thunderstorms. These allegations do not surprise me and are consistent with catastrophic fires that occurred in California in the past and appeared to have been man-made. What is very surprising about the fires last week is how far the smoke spread. Visibility was affected in places that are probably 1,000 or more away, like NYC and Philadelphia. A friend of mine working in an office in downtown Philadelphia said she saw a cloud headed towards her building which then engulfed it. Philadelphia schools went virtual last Friday. While norther VA was pretty bad (though not as bad as Philadelphia), it was better here in central VA near but we also had overcast skies and a little haze. I do not ever remember fires from that far away causing severe air pollution. I also noticed last Thursday, that it was sunny with blue skies and a few white clouds early in the morning, but quickly became grey and overcast again. It was almost as if the Canadian fires were a cover story for air pollution that was intentionally being created through spraying.

### CAF Notes & Links:

### 7. Question:

Hi Catherine: I am a fairly new subscriber and slowly learning how to use your website. Yesterday I listened to your Money & Markets commentary for June 8. I have to admit I was left exhausted and confused. Exhausted by the length of 2 hours sitting in front of the computer. Can you reduce it to one hour? Also I felt that many of the topics weren't relevant to my life as a retired woman with health issues. Why do I need to know that the Fed has bought up personal assets, increasing the list of billionaires? Also the topics of Jaime Diamon, the Sacklers opioid icase, The Texas

prosecutors law? The only comments that I felt were relevant to me were the ones of how Vanguard and BlackRock are controlled by the government, which is scary since I am a Vanguard investor, and the negative comments about ESG (from Tim Buckley!) and you and John about index funds. But those comments left me confused and wondering if I should I bail out of my ESG fund or Vanguard altogether and seek a small investment firm that may not be subject to government control. Perhaps the 2 hours of listening to M&M isn't my cup of tea but I'll continue to peruse your website for other valuable info. **By the way I used your template regarding CBDC's and sent letters to my local banker and credit union and received calls from the Presidents of both institutions. I've also listened to your "Financial Rebellion" on CHD TV and found it interesting (and shorter!) With best wishes, "GH"**

### **CAF Notes & Links:**

#### **8. Question:**

Catherine, in response to your comment on the June 15 Money & Markets Report about the suggestion that COVID was not exactly 'a virus', I'm sending you my thoughts on the subject based on my study of the available information about SARS CoV-2 and its engineered spike protein. I hope the following explanation helps you better understand the true nature of this outbreak.

.....

On April 19, 2002, the University of North Carolina (Chapel Hill) filed a patent for an “infectious, replication defective coronavirus.” Because the Supreme Court had previously ruled that patents cannot be issued for entities that are found in nature, the patent for this engineered “infectious, replication defective coronavirus” could not have been 'natural' at all. Indeed, it was a freak. (Reference: <https://pandemictimeline.com/2002/04/unc-chapel-hill-files-patent-7279327-methods-for-producing-recombinant-coronavirus/>)

So what did the University of North Carolina create when it engineered an "infectious, replication defective coronavirus?" Let's take this one step at a time, beginning with the definition of the word “infectious.” Generally, the word infectious refers to the ability of a virus or bacterium to enter a person's body and, as a consequence, produce an illness. Why, then, does this meaning not apply to a poison like, say, mustard gas? After all, when mustard gas enters a person's body, it makes that individual mightily sick indeed. However, we don't describe mustard gas as an

infectious agent, so there must be another aspect to the word infectious that differentiates something like mustard gas from something like smallpox. What else do we need to understand about the meaning of the word infectious that distinguishes, say, a poison from a virus?

To be truly infectious, an infectious agent (i.e., virus) must not only enter a person's body and cause an illness but it must also be able to leave that person's body and spread the same infectious agent to other people, in whom it then causes the same illness.

Poisons like mustard gas do not spread from one person to another. Poisons do not replicate inside a person and then spread to another; therefore, poisons are not infectious. What do viruses do that differentiates them from poisons? The answer is, they replicate. They replicate, exit the cells in which they have replicated, and then leave the body of the person they originally infected to spread the illness to others via sputum, blood, feces, urine, semen, or other body fluids.

Poisons do not do this. Poisons get into one person, once, and they stay there. By design and according to the patent mentioned above and referenced below, the "replication defective coronavirus" engineered at the University of North Carolina in 2002 cannot spread to anyone else. Let me repeat: a "replication defective coronavirus" cannot replicate once it is inside a cell. Therefore, there is no virus available to leave the cell and move on to infect another person.

If a replication defective coronavirus cannot replicate, it cannot spread. Thus, wearing a mask is a waste of time. Social distancing is also a waste of time.

The 2002 patent for an "infectious, replication defective coronavirus" was, in fact, deliberately and erroneously described as infectious. It was not, strictly-speaking infectious in the traditional way in which we understand the meaning of the word infectious. Further, it was certainly not a virus because the Supreme Court does not permit patents to be granted for things like viruses that occur in nature.

To be clear, the synthetically engineered, "infectious, replication defective coronavirus" that was created at the University of North Carolina in 2002 can enter a human cell (as described further in the patent), which the term 'infectious' suggests. But as per the patent, it cannot replicate once it's inside a human cell and, thus, cannot spread to other cells or to other people.

The damn thing is just a poison, pure and simple.



Let's switch the subject to war for a moment, and then we will circle back to the subject of this poison, falsely described as an infectious coronavirus.

There are weapons . . . the old-fashioned kind: arrows, clubs, knives, bullets, grenades, and bombs. And there are chemical weapons that are pure poisons: sarin, chlorine gas, mustard gas.

And there are bioweapons: anthrax, monkeypox, small pox. Bioweapons can infect people, can replicate once they've infected someone, and can spread the disease to other people. Bioweapons are infectious agents. The US Military routinely passed blankets taken from patients with smallpox, which were laden with virus, to American Indians in what was the earliest example of biowarfare in our country.

But now, thanks to the work performed at the University of North Carolina in 2002, we have a new category of weapon: we have a biochemical weapon, which is nothing more than a poison made from a biological molecule. In the case of SARS CoV-2, the biological molecule that was engineered as a biochemical weapon is the spike protein. The spike protein was engineered so that it could enter the human cells of the upper respiratory tract, enter the cells of the lungs, enter the blood stream, and enter other organs it comes in contact with. But it was not a virus that could replicate or spread duplicate copies of itself to other cells or people. The spike protein was a poison, pure and simple.

How, then, was the poison dispersed? The only possible explanation was that the spike protein was aerosolized. (Ref: [Survival of aerosolized coronavirus in the ambient air] <https://www.sciencedirect.com/science/article/pii/S0021850217302239> ) This hypothesis of how the spike protein was spread via aerosolization is supported by the epidemiological map of the spread of COVID, which does not make sense unless the causative agent was a poison. It is also supported by the fact that the COVID vaccines never prevented infection or spread of the disease.

You can't make a vaccine against a poison. You might be able to make an antidote to a poison, but you can't make a vaccine that can prevent you from becoming poisoned. And so, you cannot make a vaccine that can prevent someone from becoming ill as a result of being exposed to an "infectious, replication defective coronavirus," because that is a poison, too.



The Department of Defense, the FDA, and the NIH endorsed and approved COVID 'vaccines' manufactured by Pfizer, Moderna, and Johnson & Johnson that were not vaccines at all, nor could they ever have been vaccines. Again, you can't make a vaccine against a poison. What these drug companies released instead was a new technology that, when injected into the body, programmed the cells to make the same poison that was engineered at the University of North Carolina in 2002 and that was subsequently released in Wuhan in 2019 – the spike protein.

The coronavirus that was used to deploy the poison was nothing more than a 'missile delivery system' to deliver the warhead – the spike protein. The spike protein warhead was patented in 2002 by the University of North Carolina, a biochemical poison dressed up in obfuscating language so that fools might think that SARS CoV-2 was a virus, might think it was infectious, might think that the COVID vaccines would protect them, and not understand that what was really going on at Chapel Hill, and farther north in Washington, D.C., was not biowarfare but biochemical warfare. (Reference: [UNC Chapel Hill files patent 7279327: Methods for producing recombinant coronavirus] <https://pandemictimeline.com/2002/04/unc-chapel-hill-files-patent-7279327-methods-for-producing-recombinant-coronavirus/> )

In summary, in 2019 we were poisoned in a new and clever way by a product whose lineage can be traced to a patent that was issued in 2002. And then in late 2020, we were poisoned again by other patented products that were designed to magnify the poisoning. presumed contagion.

## **CAF Notes & Links:**

### **9. Question:**

Hi Catherine, For whatever it's worth, there's been two days (June 15, 16) of Army Osprey circling around the North Bay which I noticed. These have not just been flyovers, but multiple low passes. Yesterday was 2 in formation. This comes with incessant spraying of skies, where even if the sky isn't silvered over completely, the dimming of the light is very perceptible.

Something else concurrent: We should see yellow bees like crazy in our yard right now. I've seen zero the last two days (that I began to notice). Zero. All other wildlife is flourishing (including a couple of Monarch butterflies), but zero bees. A bit eery.

Last, the last couple of years I noticed that every single chemtrail that I spotted and looked up (on flight radar, which google unfortunately bought out a few years ago) was from an Asian airline (China esp., but also Korea). Often cargo planes, again from the Far East. This is obviously a very very small sampling. Best Regards, "P"

### **CAF Notes & Links:**

#### **10. Question:**

This June 17 2012 video described as published by Dr Sean Hross, a self described historian, alleges Bern Switzerland is a/the major headquarters of Mr. Global. Dr Hross supports his claim by presenting visual evidence (symbols & architectural details etc. as well as his reported 1 year term in a Switzerland prison) as well as general knowledge.

If per chance his allegations are valid... I would have little to no faith in the security/privacy of protonmail and would immediately find another provider. Solari has recommended protonmail in the past.

What are your thoughts on Dr Sean Hross's allegations and protonmail security. Thank you. Warm regards. Jeanne

<https://forbiddenknowledgetv.net/the-pharaoh-show-dr-sean-hross/>

### **CAF Notes & Links:**

## **E. Health & Food**

#### **11. Question:**

Catherine, Have you come across the work of Dr Ana Mihalcea and/or Karen Kingston? I cant recommend Dr Mihalcea's substack enough. She is a bright light for what is going on with nanotechnology in our blood.

<https://anamihalceamdphd.substack.com/archive?sort=new>

Vaccinated AND unvaccinated individuals have nanotech/hydrogels in their blood.

Dr Mihalcea reports on her findings in real time from her clinic in Washington State. The technology 'self assembles' and 'grows' after certain emf frequencies are introduced. This seems to be the clotting that is taking place regardless of your injection status.

They dug into patents and found that EDTA chelation therapy successfully removes the hydrogels from the blood. However, they are stating that they believe we are getting most of the nanotech daily through the air via spraying programs. They've also tested grocery store meat and found that its in the food.

I dont see this information being covered by many so I wanted to pass this resource along in the event it is something you're able to cover. God bless + stay safe + thanks for what you do

### **CAF Notes & Links:**

## **F. Local Gatherings**

**[None]**

## **G. Recommended Links**

### **12. Question:**

the Uniform Law Commission is working to give state governors dictatorial power in the event of a 'health emergency'.

this is why it's extremely important that people understand that viruses simply don't exist. many in the 'truth' camp continue to state that the viruses-do-not-exist argument only serves to divide the community and that it should be ignored. however, their naivety will have grave results. while people believe in the existence of or manufacturing of viruses and pathogens in general, Mr Global can simply create

tyrannical powers that turn the world into a gulag and execution chamber whenever he likes.

the same is true with regard to climate change and the official narrative regarding the need to reduce carbon in general. even the organic farmers have been duped, enthusiastically stating that their organic methods trap carbon in the soil.

[An Influential Yet Little-Known Document May Determine Your Civil Liberties]

<https://davidzweig.substack.com/p/an-influential-yet-little-known-document>

### **CAF Notes & Links:**

#### **13. Question:**

Classic statement from Capitalist Sir James Goldsmith

[Sir James Goldsmith Memorial Service - 13.11.97] [https://www.youtube.com/watch?v=Io2\\_VEGoLNg](https://www.youtube.com/watch?v=Io2_VEGoLNg)

Catherine, Sir James' brother gave a wonderful eulogy. He finally quotes Sir James at 1:36:15 about how he felt about the global economy. Of course, he was referring to the NAFTA treaty. But today we could substitute it for the WHO Treaty.

### **CAF Notes & Links:**

#### **14. Question:**

Possible Research Project for Mark Skidmore. Where did America's missing millions go? Holodomor Lessons <https://www.globalsecurity.org/wmd/library/news/russia/2008/russia-081015-rt01.htm>

To research and pull together the statistics to show what happened to the population during the Great Depression years 1932-1933. He might also consider the stolen money. The article gets particularly interesting towards the end when the author addresses the "food" policies back then that are being repeated today.

<https://archive.fo/4X3h#selection-1281.0-1281.59>

### **CAF Notes & Links:**

See my article: *Where did the People Go?* <https://library.solari.com/meditations-on-mission-investing-where-did-the-people-go/>

### **15. Question:**

Although I suspect you've already seen something like this before, I was excited to find it at all, and wanted to pass it over to you. See if you can do something with it. <http://web.archive.org/web/20100612025135/http://barefootsworld.net/docs/fedchart.txt>

### **CAF Notes & Links:**

### **16. Question:**

The blueprint for the abolishment of state and county government by the institution of “Regionalism.” See what you think of the attached [links below]: <http://web.archive.org/web/20100611220604/>  
<http://barefootsworld.net/pareensp.html>

### **CAF Notes & Links:**

### **17. Question:**

In 2009, Ingo invited filmmakers into his home to begin what was going to be a documentary on his contributions to remote viewing, but what happened instead was it turned into a wild ride into with myriad of facets of Ingo’s life. Footage shot during this time, from 2009-2011, captured Ingo at his eccentric best, and was coupled with interviews of 20+ people who had been in Ingo’s orbit at some point during his life’s adventures.

After Ingo passed away, Swann-Ryder Productions, LLC, began expanding the dimensions of the film, and between 2015-2017, 30+ additional interviews were undertaken, covering everything from Ingo’s early days, to his encounters with UFOs

and ETs, to his sojourn into the powers of the human mind. In total, the footage shows that Ingo's life is truly as Ingo said, "... a life gone wild."

A short trailer was created offering a hint of what a full-length documentary film could be. This short film, the video herein, won Best Bio Pic at the 2017 Philip K. Dick Film Festival in New York City. We are releasing this short film on the New Thinking Allowed channel with permission.

### **CAF Notes & Links:**

**Ingo Swann: A Life Gone Wild** <https://www.youtube.com/watch?v=1jEyxIwS2EA>

## **H. Take Action**

### **18. Question:**

I am starting a side business intended to promote Christian values, family resiliency, and growth of human capital. The business will be geared towards families, particularly young families. It will be a subscription service. I am looking for advice on how to setup a payment system that is reliable and will allow for checks, money wires, ETF, money orders, etc. I want to avoid traditional payment processors as I believe they will attempt to censor my content should I ever become successful. I also would like advice on where to securely buy the domain and create the website for the same reason. Thanks for your advice! My full time job is a real estate agent. I publish a quarterly real estate magazine that is 60 plus pages and I publish a podcast, both which focus on real estate in my area. So I'll probably take a similar approach to this new business. I would appreciate any advice you can offer! "J"

### **CAF Notes & Links:**

## **I. Other**

### **19. Question:**

Ms. Austin-Fitts, I will be watching your Solari report tonight and you may already be talking about this, but I am noticing there are more UFO things happening. I do not

believe there are Alien UFOs but just the government using their advanced technology. In fact in a Popular Mechanics magazine article published years ago, there was a picture of a flying saucer the government was making...yes it was in a respectable magazine.

My question is...Do you think there is evidence that the UFO thing is just an op and if so why has this been strung out for decades with a random sighting here, then a random sighting there, then tall creatures in just 1 back yard of Nevada?

Maybe this is too big of a question, but I feel like all of a sudden there are more and more UFO stories. Best Regards, "RR"

**CAF Notes & Links:**

[THE END]



## ADDITIONAL RESOURCES PLEASE SEND IN YOUR QUESTIONS



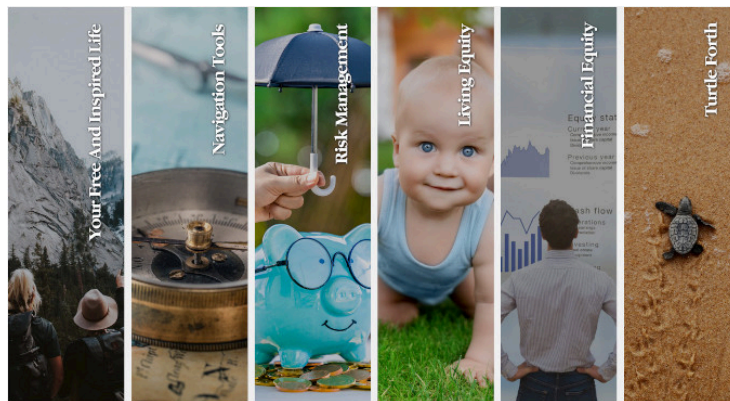
[Ask Catherine](#)



[Subscriber Input](#)

## APPENDIX

Our best collection of links can now be found at our **Building Wealth** curriculum.



Please make sure you are logged in at **The Solari Report** first.