

**Part 1**

# **New Worldwide Financial System Goes Live in November 2022**

**And Solutions to Living Free and Thriving**

*Freedom*

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- Speaker at G. Edward Griffin's Red Pill Expo and Freedom Force International speaking about digital currency and how to implement solutions to live free
- Report Release Date: 09/08/2022

**To understand how we got to this point, here are a few prior reports providing details that are near 100% spot on:**

- [Decentralized Cryptocurrency Nightmare](#) 04/10/2018
- [How to Thrive in the Coming Cashless Society](#) 03/31/2019
- [World Financial System Intentionally Engineered to Collapse in favor of One World Government within a Cashless Society](#) 08/29/19
- [Bitcoin is Controlled by the Federal Reserve](#) 09/09/2019

## Contents

Introduction	3
New Worldwide Financial System Goes Live in November 2022	4
Timeline for Implementation	5
What Role does SWIFT Play?	6
ISO 20022 Standards Provide Tracking of All Transactions	7
Executive Order 14067 – Ensuring Responsible Development of Digital Assets	8
ISO 20022 and FedNow and the Hamilton Project	9
DTCC Building Industry First Prototype to Support Digital US Currency	10
Let's Connect the Dots	11
What Does ISO 20022 and a Digital Currency or CBDC Mean to You?	12
Environmental and Social Credit Scores	13
ESG Ratings for Individuals	14
Mastercard and VISA are integrated with ISO 20022	15
Universal Basic Income Will be Linked to a Digital Currency or CBDC	16
BRICS CBDC World Reserve Currency and the End of the US Dollar as the World Reserve Currency	17
Is the Federal Reserve Data Accurate?	19
Central Bank Modern Economic Theory, QE into Infinity, Inflation by Design	20
Blackrock and Vanguard: The Central Banks Holding Companies	21
All Assets of the World are Being Bought Up as Part of UN Agenda 21 and the WEF Great Reset	
Blockchain Companies Invested In	22
Ukraine Implements Total Surveillance Digital ID System	24
Government Services, Citizen Personal Info, and Banking and Passports Go Digital	
Summary and Conclusion	25
<b>New Worldwide Financial System and Transhuman Bluetooth Payments – Preview</b>	26
<b>SOLUTIONS</b>	27

## Introduction

To date, this is my sixth report on the future of currency. As of Sept. 07, 2022, nearly 100% of everything I wrote has come to pass or will occur before 2024.

**This report details what comes next in 2022 and beyond. We collectively must understand this so that "we" can implement solutions to live free.**

In February 2017 I was surfing the internet when I came across a website that detailed how the National Association of Realtors had created standards for the blockchain for RETS (Real Estate Transaction Standards), I found this fascinating because in the mid-90s my main focus was real estate contract and real estate data software and multiple listing platforms and a lead inventor and a participant in the implementation of RETS. I went to [www.iso.org](http://www.iso.org) and saw that the ISO was in the process of creating standards for the blockchain for the entire financial industry. This started a research journey where I uncovered that central banks, corporate banks, corporations, and governments were in the process of investing hundreds of millions of dollars into Digital Ledger Technology aka blockchain. Immediately I knew what they were doing: They were in the process of creating a new worldwide financial system based on blockchain.

As time passed and they released more details we learned that **Bitcoin is controlled by the federal reserve** via Digital Currency Group's (DCG) major investment into Blockstream, the core software development company for Bitcoin. At the time three of DCG board of directors were also on the board of governors at the federal reserve. I own software companies, and I know if you control software development, you control the direction of the software project.

Then we learned of Central Bank Digital Currencies (CBDC). [As the BIS describes them](#): "CBDC is "a digital form of central bank money that is different from balances in traditional reserve or settlement accounts". Interest in this new form of currency is increasing and central banks are researching and experimenting with underlying technology". **105 countries, representing over 95 percent of global GDP, are exploring a CBDC.** 50 countries are in an advanced phase and 10 countries have fully launched a digital currency, with China's CBDC set to expand in 2023. The Bank of International Settlements (BIS) released a report stating that **9 out of 10 central banks** worldwide are exploring CBDCs. The BIS said, "the emergence of stablecoins and other cryptocurrencies have accelerated the work on CBDCs." Here is a link to the Atlantic Counsel [CBDC tracker](#).

Today, because of CBDCs and upcoming potential legislation, decentralized blockchain projects and cryptocurrencies may be in danger, in fact, central banks have stated that **CBDCs could kill cryptocurrencies**. In my research, there was never a Satoshi. Bitcoin was created by the intel agencies to be the flagship for the central bank's future cashless society and provided a beginning platform that ***tricked freedom-minded software developers into creating blockchain and digital currency technologies that provide the foundation for the new central bank financial slave system.*** Most Bitcoin enthusiasts believed BTC could bypass central banks because "it does not have a central authority". I tried to inform them I agreed BTC was decentralized but it was irrelevant, what ISO.org and central banks had done was create *standards* for the financial industry and were creating a new blockchain-based financial system, *and all we need do is create our own standards for a payment system and develop decentralized marketplaces.* But few listened. **It is not too late for "us" to do so.**

**If people want to remain free,** freedom-minded people and software developers must **IMMEDIATELY** unite and **agree on standards** for an anarchy-based payment system and develop decentralized marketplaces.



## New Worldwide Financial System Goes Live in November 2022

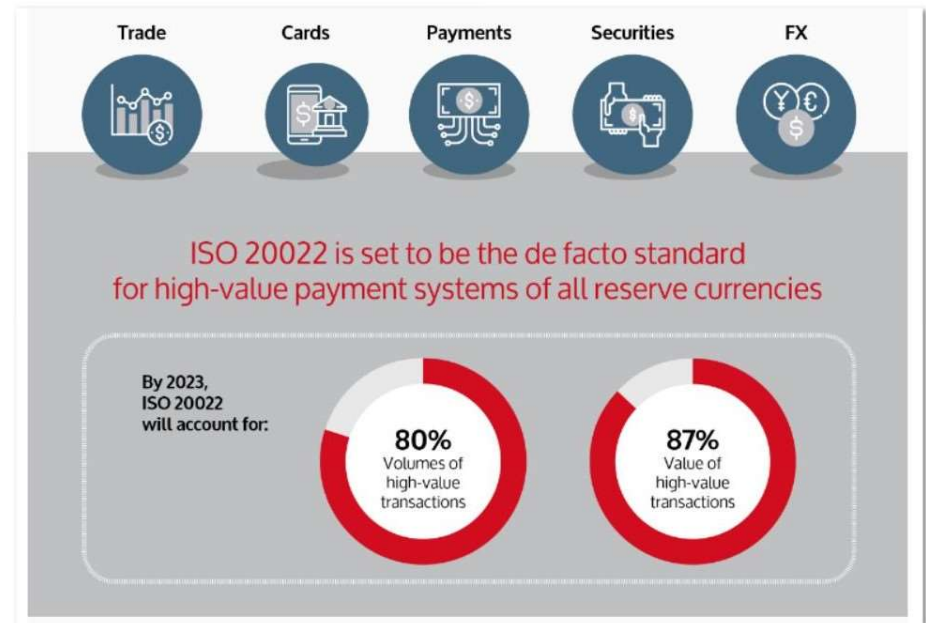
*In November 2022 a new worldwide payment system goes live with 80% of all worldwide payments being submitted through [ISO 2022](#).*

The new ISO 2022 standard will have an important impact on interoperability amongst the banking and financial industry and payment systems and the use of Central Bank Digital Currencies (CBDC).

ISO 2022 is a single standardization approach (methodology, process, repository) to be used by all financial standards initiatives worldwide.

ISO 2022 implements the idea of a globally uniform standard for all types of financial transactions between financial institutions, market infrastructures, and end customers as well as regulatory authorities that enable seamless communication and interoperability (STP). ISO 2022 impacts the following business areas: payments, securities, trade services, cards, and FX.

In November 2022 the new central bank financial system goes live allowing all central banks to go live with their version of their CBDC.



ISO 2022 is part of the UN Sustainable Development Goals <https://www.iso.org/sdgs.html> which is part of the implementation of UN Agenda 21/2030. Here is an overview of how ISO standards contribute directly to the [ISO/UN Sustainable Development Goals \(SDGs\)](#). "With ISO standards, we can contribute to making the 2030 Agenda a reality, so no one is left behind", Sergio Mujica, ISO Secretary-General.

## ISO 20022 Timeline for Implementation

### Payments Infrastructures Migration Journey

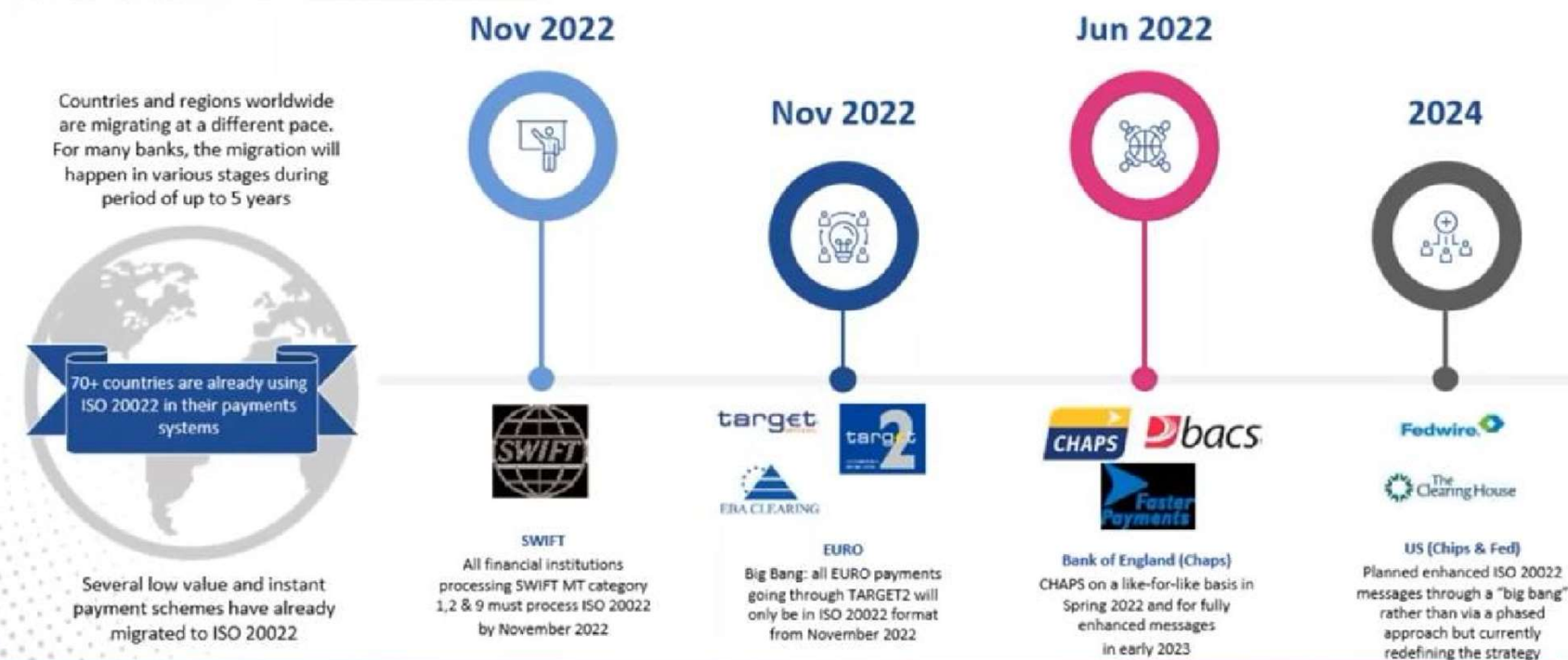
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The ISO 20022 migration journey is progressing. By 2025, all financial institutions will have to be able to process ISO compliant payment transactions.

By 2023,  
ISO 20022  
will account for

80% - Volumes of high-value transactions

87% - Values of high-value transactions



## What Role does SWIFT Play?

SWIFT appears to play a big role in converting the world financial system to CBDCs and allowing digital assets aka cryptocurrencies that are integrated with ISO 20022 to participate in financial transactions. SWIFT has created [MyStandards](#) to manage end-to-end messaging processes.

SWIFT, in collaboration with Capgemini, has conducted experiments to test how to interlink domestic CBDCs and cross-border payments involving other CBDCs and digital currencies. SWIFT addresses the interlinking of different CBDCs. It also reuses existing bank messaging standards and authentication models, including ISO 20022.

"Facilitating interoperability and interlinking between different CBDCs being developed around the world will be critical if we are to fully realize their potential," says Thomas Zschach, Chief Innovation Officer at SWIFT. "Today, the global CBDC ecosystem risks becoming fragmented with numerous central banks developing their own digital currencies based on different technologies, standards, and protocols." "If left unaddressed, this fragmentation could lead to 'digital islands' springing up across the globe," adds Nick Kerigan, Head of Innovation at SWIFT. "Different systems and different CBDCs will need to be able to efficiently work together, or it will hamper the ability of businesses and consumers to make frictionless cross-border payments using CBDCs." ISO 20022 are the standards that unify cross-border CBDC transactions. In 2021, [SWIFT conducted the first set of CBDC experiments](#) that demonstrated they could successfully orchestrate a cross-border transaction between one entity on a blockchain-based CBDC network and a second running on an established real-time gross settlement (RTGS) system. It is very obvious for "private" cryptocurrencies to integrate and conduct transactions on ISO 20022 there will be steep regulatory hurdles and perhaps even controlled by a central bank. A few "reported" so-called decentralized cryptocurrencies that have integrated with ISO 20022 are Steller XLM, Hashgraph HASH, Iota MIOTA, Xinfen XDC, Ripple XRP, Algorand ALGO, and Quant QNT.



SWIFT also promotes [facilitating business sustainability](#). SWIFT develops partnerships with organizations supporting education and financial inclusion in emerging countries where we develop business, reinforcing our links with local communities in line with SWIFT's strategy and business priorities.



## ISO 2022 Standards Provide Tracking of All Transactions

Today, when we make purchases of items, transactions are tracked on supply databases.

In the near future, when we purchase food or put gas in our car, transactions will be logged on a financial system blockchain.

### Central bank digital currencies are NOT cryptocurrencies

#### Difference between CBDCs and cryptocurrencies

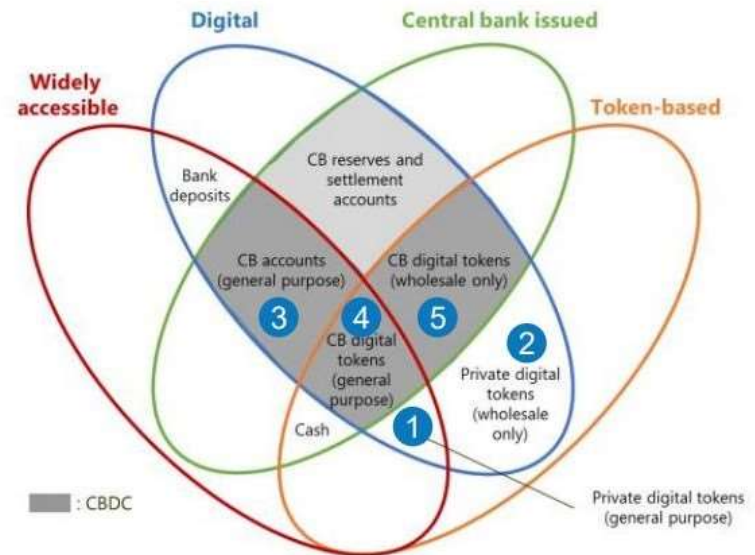
- 1 **Public cryptocurrencies**
  - Issued by private sector
  - Example: Bitcoin
- 2 **Permissioned cryptocurrencies/stablecoins**
  - Issued by private sector
  - Example: JP Morgan Coin, Diem

#### Digital central bank money (CBDC)

- Issued by central bank

- 3 **Account-based and retail/general purpose (access for private households and companies also)**
- 4 **Token-based and retail/general purpose (access for private households and companies also)**
- 5 **Token-based and wholesale (access only for financial institutions)**

#### Digital money flower



## Executive Order 14067 – Ensuring Responsible Development of Digital Assets

Fake-President Biden issued the [Executive Order \(EO\) 14067—Ensuring Responsible Development of Digital Assets](#) on March 09, 2022. A digital dollar CBDC would be one of the most totalitarian expansions of federal power ever made, one that will create a total surveillance system making citizens and businesses slaves to their system and losing many freedoms, and the end of privacy.

The EO directs several federal agencies to study the development of a new CBDC and to produce a report within 180 days of the EO discussing the potential risks and benefits of a digital dollar CBDC.

The EO directs the Treasury Department, Office of the Attorney General, and Federal Reserve to work together to produce a "legislative proposal" to create a digital currency within 210 days.

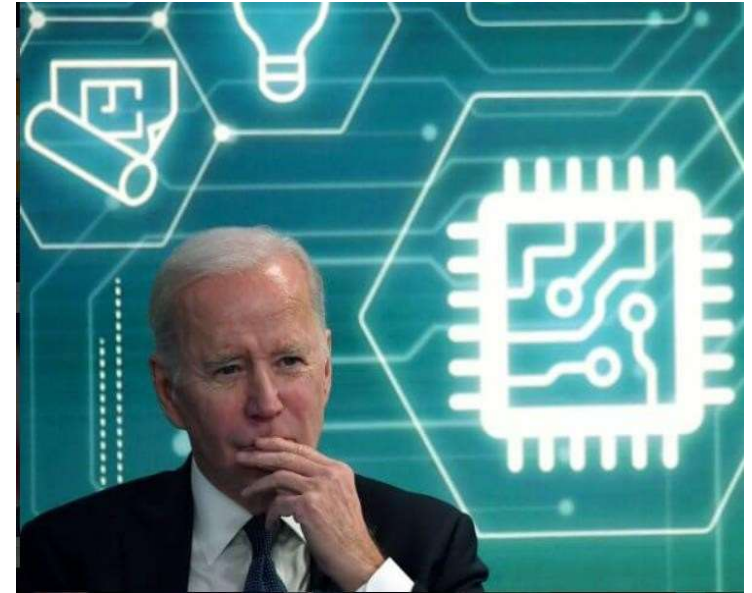
CBDCs are traceable and programmable. In a report published by the federal reserve in January 2022, the Fed outlined a few examples of possible "design choices" for a digital dollar, including that "a central bank might limit the amount of CBDC an end user could hold."

Biden's EO states that the CBDC and other policies governing digital assets must mitigate "climate change and pollution" and promote "financial inclusion and equity." The term "financial inclusion" is mentioned five times, and "equity" and "climate change" are each mentioned four times.

The EO directs agencies to provide recommendations for new regulations on decentralized digital assets. It would be safe to assume that laws could be created that any decentralized digital asset aka cryptocurrency that is not integrated with ISO 20022 could potentially be outlawed.

After researching FedNow, why would the federal government need a CBDC? FedNow is integrated with ISO 20022 and is international payment capable however is currently marketed for domestic use to enable financial institutions of every size, and in every community across the US, to provide safe and efficient instant payment services in real-time, around-the-clock, everyday of the year.

**Is FedNow potentially the CBDC?** Is this EO a distraction? Look here at this EO and MIT and the Boston Fed's development of a "hypothetical" CBDC, don't look at FedNow! *This is just a thought*, after researching this EO and Project Hamilton, and FedNow; Project Hamilton is not impressive, FedNow is ready for launch.





# Federal Reserve announces ISO® 20022 specifications for the initial launch of the FedNow<sup>SM</sup> Service

Is FedNow the new CBDC in disguise? They are not calling this new “instant payments” system a CBDC, it has been called a “[CBDC substitute](#)”. However, if it is digital and part of their cloud, which it is, it is programmable... and if it quacks like a duck....

[What is ISO 20022](#) and what role does it play in the FedNow Service? The [FedNow Service](#) is a new instant payment service that the Federal Reserve Banks are developing to enable financial institutions of every size, and in every community across the US, to provide safe and efficient instant payment services in real-time, around the clock, every day of the year.

The Federal Reserve has released message specifications for the initial launch of its [FedNow Service](#) for instant payments based on the standard set by the International Organization for Standardization, or ISO. *The FedNow ISO 20022 specifications* define the message flows and formats that the [service](#) will leverage when *operational in 2023*.

The **FedNow Service is scheduled to launch between May and July 2023**, according to Lael Brainard, vice chair of the Federal Reserve, who made the [announcement](#). Brainard added that technical testing of the system would start in September 2022, with ISO 20022 going live worldwide in November 2022.

On January 25, 2021, the Federal Reserve [announced](#) that more than 110 organizations from the FedNow Community are participating in the FedNow Pilot Program. The FedNow Pilot Program [participants](#) include small and major financial institutions.

MIT and the Boston fed are working in collaboration on Project Hamilton to create a “*hypothetical*” CBDC digital dollar and recently [released two potential versions](#), however, this all could potentially be a diversion to FedNow.



# **DTCC BUILDING INDUSTRY'S FIRST PROTOTYPE *TO SUPPORT* ‘DIGITAL U.S. CURRENCY’ IN THE *CLEARING & SETTLEMENT* PROCESS AS PART OF ‘DIGITAL DOLLAR PROJECT EFFORT’**

*“Project Lithium” prototype will test the ability of U.S. market infrastructure to support a Fed-issued central bank digital currency using a DLT platform*

**April 12, 2022** – As the U.S. government advances its [analysis into the risks and benefits of a Central Bank Digital Currency \(CBDC\)](#), The Depository Trust & Clearing Corporation ([DTCC](#)), the premier post-trade market infrastructure for the global financial services industry, today announced the development of the first prototype to explore how a CBDC might operate in the U.S clearing and settlement infrastructure leveraging distributed ledger technology (DLT). The prototype, known as Project Lithium, will measure the benefits of a CBDC and inform the future design of the firm’s clearing and settlement offerings. It will also explore how a CBDC could enable atomic settlement, a conditional settlement that occurs if delivery and payment are both received at the same time.

## **Who Is DTCC and What Is The Digital Dollar Project?**

About DTCC

With over 45 years of experience, DTCC is the premier post-trade market infrastructure for the global financial

**“Industry owned and governed” “In 2021, DTCC’s subsidiaries processed securities transactions valued at nearly U.S. \$2.4 quadrillion. Its depository provides custody and asset servicing for securities issues from 177 countries and territories valued at U.S. \$87.1 trillion”**

Image credit: [www.ITMTrading.com](http://www.ITMTrading.com) and Lynette Zang

## Let's Connect the Dots

# DTCC



### Who is DTCC?

- The shareholders of the world's central banks

### Who is the Digital Dollar Project?

- Contractors for the shareholders of the world's central banks to develop the Lithium Project, a DLT CBDC **for the US digital currency**

### Speculation:

- Biden's EO on a CBDC both sets the timeline and sets a course of action for regulatory agencies to create legislation for a digital currency
- Project Hamilton is misdirection, look here, not at DTCC or DDP
- Project Hamilton's 2 pilots they released are NOT integrated with ISO 20022, and ISO 20022 is not even mentioned
- MIT said "DLT was not a good match"

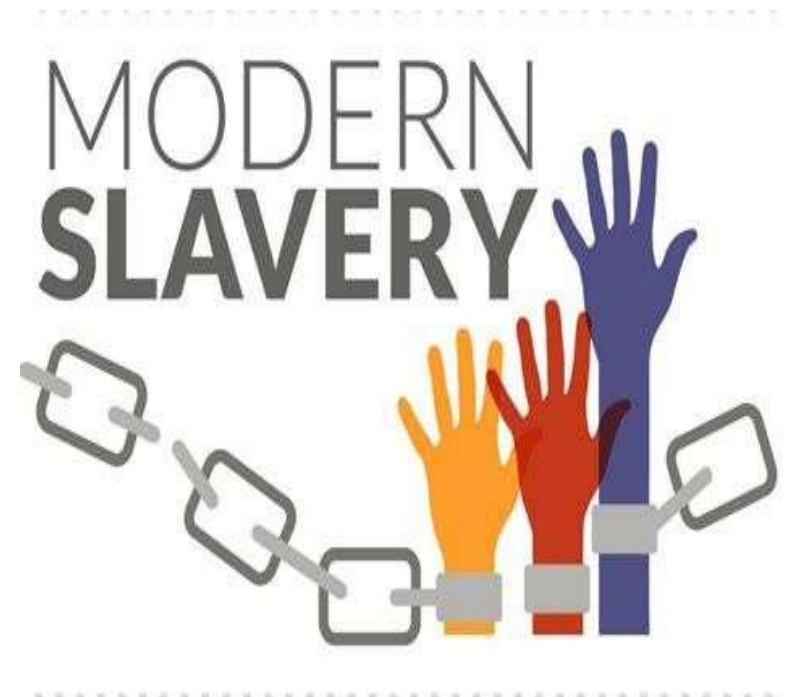
### Connect the Dots:

- FedNow "is" integrated with ISO 20022
- DTCC "Project Lithium" will support the *clearing and settlement* of the FedNow US "digital currency" DLT platform and the US market infrastructure, making the US digital currency a CBDC
- FedNow "is" the new US digital currency and future CBDC

## What Does ISO 20022 and a Digital Currency or CBDC Mean to You?

Digital Currencies and CBDCs are programmable, which means they can program in any of the following:

- Government and financial institutions will have the ability to shut off your digital currency
- The ability to freeze accounts if you speak out against their agenda
- ZERO privacy, all transactions tracked and recorded forever
- Geographic spending limits
- Restrictions and limits on what can be purchased
- Restrictions and limits on savings
- Expiration dates on the currency
- Limit the amount of CBDC an end user could hold
- Digital assets must mitigate “climate change and pollution” and promote “financial inclusion and equity.”
- Negative interest rates
- Real-time monetary policy effects of inflation
- Automatic tax collection
- Automatic collection of government fines, tickets, child support, student loans, etc.
- A direct account with the federal reserve or central bank
- Local banks may cease to exist
- Carbon credits for travel [will be tracked](#) and controlled by the [WEF and Rabobank](#)
- Elimination of paper fiat currency
- You will make payments with your device, [or a chip in your hand](#) or [ID2020](#), and the Covid-Jabbed will be able to pay with their body....
- Financial institutions will have the ability to enforce Social Credit Scores.....
- Universal Basic Income (UBI) will be distributed via CBDCs.....
- Verify vaccination status



## ALL THE ABOVE IS BASED ON A ENVIRONMENTAL AND SOCIAL CREDIT SCORE

If the above is all based on a social credit score:

- Will “YOU” even get your CBDC wallet?

## ENVIRONMENTAL AND SOCIAL CREDIT SCORES

China-style environmental and social credit scoring is coming to America and western countries for everyday citizens, however, not through government programs, this is being implemented via the private sector through financial institutions, insurance companies, and others, and developed by American tech companies. In my 2019 report *World Financial System Intentionally Engineered to Collapse in favor of One World Government within a Cashless Society*, I said: "There will be no paper currency, there will be zero privacy. The USA will have a social credit score similar to China, if you go along with their tyranny you will be rewarded, if you speak out you will be penalized and ostracized. [Silicon Valley is building](#) a Chinese-style social credit system for the USA which scores citizens' behavior to government and social media policy".

Since 2014 China has subjected its people to a social credit system that tracks, monitors, punishes, and rewards people according to government standards. The system ranks people by good or bad behavior, with performance-related rewards and punishment. "The creditworthy will be granted conveniences in education, employment, and opening start-ups, while severe wrongdoing will be made public," the CCP made in a [public address](#). [China banned millions of people with poor social credit from transportation in 2018](#). Actions such as forgetting to sort recycling, using a VPN, speaking out against the government, speaking against injustice, associating with violators, bad driving, or even jaywalking can get citizens penalized, including but not limited to:

- Slow Internet speeds
- Kids won't be admitted to great schools or be allowed to attend university
- Inability to take flights or buy train tickets or even ride the bus
- Not allowed into certain restaurants or establishments
- Healthcare is downgraded
- Will not qualify for loans or mortgages and not allowed to own property
- Banned from renting in certain buildings
- Can be fired from a job and may not be able to find another job
- Lose access to certain financial services
- Lose total economic participation
- **Denial of use of the CBDC digital Yuan**



Citizens with good social credit can also get discounts on energy bills, rent items without deposits, and get better interest rates at banks. People with good scores can speed up travel applications and book hotels without having to pay a cash deposit and dating sites boost the profiles of good citizens.



## ESG RATINGS FOR INDIVIDUALS - ENVIRONMENTAL AND SOCIAL CREDIT SCORES

In an excellent [article](#) by the Epoch Times: Are Social Credit Scores Coming to America? makes many great points on a social credit score system being implemented in America, excerpts provided below.

[ESG](#) Ratings for Individuals? *Just the other day I posted research on Freedom.social: [ESG Scoring is a scam to usher in one world government](#).*

The progressive ideology called “environmental, social, and governance” (ESG) includes various things from climate change to social justice. ESG criteria have been imposed on corporations for years by the finance industry, including activist asset managers, banks, rating agencies, proxy agents, and elite global clubs such as Climate Action 100+, the Global Investors Statement to Governments on Climate Change, the Net Zero Asset Managers Initiative, and the Glasgow Financial Alliance for Net Zero. Collectively, these organizations have succeeded in compelling corporate executives to fall in line behind a left-wing agenda. *And now, ESG is being rolled out for US citizens and will utilize the new ISO 20022 and CBDC financial system for enforcement of ESG.*

Standard & Poors, one of the world’s top credit rating companies, [announced](#) that ESG scoring would be expanded beyond company ratings to include U.S. states as well. And in December, FICO, the consumer credit rating agency, [predicted](#) that **personal ESG scores would soon follow**, stating that “one example would be the inclusion of property energy rating data in mortgage valuation and decisioning.” Canadian banks froze the personal accounts of protestors and their crowdfunding donors, instantly cutting them off from their own money, savings, and income. The Heritage Foundation reported that Chase Bank [closed the accounts](#) of former Trump national security adviser retired Lt. Gen. Michael Flynn in 2021 for “reputational reasons,” and Wells Fargo made a “business decision” to eject Republican Senate candidate Lauren Witzke. In 2019, PayPal revealed it [was working with](#) the Southern Policy Law Center (SPLC), a left-wing group, to determine who should be blocked from using its payment services. In November, JPMorgan subsidiary WePay [canceled payment services](#) to a conservative fundraising event. In response, Missouri state Treasurer Scott Fitzpatrick informed the bank that his state “would not do business with them so long as they continued to discriminate against customers based on their mainstream political positions.” Bank of America, without due process or a warrant, [mined the data](#) of hundreds of personal accounts to see who had traveled to Washington or purchased firearms around the time of the Jan. 6, 2021, Capitol breach. Soon afterward, the Biden administration [attempted unsuccessfully](#) to compel all banks to report to the IRS any transactions greater than \$600. Under the Obama administration, the Federal Deposit Insurance Corp. (FDIC) carried out an illicit program called “[Operation Chokepoint](#),” which arm-twisted banks to cut off lending to firearms retailers, telling banks that such loans would be considered “high risk” by regulators. During its first week in power, the Biden administration [canceled a rule](#) enacted by the Trump administration that prohibited banks from conducting chokepoint-style discrimination **against customers** on ideological grounds. This reversal now provides legal cover for ideological lending, such as [banks reducing credit](#) to fossil fuel companies and [Citibank’s policy](#) that it won’t do business with gun-makers or small-business retailers who sell to people under the age of 21 or who sell “high capacity magazines,” which are described as those that are capable of holding more than 10 rounds.

Additional information on ESG is found in this excellent article [Are Financial Institutions Using ESG Social Credit Scores to Coerce Individuals?](#)

**Mastercard and VISA are integrated with ISO 2022**

**CBDCs and Cryptocurrency Stable Coins Will Be Linked to Mastercard and VISA**

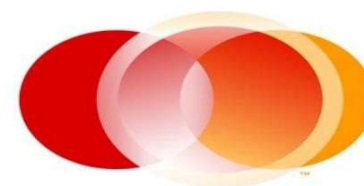
**Mastercard Launches Central Bank Digital Currencies (CBDCs) Testing Platform, Enabling Central Banks to Assess and Explore National Digital Currencies**

[Link](#)



**Visa Offers Test Platform for Central Bank Digital Currencies Platform is designed to test CBDCs and Visa products**

[Link](#)



**MasterCard**

[Visa CEO Reveals Bitcoin and Cryptocurrency Plans](#)

[Mastercard Will Let Merchants Accept Payments in Crypto This Year](#)

“We think that stablecoins and CBDCs will coexist in the future and there’ll be a number of different approaches to creating products based on that”

## Universal Basic Income Will be Linked to a Digital Currency or CBDC

Preplanned staged world events such as a fake pandemic and a [theatrical war](#) that has been [produced](#) by world globalist powers to impose sanctions on the west to intentionally destroy the economies and supply chains of western nations. Then add in [engineered weather and draughts](#) that have maimed crop production. Then add in the highly suspicious [destruction of over 100 major food facilities in the US since Jan 2022](#) including the culling of millions of cattle, chickens, turkeys, and eggs have all combined to provide a great opportunity for globalists to digitally print fiat currency into infinity that has directly created inflationary and stagflationary crisis events that have opened the door to [Universal Basic Income](#) (UBI).

**While UBI has not officially been announced yet, I will make a prediction: After the US CBDC is launched, and by 2025, UBI will take the place of social security, Medicare, and all government programs and will be paid out via CBDC, all based on a social credit score.**



[Universal Basic Income? IMF Calls For Governments To Subsidize Food And Energy.](#) Below is an excerpt from this article:

**When the government becomes our nursemaid, how many people will be willing to bite the hand that feeds them?**

UBI gives political elites incredible power in exchange for nothing more than currency, paper or digital, created from thin air. This is why it is concerning that so many global organizations have become aggressively vocal about government subsidies of necessities in the past couple of years.

International Monetary Fund head Kristalina Georgieva recently made statements calling for governments to be more active in subsidizing food and energy costs to their citizens in the wake of the inflationary crisis. Such subsidies would of course be the beginning stage of an inevitable push for UBI.

With multiple institutions from the WEF, World Bank, the UN, the IMF, and the BIS all predicting worldwide food shortages this year, it's clear that inflation is going to get far worse. Georgieva's recommendations for subsidies on food and energy should act as a warning signal; the IMF would not be suggesting UBI-like measures unless they thought the economic crisis would be dangerous enough to compel the public to demand government monetary intervention on such a comprehensive scale. It might not seem like it, but a large number of people are fully aware that stimulus measures and government spending only lead to higher prices. They would have to be extremely desperate to ask for more of the same while hoping for different results.

**Anyone still not prepared for a bottleneck in the supply chain and even higher costs need to take the threat seriously. The globalists are telling you what is about to happen, and if you hope to remain free, UBI is not an option.**

## BRICS CBDC World Reserve Currency and the End of the US Dollar as the World Reserve Currency

On June 22, 2022, President Putin of Russia [announced](#) the new BRICS world reserve currency. President Vladimir Putin said the BRICS countries of Brazil, Russia, India, China, and South Africa are currently preparing to release a new worldwide reserve currency. "The issue of creating an international reserve currency based on a basket of currencies of our countries is being worked out," he said at the BRICS business forum.

A slam dunk bet can be made that the [BRICS world reserve currency will be integrated with ISO 20022](#), which is the new payments single standardization approach (methodology, process, repository) to be used by all financial standards initiatives worldwide, that all central banks, corporate banks, and all financial institutions have signed on to that is the basis for the new blockchain CBDC financial system.



Perception is everything. Most of the [articles](#) I have read in research all indicate that countries and the country's leaders make decisions to create a new world reserve currency. I disagree. The hidden hand behind the central banks makes these decisions, central banks run the world, and leaders of nations are puppets of the hidden hand. For example, most articles I have read researching this topic all have a similar line that says, "Analysts believe the BRICS reserve currency is meant to rival the U.S. dollar *and the International Monetary Fund's (IMF) Special Drawing Rights (SDRs) currency*". This statement is pure misdirection to create the perception that the BRICS reserve currency will be separate from the IMF and central banks. When the factual truth is the central banks have planned the downfall of the dollar and the western-dominated financial system for many years in favor of this new financial system based on ISO 20022 and CBDCs and DLT/blockchain. In 1989 the Berlin wall fell, and in 1991 the USSR was dissolved, the IMF played a central role in helping Russia manage a transition from centrally planned to market-driven economies with policy advice, technical assistance, and financial support; and still does today.

The dollar has reigned supreme as the world's global reserve for decades, but that story has been changing, [according to economists at the International Monetary Fund](#). In fact, the dollar's share of [global foreign exchange reserves dipped below 59% in the final quarter of last year](#), continuing a downtrend that has been going on for two decades, the IMF blog post reported.

It has been [reported](#) that since January 2021 that 80% of all US dollars in existence have been printed in just the last two years. Excerpts are provided below.

When you print more currency it means more dollars are chasing the same amount of goods and services, which causes prices to rise. In just the past three fiscal years, federal spending has swollen to [nearly \\$7 trillion a year](#), up from about \$4.4 trillion in the fiscal year 2019. Spending was \$6.6 trillion in 2020 and \$6.8 trillion in 2021.

If we want to put this into perspective, we can take a look at the [monetary supply at the beginning of 2020](#), which showed just \$4.0192 trillion in circulation. By January 2021, that number had jumped up to \$6.7 trillion, but this was only the beginning.

By November of last year, that number climbed to \$20.354 trillion in circulation, meaning that **since January 2020, the United States has digitally printed nearly 80% of all US dollars in existence.**

It is reported that 100+ nations have an agreement now being deployed called '[Project Sandman](#)' to drop and end the dominance of the US dollar and petrodollar.

This is according to the Board of Governors of the Federal Reserve System and not a conspiracy theory, see the chart below.



**HOWEVER, can we trust the fed's data? Is the federal reserve data accurate?**



## Is the Federal Reserve Data Accurate?

The “advertised” US debt as of this writing is [\\$30,610,996,999](#).... *and moving up fast*. But is \$30 trillion realistic considering unfunded liabilities such as social security, Medicare, pensions, derivatives, etc., etc....

“No money shall be drawn from the treasury, but in consequence of appropriations made by law; and a regular statement and account of receipts and expenditures of all public money shall be published from time to time.” ~ Article I, Section 9, Clause 7, U.S. Constitution. [\\$21 Trillion](#) is missing from the US government. That is \$65,000 per person - as much as the national debt, as stated on Solari.com, with excerpts provided below.



In addition, according to Solari.com and Catherine Austin Fitts and Mark Skidmore, on January 22, 2020, Bloomberg posted an [article](#) written by Anthony Capaccio, “Pentagon Racks up \$35 trillion in accounting changes in one year” (In the article, the author reports that the Department of Defense recorded enormous “accounting adjustments” for fiscal years 2017 \$29 Trillion, 2018 \$30.7 Trillion, and 2019 \$35 Trillion: Total \$94.7 Trillion on top of the \$21 Trillion.

As described by Solari.com and in previous Solari reports and updates ([Skidmore and Fitts, 2017](#)), accounting adjustments are typically a small fraction of authorized spending, not many multiples of spending. Before this Bloomberg article, [Skidmore and Fitts](#) (2017) compiled government reports indicating that the government had accumulated \$21 trillion in unsupported journal voucher adjustments over the 1998-2015 period. The \$21 trillion figure was so large at the time, bigger than the United States economy, that it resonated with the public. As a result, the “missing money” issue received considerable attention from both the alternative and legacy media. [The \\$94.7 trillion figure dwarfs the \\$21 trillion](#), and yet to our knowledge no other news outlets picked up the story, and in fact, we did not learn about the Bloomberg piece until January of 2021, thanks to Rob Kirby who brought the article to our attention. How is it that \$21 trillion could make waves in the media and yet \$94.7 trillion in account adjustments went largely unnoticed?

My simplified interpretation of [Catherine Austin Fitts explanation of SEC Rule 10b-5](#) is that the federal reserve, for national security reasons, **SEC Rule 10b-5** has various national security reporting exemptions, including Federal Entity National Security Exemptions, **that allow the federal reserve to have two sets of books**, my words.

The Federal Government and its associated reporting entities have quite a few situations where they can, and often are required to, omit or alter their financial statements. A notable example of this is the Federal Accounting Standards Advisory Board’s (FASAB’s) recent Statement of Federal Financial Accounting Standards 56 (SFFAS 56). SFFAS 56 allows federal agencies, and an enormous number of entities associated with the government, to alter and outright omit spending information where it is necessary to protect classified information. For a more complete understanding of SFFAS 56, see our previous article on the topic ([FASAB Statement 56: Understanding New Government Financial Accounting Loopholes](#), available at <https://constitution.solari.com/fasab-statement-56-understanding-new-government-financial-accounting-loopholes/>).

## Central Bank Modern Economic Theory, QE into Infinity, Inflation by Design, and the Intentional Destruction of Existing Economies and the Worldwide Financial System

In 2019, in my report [World Financial System Intentionally Engineered to Collapse in favor of One World Government within a Cashless Society](#), I went into detail on [Modern Economic Theory](#) whereby central bank's theory is *they can digitally print currency into infinity, and the more debt they issue they believe the more powerful they become*. I detailed Quantitative Easing (QE) numbers [from Federal Reserve QE 2008 to 2014](#), the report detailed how corporate [Stock buybacks](#) hit a record \$1 trillion in 2019, and [The Fed caused 93% of the entire stock market's move since 2008: Analysis](#). I detailed how the S&P 500 doubled in value from November 2008 to October 2014, coinciding with the Federal Reserve Bank's "quantitative easing" asset purchasing program. After three rounds of QE, where the Fed poured billions of dollars into the bond market monthly, the Fed's balance sheet went from \$2.1 trillion to \$4.5 trillion, then again, considering [SEC Rule 10b-5](#) are these numbers even accurate?

### In 2019:

- [2 10 yield curve inverted](#) for the first time in 12 years with the 30-year yield at an all-time low
- [Global Debt of \\$244 Trillion Nears Record Despite Faster Growth](#)
  - World debt exceeded 318% of GDP in the third quarter
  - Non-financial corporate debt nears a record high of 92% of GDP
  - Total government debt exceeded \$65 trillion in 2018, up from \$37 trillion a decade ago, and rose faster in mature markets
  - Non-financial corporate debt rose to over \$72 trillion last year, now near an all-time high of 92 percent of GDP
  - Household debt grew by over 30 percent to \$46 trillion helped by strong growth in emerging markets, notably China; though the Czech Republic, India, Mexico, Korea, Malaysia, and Chile all recorded more than 20% increases since 2016
  - Financial sector indebtedness rose to about \$60 trillion, up 10 percent from a decade earlier
- **2020:** [Fed announces unlimited bond purchases](#)
- **2022:** [Death of The System: UNLIMITED BOND BUYING](#)
- **2022:** [A New Debt Hypercycle](#)
- **2022:** ['Inflation Tax' Will Cost the Average Family \\$5200 this Year](#)
- **2022:** [Prepare Now for "Shock and Awe" Inflation](#)
- As of August 19, 2019, [19 European countries](#) had negative interest rates and still have negative interest rates in 2022
- Total public debt according to the globalist's website as of 2019 [is above \\$62 Trillion](#) US corporate debt was [\\$15.5 trillion, 74% of US GDP](#)
- Retail Apocalypse: [12,000 Stores Are Forecasted to Close This Year](#)
- US mortgage debt eclipses 2008 <https://www.wsj.com/articles/u-s-mortgage-debt-hits-record-eclipsing-2008-peak-11565708431>
- Empire State manufacturing index [posts largest-ever drop into negative territory in June](#)
- Jobs numbers are deceptive, if the US unemployment rate included everyone who says they want a job, [it would be nearly double](#)
- **2021:** [The Fed Goes All In With Unlimited Bond-Buying Plan](#)
- **2022:** [U.S. inflation reached a new 40-year high in June of 9.1 percent](#) (9.1% is laughable, inflation was never "[transitory](#)")
- **2022:** [CENTRAL BANKS WARN INFLATION TO SKYROCKET](#)
- **2022:** [Engineered Inflation in the Eurozone and Worldwide: Are We in the Midst of WW-III: Execution of the Great Reset?](#) Yes

## Blackrock and Vanguard: The Central Banks Holding Companies

### All Assets of the World are Being Bought Up as Part of UN Agenda 21 and the WEF Great Reset

Who owns the world?: [Blackrock and Vanguard](#). BlackRock now manages [over \\$10 Trillion in Assets](#). [With \\$20 trillion between them, Blackrock and Vanguard could own almost everything by 2028](#). “In Fink We Trust: [BlackRock Is Now ‘Fourth Branch of Government’](#)” when the Fed looked for bond-buying help in a crisis, it turned to BlackRock. BlackRock lends central banks currency.

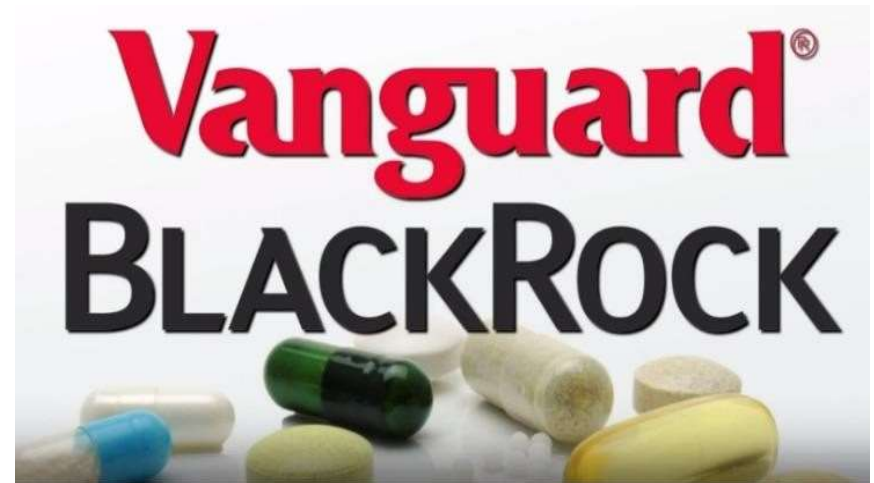
[BlackRock and Vanguard own Big Pharma and the fake-news mainstream media](#).

BlackRock is buying up US homes [like there is no tomorrow](#). BlackRock is buying up all corporate stocks of the world, and they are buying up utilities and natural resources, and all assets of the world.


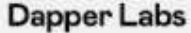
























UN Agenda 21 and UN Agenda 2030 call for the [end of private property ownership](#). The World Economic Forum (WEF) states by 2030 “[you will own nothing and you will be happy about it](#)”, and the WEF also says [private property and privacy will vanish by 2030](#) and made [8 predictions for the world in 2030](#).

[BlackRock partnered with Coinbase](#) on August 4, 2022, the partnership will give institutional clients access to Bitcoin. For now, the partnership is limited to [Bitcoin](#) however more cryptocurrencies will be added.


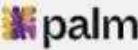









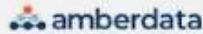




[Alphabet \(Google\) invested \\$1.56 billion](#) in blockchain companies between September 2021 and June 2022 with four rounds, taking the lead among publicly listed firms investing in the sector, research [published](#) by *Blockdata* on August 11 indicates. During the period, [Blackrock had three rounds, invested \\$1.17 billion](#), followed by banking giant Morgan Stanley at \$1.1 billion with two rounds. Elsewhere, electronic giant Samsung leads in the number of funding rounds at 13 with \$979 million, while Goldman Sachs occupies the fifth spot at \$698 million.



## Blockchain Companies Invested In

COMPANY	SIZE OF FUNDING ROUNDS AS A PROXY OF INVESTMENT	# OF ROUNDS	BLOCKCHAIN COMPANIES INVESTED IN
	\$1,506M	4	 Fireblocks  Dapper Labs  VOLTAGE 
	\$1,170.7M	3	 CIRCLE  FTX 
	\$1,110M	2	 Figment 
	\$979.26M	13	 Flowcarbon™  SAGAxyz  DANK BANK  YUGALABS   Atomic Form  myty  FanCraze  SKYMAVIS  Aleo  ramper  METRIKA 
	\$698M	5	 CERTIK  COINMETRICS  ELWOOD  BLOCKDAEMON 
	\$690M	3	 TALOS  COINMETRICS 
	\$650M	4	 TALOS  LayerZero.  TRM 

## Blockchain Companies Invested In

 Microsoft	\$477M	2	 palm  CONSENSYS
 Commonwealth Bank	\$421M	4	 Lygon  Xpansiv  GEMINI
 prosus	\$260M	2	 IMMUTABLE
 Tencent 腾讯	\$224.5M	4	 OXALIS  ethernity  秀合同 SHOWCON  IMMUTABLE
 citi	\$215M	6	TALOS  TRM  CONTOUR  BLOCKDAEMON  amberdata
 UOB 大华银行	\$204M	7	 KYRO  evzy.net  FIELD GUILD  assembly  ADDX  JAMBO  PLAY IT FORWARD DAO
 WELLS FARGO	\$165M	2	TALOS  ELLIPTIC
 LG Life's Good	\$129M	2	 1 Jadu AR  THE SANDBOX
 AMERICAN EXPRESS	\$115M	2	 TRM  abra

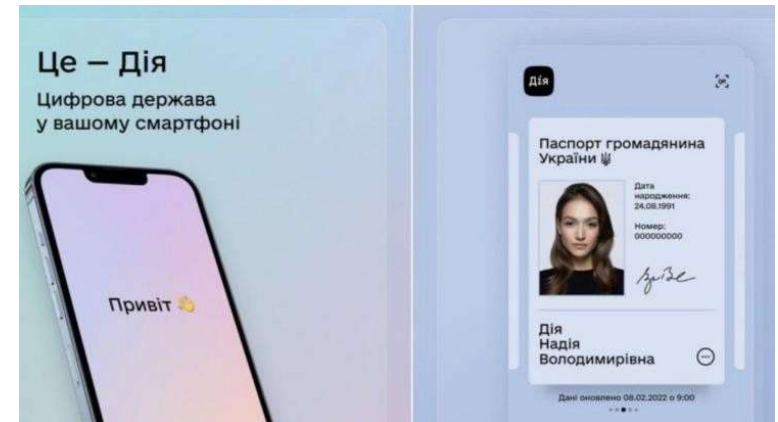


## Ukraine Implements Total Surveillance Digital ID System

### Government Services, Citizen Personal Info, and Banking and Passports Go Digital

For over a year the researchers on [www.Freedom.social](http://www.Freedom.social) have been posting videos of [movie sets on the streets of Kyiv](#), [complete with directors](#) and people running from buildings. Are there people dying and destruction of Ukraine, yes; the globalist central bankers who control this world will do whatever it takes, including nuclear war, to implement their new world order slave system and remain in power. However, in our research, Ukraine is a central banker Hegelian Dialectic and part of an overall worldwide Color Revolution to implement UN Agenda 21/2030 and the WEF Great Reset that includes their new worldwide blockchain digital currency/CBDC financial system.

The bottom-line is, Talmudic Khazarian central bankers control the world. They control most every government in the world via their central banks, and they control 100% of the worldwide fake-news mind-control mainstream media.



Ukraine is an engineered theatrical war being sold to the masses with propaganda and an all-out worldwide media blitz to make Ukraine appear to be the victims and Russia and Putin the villains. With that said, the central banks control Russia and Putin and Russia and Putin are in on this new world order takeover as the BRICS nations will be the beneficiaries to take over world dominance as decided by the Talmudic Khazarian central bankers. The assessment I have been setting forth within the research platform Freedom.social is: Ukraine is about:

- A. Have the west [self-impose sanctions on itself to destroy all western economies and the supply chains](#) and destroy the food supply of western nations.
- B. Destroy the existing worldwide financial system so they can implement the worldwide blockchain CBDC financial system and make the BRICS CBDC the new world reserve currency.

**Since the so-called war began**, [Ukraine has implemented a total digital infrastructure](#) that equates to a [total surveillance system](#), including [national digital currency](#) via [legislation](#), [government services](#), [digital IDs](#), citizens' personal information, and [banking](#) and [passports have gone digital](#).

The "Diia" app was designed by the Ministry of Digital Transformation. The program is similar to [a project](#) funded by the Rockefeller Foundation-backed ID2020 Alliance. The Diia app includes personal ID, driver's license, passport, banking information, and biometric data is accessible within the app,

If Ukraine was a real war zone, there is no way they could implement a digital currency and digital payments digital financial system, and digital IDs with no power or internet. How have they achieved this? [Starlink](#). The [US is paying millions](#) to send many thousands of Starlink units to Ukraine. Starlink is marketed as a satellite internet service, in truth, Starlink is intended to be utilized as part of the new worldwide blockchain digital currency/CBDC financial and surveillance system, *and Starlink will be utilized to collect data from the Covid fake-vaccine Transhuman victims as proven within Part 2 of this report.*

## The New Worldwide Financial System - Summary and Conclusion – Part 1

The new ISO 20022 Worldwide Financial System goes live in November 2022, which allows central banks worldwide to go live with digital currency/CBDCs that are programmable. Programmable currency means the end of freedom and the end of privacy, it means total tracking and surveillance. Programmable currency means and UBI and carbon credit allowances to be implemented on individuals all based ESGs or social credit scores as set forth on pages 12-14.

Is FedNow the new US digital currency/CBDC in disguise just being called domestic “instant payments 24/7”? The SWIFT System is capable of 24/7 instant payments now, why a new payment system in FedNow that **is** integrated with ISO 20022? Why is FedNow only being promoted for domestic use when it is integrated with an international standard? Why has MIT and the Boston federal reserve only come up with two models and neither functional nor are they integrated with ISO 20022. Why are the *shareholders of the world’s central banks in DTCC and the DDP* near completion of Project Lithium that will “*support the digital US currency in the clearing and settlement process*”?.

- It is *my assessment* is that **FedNow is the new US digital currency** and DTCC “**Project Lithium is the backend settlement and clearing technology**” > “**that will make FedNow a CBDC > when the timetable for EO 14067 plays out**”.
- I surmise that MIT and the Boston Fed’s Project Hamilton’s “hypothetical” CBDC is a diversion, look here and do not look at FedNow and DTCC and DDP’s Project Lithium.
- If the feds told the American people that they were going live with the new CBDC in May 2023 there would be great resistance, however if they promote a new domestic instant 24/7 payments system, the American people will go for it without a fight.
- *Domestically*, FedNow is essentially Zelle or PayPal, we already have this technology.

The federal reserve and its Khazarian masters have utilized Modern Economic Theory to intentionally take down the US and ruin the dollar and intentionally create inflation and have intentionally engineered the destruction of western nations in favor of the BRICS nations taking over world leadership and dominance. Notice how energy and food shortages and supply chain issues are not hitting non-western countries nearly as badly as the western countries.

It is my assessment that the BRICS new world reserve currency will be the new world reserve currency of the world.

It is estimated that in 2028 Blackrock and Vanguard will own almost all assets of the world: This is being done as part of UN Agenda 21 which means the end of private property ownership and the end of nations, and this is being done as part of the WEF Great Reset where they say we will own nothing and be happy. But the Great Reset is not only about the financial reset of the world financial system, *it is far worse than this*.

The real Great Reset is that of humanity, or as Klaus Schwab and the WEF calls it, the 4<sup>th</sup> Industrial Revolution aka Transhumanism. Klaus Schwab, [“The difference of this 4th industrial revolution is it doesn’t change what you are doing, it changes YOU, if you take genetic editing”](#).

In Part 2 of this report The New Worldwide Financial System: Transhuman Bluetooth Payments we will factually prove that the fake-vaccine injected are emitting a Bluetooth signal that can be utilized to make payments within the new blockchain CBDC payment system > *and so much more*.