



It Starts With You!



It Ends With Us!

Quote of the Month

"That men do not learn very much from the lessons of history is the most important of all the lessons that history has to teach."

~ Aldous Huxley

Video of the Month

When Money Is Corrupted Hidden Secrets of Money 5.

[youtu.be/OQWmd\\_NPSBA](http://youtu.be/OQWmd_NPSBA)

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A Closer Look At The Governments 2015 Spending Bill



Our Congress, that has done virtually nothing for the last two years, is wrapping up 2014 with a bang.

Tucked into the new federal 2015 spending bill are dozens of policy provisions. This 1,603-page bill will

keep the government open through next September. These provisions, which have nothing to do with the spending bill, will affect everything from campaign finance laws to financial regulations, marijuana



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possession and even the government's purchase of white potatoes.

Potatoes? Wait, huh?

It seems like just yesterday that our woefully inept Congress shut down the government over a failure to agree on a spending bill. Just a few months ago the house voted to approve a \$1.1 trillion bill that will fund the government through next September.

However, as you will see, much of the bill has absolutely nothing to do with spending. Most outrageously, it repeals one of the few good things to come out of the Dodd Frank act of 2010. Dodd Frank basically forced banks to stop engaging in risky derivatives trading insured by taxpayers making it less likely for banks to take the type of gambles that led to the financial crisis and subsequent bailouts. But this spending bill completely reverses that because apparently one taxpayer bailout just wasn't enough. And don't think for a minute that this bill was developed by independent financial analysts.

In fact, a document drafted up by Citibank lobbyists concerning derivatives trading was found and it almost directly mirrors the language in this current spending bill. And you thought lobbyists don't run Congress? And this sneaky provision is only the first item in a laundry list of Washington's political pet projects.

For example, even though campaign finance reform died long ago with *Citizens United*, Congress is trying to make sure it stays dead. Amazingly limits still exist on the amount a political donor can give to the two major political committees. But this spending bill increases that amount tenfold, meaning a single donor can contribute \$324,000 in a single election cycle. Two Billion-Dollar elections here we come!

Next up, weed legalization in Washington D.C. our nation's capital. If it seems too good to be true, it is. Lawmakers decided to once again designate the people of DC as second-class citizens by preventing the city government from using funds or raising tax revenue to implement recreational marijuana use. Despite the fact

that local voters overwhelmingly approve legalization during the midterms and the fact that pot is already legal in Colorado and Washington and was just legalized in Oregon and Alaska. However, according to Congress is only dangerous right here in DC!

Even more absurd is that the same bill hypocritically prohibits the DOJ from using the federal funds to stop medical marijuana programs across the country! Wait a minute, wait a minute; this funding bill does actually fund something right? – Barely.

Earlier this year, the US interagency Council on homelessness said it would take a minimum of \$2.4 billion to fight chronic homelessness here in the US. And affordable housing which is becoming more vital as rent in American cities skyrocket, is half \$1 billion less than what the White House requested but this level of screwing regular people over pales in comparison to how the government views the importance of college education.

In fact Congress is cutting \$300 million for a federal program that lets poor kids attend college known as Pell Grants. – It's going to a good cause though. Student loan debt collectors that shake down students for funds, but don't worry, one program above all is getting far more money than the rest combined – 512 billion of this one trillion dollar is marked for war, defense spending, compared to 492 billion in non-defense spending. And you can bet that if Congress fails to pass another bill yet again, there sure as hell one thing that won't ever be shut down, the war machine.

And white potatoes get top billing in this bill. A new provision was added requiring that the Women, Infants and Children program that provides food assistance to low income families include fresh vegetables, and includes an explicit requirement for white potatoes.

So we will ask again... Does this bill actually fund something?

Are you awake yet?

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# Are We Living In The Matrix?

In the movie, "The Matrix," the choice the main character Neo is given to take the red pill, and learn the whole truth, or take the blue pill, and continue believing the relatively comfortable, familiar lie. Which would you take? And are you sure about that?

We can open any history book, and you'll find example after example of people, individually or in groups, enthusiastically doing destructive things. And in most cases, they did those things with a feeling of pride and righteousness, convinced that they were on the right side, doing the right thing, fighting for truth and justice. If you could freeze time, pause any war during the heat of battle, and pick a soldier from either side, he would probably tell you, with complete confidence and sincerity, that he was in the right, that his cause was just, that his actions were noble, and that his enemy was evil. And if you asked someone on the other side of the battlefield, he would say the exact same thing.

And the harder someone has fought, the more he has risked, the less he will want to consider the possibility that he's doing something pointless, or even counter-productive. Not many people are open to the suggestion that they are "the bad guys." And that is one of the main reasons people fear the "Red Pill": because it might show them that what they have always believed in, what they have worked so hard for, what they have devoted their lives to, is useless, or even destructive.

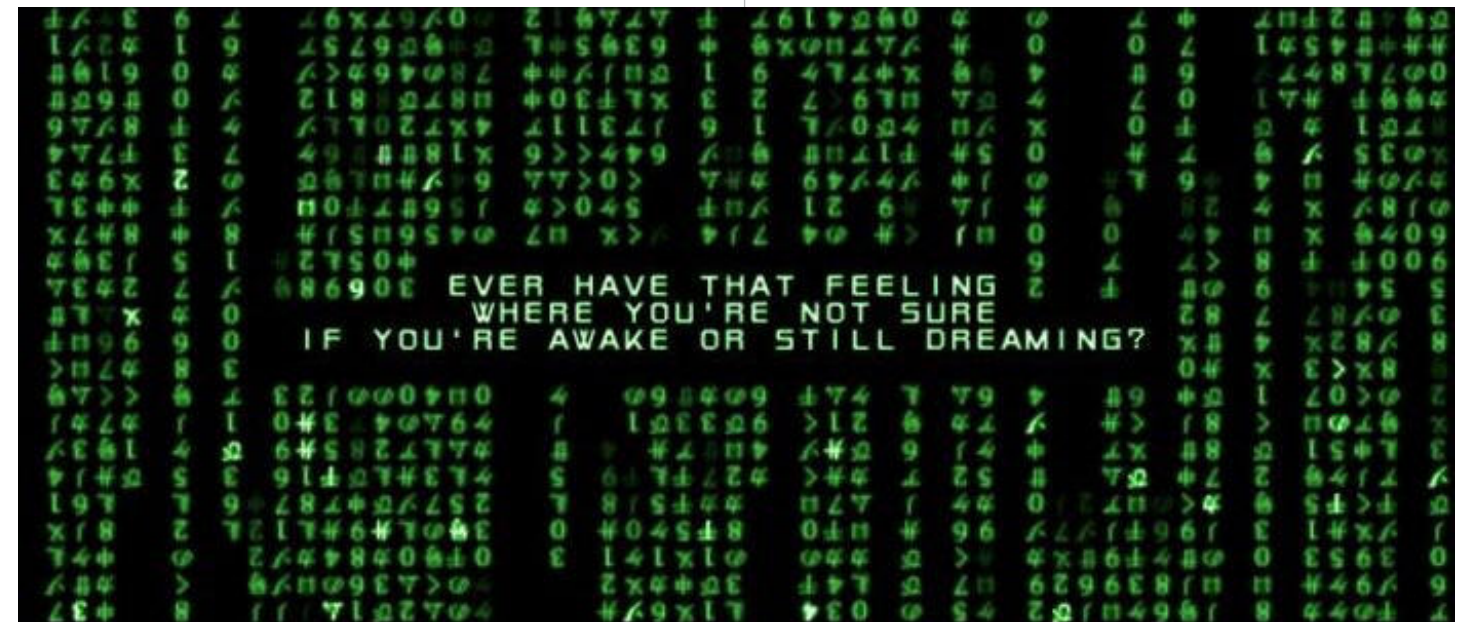
So are you willing to take the red pill? Are you willing to know the truth, if it might completely demolish your view of reality, your belief system--if it might prove that your efforts and actions, which were driven by the best of intentions, have been working against truth and justice?

Anyone who knows even a little about tyrants knows that they specialize in exploiting the virtues of the people, using their nobility to trick them into serving tyranny and oppression.

No one wants to consider the possibility that he has been had, that he has inadvertently been helping tyrants and thieves. But most people have been. In fact, we all have. Even most pro-freedom advocates still are.

This is true of you and I. Yes, even if you consider yourself an advocate of individual liberty, you are probably doing things which are working directly against your beliefs. You are probably inadvertently assisting in the enslavement of mankind.

Now the question is this: Would you want to know why someone would claim such a thing? Or do you just want an easy excuse for why you don't need to listen to such a claim? If I tell you that you are hurting humanity and assisting tyranny (even though your trying to do the exact opposite), would you even want to know if we're right about that?





Each of us is constantly given the uncomfortable choice between zealously defending whatever we already believe, and considering the possibility that some of what we now believe might be false. The latter is a lot less comfortable and fun than the former. Unfortunately, the latter is also the only thing that has ever moved humanity forward. Basically, all of human progress has come from those few people who dared to reconsider things they had always taken for granted.

Well, if you've been campaigning, voting, writing your congressman, petitioning the system for justice, trying to get decent people into public office, trying to get government back to what the Constitution describes, or otherwise trying to be politically involved to improve this country, then I am glad to see that you are concerned, and I highly commend your willingness to act.

But you are helping the tyrants. You are giving them power. You are helping to destroy freedom.

It's not just you. It's all of us really.

We're living in a pretty crazy world – that's for sure! Since the day we're born it's like the system is making sure that the same basic pattern is built in all of us. A pattern established of unquestioned and mandatory beliefs and "truths" about reality and the world we live in.

Through the rush hours of life we rarely brainstorm about the endless amount of possibilities to what our reality could be, although this lack of questioning is probably one of the main reasons for our dysfunctional society. Our only chance to fix it before it's too late is to succeed in adjusting our mindset.

Over the next few newsletters we are going to follow the signs that you may be a slave to the matrix. These signs are meant to navigate you and point out different aspects of life, where you might be a slave to a number of false beliefs, from which the matrix benefits.

### 1. You Think Government Is Doing What's In Your Best Interest.

You don't mind the government sticking their nose in your personal life. It doesn't matter if you have something to hide or not, that's not the point – the point is that by allowing this to happen you admit that

you are a slave to a master and you have to obey by giving up your sovereignty. It's a subconscious restriction to your actions- indirect racketeering! Also, small amount of people see the other side of the coin – does the government have something to hide?

If government is so great, and the services they provide are so great, why do they force these services on us under threats and at the barrel of a gun? Think about it.

### 2. You Pay Taxes Only Because You Are Afraid To Go To Jail.

You pay taxes and have no idea what happens with the money after. This is a pretty raw example that slavery nowadays still exist- it's just a secret, unrealized slavery. We come to this conclusion by connecting modern taxation to the not so far away in history forced slavery work on the plantations, which benefits only the plantation master. Basically, it's not the same but the main idea of exploiting and gaining wealth is still here. The worst part of it is that you have no idea what happens with the money you have made through hard work. Ultimately, after working through all your life and sacrificing all that valuable time, just because that's the created pattern of making a living, you deserve to know what happens with your money.

Since 1960, the average federal tax burden per family in the U.S. has soared. In real dollars (indexed to 2011), the tax burden in America has gone from \$11,500 per household to almost \$25,000 annually. Just ask yourself this question... how can the median household, which earned \$50,000 in 2011, afford to spend half its income on taxes? Obviously, it can't. And by having sharply progressive taxation, it doesn't have to... at least on paper. How much do you pay? Ever figure out your effective tax rate? Wait, you don't know.

Again, this "service" of taxation is provided by government under threats and at the barrel of a gun. If you don't pay your taxes they will take everything you have and throw you in jail.

### 3. You Think Voting Makes A Difference?

We feel like we're accomplishing something because every two & 4 years they let you walk into a booth and press a button? Whoop-Deedoo. Don't you feel mighty as you press that button, before going off to earn more

counterfeit money only to give it back to those you just voted into office? If this not the very definition of slavery, we don't know what is.

We live in neither a democracy nor a republic, and therefore your vote doesn't make a difference. While on paper, we're supposed to elect representatives to represent us, more often than not they represent themselves and uber-rich folks who donate large sums of money to their campaigns. There's also the stranglehold AIPAC has on all branches of congress, insuring that Pro-Israeli sentiment is the status quo. How can we justify believing that we're a sovereign nation when another government from another country influences our state policy without our consent? And our government is ok with that.

Elections are bought. Period! You know it and I know it. It's simple math really, when one guy can outspend another he can easily acquire more name recognition, he can also tar the other guy. More money = More ads, more staff, more TV time. Obama was outspending McCain 3:1 when it came to TV ads in the last few weeks of the 2008 Election.

If you think your vote counts, then by all means keep voting. But, your only giving them permission to rule over you.

We wrote an article entitled "The Voting Process Just Makes You Think You Are In Control" in the December 2014 Newsletter. Members can go back and re-read that article.

#### 4. You Think Voting Makes A Difference?

Speaking of little red pills. You bet your health on the pharmaceutical industry complex. This time the matrix is reaching directly to your brain – that's probably the most apparent form of mind control. Emotions are not real – it's all complex chemical processes in your brain and pharmaceutical companies play a big part in shaping our character and who we are. When we willingly take pills that alter our chemical balance in our brain and body, we are technically letting someone play with our mind –direct mind control if you will! That's one of the matrix's most dangerous weapons, not to mention the level of dependence most of these medications create.

Something to think about for sure.

We'll publish more signs that we are living in the Matrix in the next few newsletters. Do keep in mind these are just signs you should think about. They are false belief to the worlds that has been pulled over our eyes. If we continue to be sheeple and ignore the obvious, I'm afraid we always be stuck in the Matrix.

Are you awake yet?

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## Your Tax Dollars Are Being Wasted

While we are on the subject, let's get some details on how government spends our money.

"The cupboard is bare ...There's no more cuts to make."

That's what House Minority Leader Nancy Pelosi said in September during an interview about spending reform.

Really? She can't find any spending to cut in the federal budget? Why can't she start with the \$30 billion in government wasted spending by our own government?

While Washington has been whining all year long about the sequester — a 2% reduction in future levels of federal spending over the next 10 years from \$47 trillion to \$46 trillion — they're now patting themselves on the back for passing a bipartisan budget compromise that only reduces the deficit by \$23 billion



... over the next 10 years. That's like you and I cutting our \$10,000 budget by \$200. Big deal.

So we thought it would be beneficial to you that we post some of the outrageous spending habits of our government over the next few newsletters. Please give us your feedback. And if you know of any wayward government spending habits, we would love to hear from you.

### 1. IRS workers get pay and benefits while owing \$3.5 billion in back taxes

The IRS found 312,000 federal employees and retirees were delinquent on their federal income taxes, owing a total of \$3.5 billion in unpaid federal income taxes. This represented an 11.5% increase in the number of federal employees failing to pay their taxes and a 2.9% increase in the total taxes owed to the Treasury by these public servants. This includes 107,658 civilian federal employees owing more than \$1 billion in unpaid taxes; 141,980 military and civilian retirees owing \$2.1 billion in taxes; and 61,928 current military with \$329 million in outstanding taxes. Why should government employee tax cheats continue to have the rest of us pay their salaries and benefits?

If this was you or I we would be in jail right now and our accounts would be frozen. They would take our home and whatever else they could get their hands on. And we pay these guys to this to us.

### 2. Millionaires get subsidies to buy beachfront property, government loses \$500 million

A U.S. Department of Agriculture (USDA) home loan program, created to help people with low and moderate incomes afford a home in "rural areas," has been used by many millionaires to acquire homes in "resort communities" in tropical paradises like Hawaii. According to the report, more than 100 individuals or families received loan guarantees for \$500,000 or more from the USDA to purchase homes in Hawaii. And



if these new homeowners later cannot afford their new homes, the federal government will protect the banks from losses by repaying 90% of the loans. So last year, the USDA paid \$500 million in lost claims. Did we learn nothing from the affordable housing crusade?

### 3. \$432 million for warplanes that won't be used

The Air Force is clipping the wings of brand new planes before they even take their maiden flight. In August 2012, a former Air Force Chief of Staff testified before Congress that the Air Force did not want to acquire more C-27Js due to the fiscal constraints brought on by the sequester, the C-27Js' limited capabilities, and because the C-130 was more cost effective. Contrary to the Air Force's request to stop production of the planes, and even though Congress was aware that the planes would never be used, it continued to fund C-27J production in the Fiscal Year 2012 National Defense Authorization Act. After taking existing C-27Js out of service, the Air Force then hoarded its brand new C-27Js at Davis-Monthan Air Force Base in Tucson, Arizona — 16 new C-27Js in September 2013 and an additional five in 2014 — without the aircrafts taking a single flight in support of our service members. Making matters worse, the Department of Defense (DOD) plans to mothball five more brand new C-27Js which are expected to be built by April 2014, increasing the existing waste of approximately 4,400 unused aircraft and 13 aerospace vehicles from the DOD and NASA, for a total value of more than \$35 billion.

### 4. \$379 million for Healthcare.gov

Don't get us started on this one. The cost to build the Healthcare.gov website is estimated at \$319 million so far, and we've all seen the results. The total amount to be spent fixing the site will be north of \$600 million, meaning just as much money will be spent fixing the site then the actual budget of building the website.

Can you name one website in the history of the Internet that ever cost \$600 million to build?

5. \$146 million in subsidies for sports stadiums.

For millions of sports fans, Fall in America means watching the first weeks of football season and catching baseball playoff games from the comfort of their couch. Many of these exciting showdowns are played in spectacular new stadiums largely paid for in part with tax-free financing. Yet, with some tickets costing hundreds of dollars, many taxpayers cannot afford to attend a game or enjoy the stadiums they helped build.

Through the use of municipal bonds, state and local governments are able to finance the building of multi-million dollar sporting arenas to support their favorite local team and wealthy franchise owners. The interest earned by investors on these bonds is not subject to federal income tax, resulting in hundreds of millions of dollars in lost federal revenue.

The only loser in this game is the taxpayer. This tax preference for the pros costs the government \$146 million in lost revenue every year, in tax exemptions on interest from government bonds for sporting facilities, according to a Bloomberg analysis of U.S. Treasury data.

How can such outrageous waste go on year after year? Simple: bureaucrats aren't doling out their money, so they have little incentive to be responsible. Politically connected special interests, who are usually better off than the average taxpayer, seem to get most of the loot.

The most powerful special interest is government itself. In fiscal year 1993, the federal government owned 569,556 vehicles—one for every six full-time employees. Included were 117 limousines. The government's fleet expanded more than 130,000 vehicles since the Grace Commission called for it to be cut in half more than a decade ago.

Government officials multiply the number of regulations regardless of the waste they cause. For example, the Defense Department has 1,357 pages of regulations about how officials travel. Really? 1,357 pages? Complying with these regulations adds about 30 percent to travel costs. If the Pentagon adopted the best practices of private companies, it could save an estimated \$1.2 billion to \$3.5 billion every year. Of course, government regulations cause enormous waste in the private sector—tax compliance costs alone run into the tens of billions.

The federal government wastes money through grants to the most politically powerful lobbyists. For example, between 1990 and 1994, the Natural Resources Defense Council got \$246,622; Defenders of Wildlife, \$1,285,658; Environmental Defense Fund, \$1,493,976; and the World Wildlife Fund, \$26,584,335. All together, environmental lobbyists collected \$156,644,352 during this period. Every one pushes the federal government to enact more regulations. Do you see the problem here?

Whenever you hear a politician propose that government take over some private business, like New York's troubled Long Island Lighting Company, there should be red flags all over the place, because government operation means high costs. At the U.S. Government Printing Office, for instance, costs are 150 percent higher than in the private printing industry. Another example: If the U.S. air traffic control system were transferred to private companies and the services paid by user fees, taxpayer savings would probably be around \$18 billion over the next five years.

With a \$1.1 trillion annual budget, the feds take so much of your money that they can't possibly keep track of it even if they wanted to.

What to do about such waste? The government is crawling with auditors, and there have been a zillion investigations, yet waste goes on. The only long-term solution, though, is to somehow cut big government down to size. Only when it's much smaller will you be able to keep more of your hard-earned money, which, after all, is yours.

Are you awake yet?

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## Bitcoin Is A Game Of Confidence

Meet the new Wolf of Wall Street: Bitcoin, the anonymous computer currency. And boy do we mean anonymous.

In an age when most of our money is little more than electrons in our banks' computers, it may feel like Bitcoins and other virtual currencies aren't that different from the dollars you directly deposit into your account each week or the 401(k) account that holds your nest egg.

While it's true that many investors these days experience their portfolios primarily as numbers on a computer screen, owning a stock means you have a small piece of something that's at least partially tangible. That is, the company has offices, factories and other assets. Similarly, all those blips in your checking account can be withdrawn as cash and carried around in your wallet, and that cash is backed by the financial -- and literal -- firepower of the U.S. Government.

Let me make sure we got this right. We have a virtual currency called Bitcoin, backed by absolutely nothing except the fierce belief in the integrity of a complex mathematical formula few of its proponents even understand, and is proving to be little more trustworthy than the U.S. dollar, after hackers tested and defeated controls put in place to manage it, and then fail at the first hurdle. Yeah, that sounds about right.

Repeat after me... Bitcoins are not money.

The market value of one Bitcoin has gone from about \$2 to \$1,000 in a year. Seriously? As of this writing Bitcoins are at \$322.97 US Dollar.

This virtual currency was created out of thin air and is being managed by people whom are not supervised. In their defense, how can we supervise them, we don't know who "they" are! So one must ask if there isn't a very big risk that the 'creators' could disappear with all

your money. No, they would never do that to us would they?

"Virtual currency like Bitcoins are innovations that deserves some caution, given the lack of any guarantees and responsible parties to back them in the longer term or evidence that this isn't just another Ponzi scheme."

In reality, Bitcoin creators are faceless and anonymous and you have no idea if they are cyber-criminals or well intentioned people who are looking out for you. As far as we are concerned, Bitcoin is just another tool, another penny stock, another empty shell company. In the fall of 2011, Bitcoin was at \$2. By November 2013 it had risen to more than \$1,000! If that's a currency, those Bitcoinians must be some productive citizens.

You know that "wolves" lure the unwary in, let them feed and grow comfortable for a while - and then the wolves pounce.

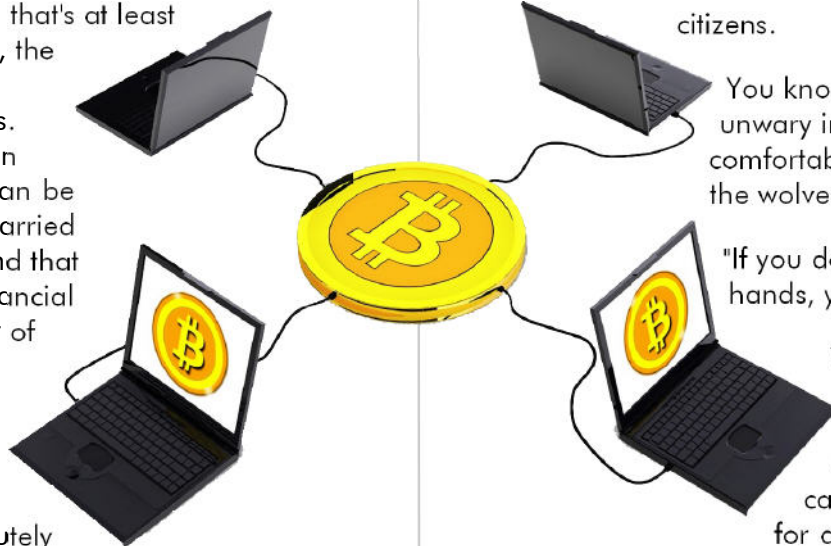
"If you don't hold them in your hands, you don't own them!"

When you buy Bitcoins, you own a piece of a trust - you do NOT own any actual metal. You cannot trade your shares in for actual gold coins. In a

crisis situation or Bitcoin collapse (remember Mt Gox), all you have in your hands is a piece of paper saying you own a share of Bitcoin. It's just as well anyway, because by that time the piece of paper will be worth more.

Bitcoin confidence game, PERIOD!

Yet, even after reading this blog, there will be some people who will lining up to support Bitcoin because they believe in the importance of virtual currency. It seems like every day the news reports well-meaning business owners who proudly display their geek cred - and complete lack of real business sense - by pointing out that they accept Bitcoin.





It's An unconventional currency



When it comes to actually making day-to-day transactions, Bitcoins aren't yet as useful as conventional currency. At the moment, only a handful of businesses, mostly online, accept Bitcoins.

You know how if someone steals your debit card information and makes a bunch of purchases, you can report the theft and get your money back? That doesn't happen with Bitcoins, which puts the onus for security squarely on users.

In order to make a Bitcoin transaction, you need a "private key" that corresponds to the Bitcoin address where your coins are held. That key contains a piece of code consisting of a long string of numbers and letters, which Bitcoin users can keep on a slip of paper or in a file on their computer. Programs called "wallets" also can be used to keep track of a user's private keys.

Without that key, it's pretty much impossible for a thief to steal a user's Bitcoins. But should someone manage to gain access to a Bitcoin owner's hard drive through malware or other means and steal their private keys, they could use it to transfer that owner's Bitcoins to themselves. Once done, such transactions, like all Bitcoin transactions, are permanent and irreversible.

Let's not forget the Bitcoin exchanges. Holders of the Bitcoin fictional currency seem to still be in denial as MtGox, the world's largest Bitcoin exchange has effectively gone AWOL. MtGox has disappeared in a puff of smoke with some estimated 750,000 of customer Bitcoins that at the average market price of \$500 would be worth \$375 million.

Think about it. All the world's other major Bitcoin exchanges are located in poorly regulated countries have been busy issuing reassuring statements to their own holders of Bitcoins just as MtGox had been doing for several weeks before performing its vanishing act.

To be blunt, someone would have to be really dumb and therefore deserve to lose all of their money if they thought that MtGox will be an isolated incidence. Have

people learned nothing from the financial crisis? When Northern Rock went bust was it an isolated incidence? That's what the central bankers told us! When Lehman's went bust the politicians and central bankers told us it was an isolated incidence.

**YOU HAVE BEEN WARNED!**

The bursting of the bubble Bitcoins will soon be here and so will the craze for all peer to peer i-currencies, as the bottom line is that Bitcoins are NOT real gold coins and you don't physically own anything.

The bottom line is that Bitcoins are a pyramid ponzi scheme where those who got in early win, whilst everyone else loses. If you own Bitcoins then you should get out IMMEDIATELY!

Compared to more conventional investments such as stocks or bonds, the market for Bitcoins is still in its infancy. Does it have a chance? Will it survive?

Nobody seems to be pointing out that nothing whose worth is so inherently and unpredictably volatile should be used as the basis for real-world currency.

Newsflash... We already have that!

Are you awake yet?

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