

## Bank Closures and The Great Reset

It has been over a decade since the disastrous market collapse of 2008, many still remember it with horror. Fear that a similar collapse could be imminent riddled the market on March 9<sup>th</sup> and 10<sup>th</sup> of 2023 as Silicon Valley Bank was closed by regulators.

The similarities to the collapse of Bear Stearns, and the ensuing economic sandstorm, began to cloud the minds of the wary as many Americans and businesses began withdrawing large sums from their bank accounts. Americans are left to wonder “How could the 16<sup>th</sup> largest bank collapse in a day?”

### In this briefing we will discuss the following:

- » Silicon Valley Bank collapse
  - Rising interest rates
  - Fractional banking
  - A Woke approach.
  - FDIC deposit insurance
  - Economic warfare – Foreign
  - Economic warfare – Domestic
- » Transactional gold – the fight for liberty



**YOUR MISSION:** Understand the circumstances of the Silicon Valley Bank collapse and how it could be used against you. Then, learn about and support the Texas Solution that could safeguard your money and establish a new potential for prosperity.

**⚠ ATTENTION:** The Great Reset and the implementation of Central Bank Digital Currency are a direct threat to your Liberty.

Ep. 6-234 (OSINT) Open-Sourced Intelligence Report. This briefing is part of an exclusive teaching series by Kevin Freeman. It also addresses one of the strategic priorities we have been leading with Texas Transactional Currency. Kevin Freeman is considered one of the world's leading experts on the issues of Economic Warfare and Financial Terrorism. He has consulted for and briefed members of both the U.S. House and Senate, present and past CIA, DIA, FBI, SEC, Homeland Security, the Justice Department, as well as local and state law enforcement. His research has been presented in critical DoD studies on Economic Warfare, Iran, and Weapons of Mass Destruction presented to the Secretary of Defense and the Under Secretary of Defense, Intelligence. He has traveled extensively with research trips to Russia and China and throughout Europe and the Americas. Kevin is Co-Founder of the NSIC Institute; Speaker of the Cherokee Community of North Texas; a Senior Fellow at the Center for Security Policy; Trustee at Oklahoma Wesleyan University; and a member of the Advisory Board of First Liberty Institute.



## SILICON VALLEY BANK COLLAPSE

“For the first time in 15 years, headlines scream of bank failures. First it was Silicon Valley Bank, then Signature Bank. And other banks have been merged. We are told ‘don’t worry. Everything is fine.’ But it doesn’t feel fine.” – Kevin Freeman

On Friday March 10, 2023, SVB was closed by regulators and taken over by the Federal Deposit Insurance Corp. (FDIC). Many of the bank’s clientele panicked as the share price for SVB plunged on Thursday March 9th. In the chaos, a bank run ensued. Customers of SVB tried to withdraw \$42 Billion within 24 hours. By the time regulators intervened, SVB did not have enough money on hand to fulfill withdrawal requests.

Since the sudden collapse of SVB in early March, regional banks around the country have seen a big decline in their stock value. Most of the stock market took a hit as indexes like the S&P 500 dropped almost 3.5% in 48 hours. First Republic Bank, which catered to similar clientele, saw a 65% decline in their stock value in one day. Even Bank of America stock dropped by 10%.

The collapse of SVB is a complicated story with many layers. Some of the most likely causes include:

- » Rising interest rates
- » Fractional banking
- » A Woke approach.
- » FDIC deposit insurance
- » Economic warfare both foreign & domestic



While none of these is solely responsible, the combination is likely what pulled the rug out from under one of the largest banks in America.

## 1. Rising Interest Rates

**Rising interest rates are generally a good thing for banks as they cause the rate at which banks earn money to exceed the rates at which the banks pay their depositors. You've probably noticed how what you pay goes up faster than what they pay you.**

- » **This is known as the spread:** The higher the spread, the more money a bank earns.

**The problems arise when interest rates are exceptionally low for extended periods of time. This can make it very difficult for banks to earn money.**

- » After the 2008 crisis, banks were encouraged to buy and hold US government bonds.
- » U.S. Government bonds are considered to be generally “risk free” because the US Government tends to be a secure investment.
  - However, the bond interest rates stayed near-zero for so long that bankers began seeking higher yields and greener pastures either by holding longer-dated T-bonds or looking at riskier alternatives.

### **It Was Assumed This was the Safe Spread:**

“They paid depositors practically nothing for savings and then turned around and invested that money in US government bonds paying 2% or more. That was about the only way to earn what they believed would be a ‘safe’ spread.” – Kevin Freeman

At Silicon Valley Bank, depositors were often tech startups with Venture Capital money. SVB was considered the “safe bank” for tech entrepreneurs. It was commonplace for a new company, that had just raised \$100 million in their launch, to deposit all their money into Silicon Valley Bank and become part of the club... just like all the successful entrepreneurs and startups before them. Being a customer of SVB was trendy, it came with cool perks and special parties. It was a way to become part of the Silicon Valley club and follow in the footsteps of your heroes.

**But interest rates started to rise.**

NOTE: We predicted rising interest rates in Episodes 124 and 125 titled, *The Inflation Threat*, and *Things Have Changed*, respectively. Those episodes aired in February 2021, long before anyone else was predicting these changes. The government was saying that if there were inflation (which they doubted), in the worse case it would be “transitory.”



**The next problem – 30 Year Treasuries:** When interest rates increase older bonds paying less see their prices fall. That is especially true for bonds with a long time to maturity, like 30-year Treasuries.

- » This is because the Bond contract does not change when the rates do, only new bonds will pay these higher rates.
- » The drop in value of the older bonds makes sense because the new 30-year bonds have higher returns and are only a few years further from maturity.
- » If you hold your bond to maturity, you get all your money back plus the interest you were promised. But 30 years is a long time to wait for a payout, especially when new opportunities have higher yields.

**THE PERFECT STORM:** Silicon Valley Bank had a lot of long-dated bonds that took a valuation hit when rates rose.

- » That didn't sink the bank alone. Regulators were willing to keep the bonds at face value and not force a markdown.

- » There was always the possibility that the interest rates would come back down in the future and the bonds would regain their value.

However, time was not something Silicon Valley Bank had to spare. Fractional Banking was another factor that worked against them.

## 2. Fractional Banking

The term fractional banking refers to the banks only being required to keep a fraction of the total deposits in reserves available at any given time for depositor withdrawals. This allows banks to invest most of their deposits to grow their value.

Since banks do not keep 100% of their deposits in cash on hand, there is always the possibility that a large amount of withdrawal requests could leave a bank unable to pay its depositors their money.

### A run on the bank?

The Christmas Classic, *It's a Wonderful Life*, shares a great example of how a bank run could play out and why.

The film involves a bank run in Bedford Falls where everyone wanted to withdraw their money all at the same time. George Bailey tried to explain that their deposits in the Bailey Brothers Savings and Loan were invested in building houses for borrowers. George desperately tries to save the bank by convincing the depositors to wait and trust the borrowers to pay back the money over time.



In SVB's case, there was too much panic and they were unable to quell the fears of bank failure.

- » These fears began when it was determined that the bonds SVB held had fallen in value (even if the borrower was the US Government).
- » Depositors and investors feared the bank's capital position had weakened so much they would not be able to cover expected withdrawals.

“The system works great, most of the time, and provides important capital for loans and investments. But in the case of a bank run, things fall apart rather quickly.” – Kevin Freeman

### 3. A Woke Approach – A Key Part of The Downfall

As it turns out, a California bank that holds the deposits of major tech startups was “Woke.” On its own, this would not have brought the bank down this quickly, especially not during the Biden Administration where Woke is both funded and encouraged.

**While a bank run based solely on rising interest rates could have sparked the SVB collapse anyway, Woke management distracts leadership from their primary focus.**

- » Silicon Valley Bank literally spent millions on Diversity, Equity, Inclusion and ESG policies.
- » The head of Financial Risk Management at SVB UK focused her efforts on pushing Woke agendas instead of prioritizing shareholders.
- » Silicon Valley Bank gave \$74 million to Black Lives Matter.
- » While many of SVB’s investors likely supported similar causes, they almost certainly want that money back now.



“The work environment was more worried about avoiding microaggressions than making a profit.” – Kevin Freeman

**WARNING:** Their loss of profit focus was not the trigger cause of SVB’s failure. However, the purpose of a business is profit, and if that is not the sole focus of leadership, they may make mistakes that increase the chance of total failure.

#### 4. FDIC Deposit Insurance – Is Your Bank Covered?

**Before 2008, the FDIC would guarantee up to \$100,000 on deposit in any insured bank. During the financial crisis of '08, they raised that amount to \$250,000.**

In SVB's case, \$250,000 is practically irrelevant as many depositors held hundreds of millions of dollars in their account.

Those tech companies felt safe knowing that much of the money was held in Treasury bonds, however, 94% of all funds deposited in SVB were reportedly uninsured.

**When depositors realized that the value of those bonds had dropped, they became concerned about the safety of their funds.** Knowing that only \$250,000 was insured by the FDIC many began to withdraw funds to protect them. And you didn't have to show up at the bank to ask for your money. You could do that with a click on your smartphone.

**“If you had \$100 million in the bank and you realize that you might not get back \$99,750,000, then you rush to get your money out.”** – Kevin Freeman

Inevitably, the bank failed. The federal government rushed in to save the banking industry, as they understood the market sentiment could lead to a SYSTEMIC COLLAPSE.

- » The FDIC and the Secretary of the Treasury, Janet Yellen, decided to cover 100% of all deposits at SVB.
- » Had this been the case before the bank run, it might never have happened. Instead, they swooped in, closed the bank, and protected the funds of much of the American tech industry.



**CASE STUDY – FDIC Policy**



**CAUTION: It's not entirely clear the government has the right to do what they did. They promised to cover 100% of two banks, but not all banks. That leaves the other regional banks vulnerable as Americans realize that the only banks the government will protect are those that would pose a “systemic threat” if they were to collapse.**

- » Despite President Biden's promise that no taxpayer money would be used to bail out these banks, that seems impossible. Bank losses on T-bonds could be in the trillions of dollars.
- » The FDIC reserves have limits, **\$128.2 billion to be exact**, and Silicon Valley Bank alone could require **more than \$100 billion from the Reserve Fund.**
- » While it can take a loan of up to \$500 billion from the Treasury, the FDIC alone cannot cover much more.

**WARNING:** The security of the whole banking industry is still at risk.

Janet Yellen has stated that the FDIC will not change its blanket policy to cover 100% of deposits at all banks but only the big, systemic banks will be 100% covered.



- » This makes the SVB bailout a special scenario and furthers the case that the Biden administration will only protect its own elite, regardless of the negative impact it has on the average American.

There are many other bigger and better-known banks that were also heavily under insured. Now with the policy changes for big banks that is not the case. However, as previously stated, **the FDIC does not have enough money to bail out all these banks were there to be more collapses.**

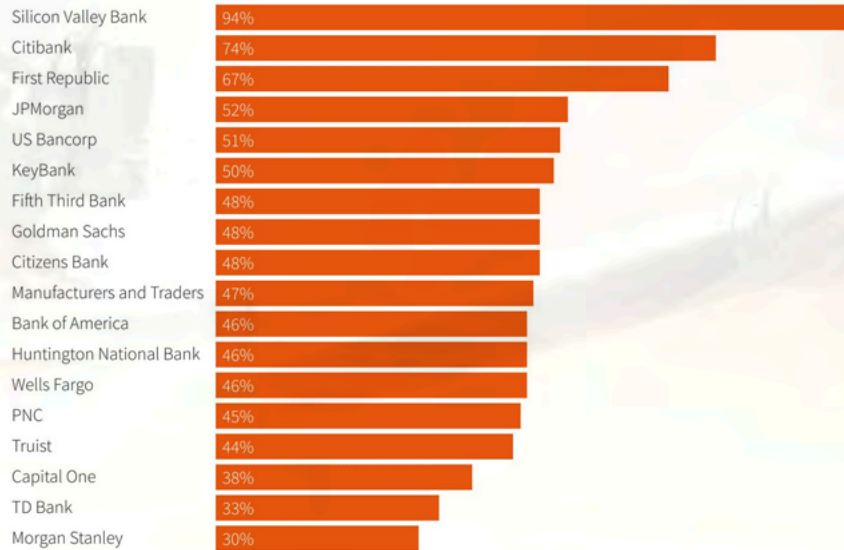
- <https://www.mauldineconomics.com/frontlinethoughts/another-unstable-finger>



These new protections for the big banks put smaller banks at risk. People may ask, “Why keep your money in a smaller bank that may not be 100% covered?”

**Risky business**

The share of big U.S. banks' domestic deposits that were not covered by the Federal Deposit Insurance Corp as of the end of 2022, based on regulatory filings known as call reports.



Source: Federal Financial Institutions Examination Council  
A. Gomez

“Ironically, FDIC insurance, because it’s nebulous on what’s actually covered, has added to the uncertainty.”

– Kevin Freeman

**NOTE:**  
Unrestricted Warfare is the CCP's handbook on how to destroy a world power like America. The book includes strategies for causing bank runs and stock market crashes. And China's spy agency is more than capable of starting rumors that could spark such a run.

## 5. Economic Warfare – Foreign

**We saw financial terrorism involved in the 2008 collapse and we see signals that it may be happening again.**

In terms of foreign economic warfare, we know both China and Russia have been on the warpath.

- » Silicon Valley Bank appeared to have a good working relationship with Chinese start-ups, and they had a branch in China.
- » At first glance, it would not seem to be in China's interest to let this bank fail.
- » However, the Chinese Communist Party has employed unrestricted warfare strategy which would include undermining the American tech industry.
- » If SVB had fully collapsed much of the US tech industry could have collapsed.
- » There are rumors of manipulating markets via short selling and Credit Default Swaps just like in 2008.

**“We know China is getting on a war footing. How better to hurt America than starting a banking crisis?” – Kevin Freeman**



**ATTENTION: While definitive proof is yet to be seen, a Chinese attack on SVB cannot be ruled out.**

This strategy would have been incredibly effective as it hit the bank that funds the US tech industry while also causing a financial panic. Our adversaries will wait for the perfect moment to strike, ideally a moment of vulnerability.

## 6. Economic Warfare – Domestic (Central Bank Digital Currency)

**In episode 179, which aired in March of 2022, we explained how the progressive left planned to use a banking crisis to usher in the Great Reset. It was titled, “Are You Ready for the Next Crisis?”**



The elite will use this GREAT RESET to nationalize the banks and reduce the number of options Americans have when it comes to banking. The government has already proven they can now pick and choose which depositors will receive insurance protections, and how much protection they will be allotted.

- » Most importantly, it sets the stage for a central bank digital currency (CBDC), while simultaneously cutting away at some of our systems support for cryptocurrency.
- » Silicon Valley Bank, like FTX and Signature Bank, was connected to the crypto industry. Now the Fed can take control of that and even shut it down.
- » Bitcoin's value surged amid the banking crisis after SVB's collapse, and the feds noticed. It is only a matter of time before the Fed attempts to cut off any other supporters of crypto.
- » The WEF and those who support the Great Reset are desperate to destroy Bitcoin.



**CAUTION:** Right now, the elite are sneaking in laws at the state level through the UCC.

The Uniform Commercial Code (UCC) is adopted between states so they can do business with one another on the same playing field. Changes to the code are generally insignificant and are passed without a second thought.

**MAKE SURE YOUR STATE LEGISLATURES DO NOT APPROVE THIS! IT IS IMPORTANT THEY READ THE DOCUMENT AND UNDERSTAND WHAT THEY ARE REALLY VOTING ON.**

“This year there was a sneaky addition that could enforce state governments to make CBDC the only digital currency allowed. This would strip American citizens of the opportunity to purchase or use cryptocurrencies.” – Kevin Freeman

Glenn Beck and his team caught on quickly and stated,

“The legislation being used to smuggle in this CBDC language is the Uniform Commercial Code (UCC), a routine piece of legislation passed on the state level that helps standardize commercial and business transactions. However, a new round of UCC is being deliberated right now amongst a group of Republican-led states anticipates the use of electronic money. And that electronic money is defined exclusively as President Biden's CBDC.”

**This means the federal government is attempting to trick states into adopting central bank digital currency.**

- » They want to eliminate Bitcoin and any state-level led alternatives.
- » It literally declares that only a federal CBDC could be used. With CBDC the elites would be able to control you.



**CBDCs are a new form of digital currency that are issued by a country's central bank. Here are the key takeaways from Investopedia's explanation of CBDCs:**

- » A central bank digital currency is the digital form of a country's fiat currency.
- » A CBDC is issued and regulated by a nation's monetary authority or central bank.
- » CBDCs promote financial inclusion and simplify the implementation of monetary and fiscal policy.
- » As a centralized form of currency, they may not anonymize transactions as some cryptocurrencies do.
- » Many countries are exploring how CBDCs will affect their economies, existing financial networks, and stability.

**Notice the second point, the nation's central bank would be able to regulate the currency. While the Federal Reserve already does this with the US Dollar today, it is much more difficult to control the flow of paper cash than a digital currency.**

**Every transaction could require government approval. With CBDC this would be even more of a reality than it is now.**

**The government would have control of the entire banking industry, the finance industry, and all businesses. Imagine some of the following scenarios:**

- » You or a family member were to say something different than the narrative put forth by the elites (like challenge the COVID vaccine). Suddenly your bank accounts are frozen, and you can't purchase anything.

- » You have used up all your allotted gas miles for the month and now your money doesn't work at the gas pump. Good luck commuting to work.
- » Scariest of all, what if the elites decided you were a threat, and they changed your account balance to \$0.00. What would you do then?
- » We already see those charged with January 6 crimes (even minor ones) have lost their bank accounts. This would allow such cancellation at the speed of light.

**This is how CBDCs could impact citizens, but what about businesses and industries?**

- » The elite could manipulate the stock market by digitally printing money for certain groups to use for investment. They could also drain investor accounts.
- » They could force bank runs, drain banks of their funds, or even inflate the funds of banks they approve of.
- » If a company wants to sell firearms, the elites could deactivate or empty their accounts. Now they cannot function as a business and your second amendment rights are subtly infringed.
- » The value of one digital dollar could be manipulated and changed daily as any business that refused to cater to the demands of the elites would be financially punished.

However, they could take it a step further. The elites could prevent certain political parties or candidates from receiving campaign donations. Suddenly, democracy is dead and only those who obey the elite can run for office.

This may seem like speculation, but the CCP has already begun the implementation of their own CBDC and is using it to suppress their own citizens and maintain power.

**⚠ WARNING: There is no greater totalitarian tool than absolute control of the financial and economic standing of every individual citizen.**

Fortunately for Americans, Glenn Beck's got the attention of Governor Kristi Noem of South Dakota, and she vetoed the bill, however, the Left is threatening to override her veto, and 14 other Republican states are looking at the same legislation.





**ATTENTION:** This is an existential threat to your personal liberty. The elites want to control how much you have, where you have it, how it is invested, and what it can be used to purchase.

## **TRANSACTIONAL STATE CURRENCY – THE FIGHT FOR LIBERTY**

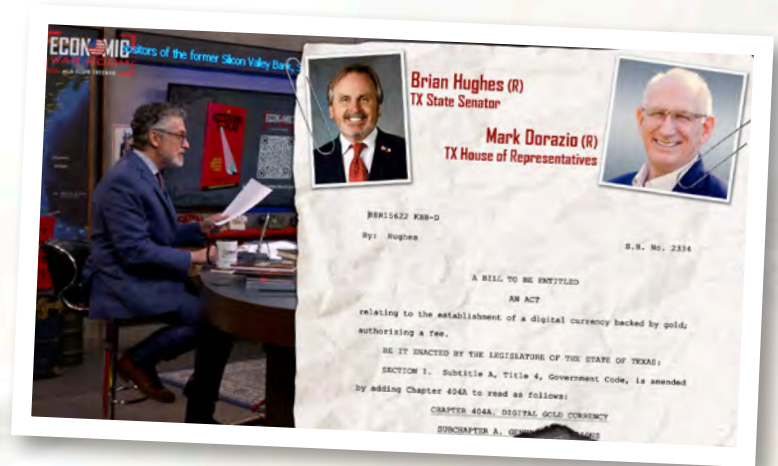
“What’s the solution? How about gold or silver? Gold is, after all, the original money, according to our founders and according to the Bible... The banking crisis was good for gold. Its value rose even when there was a crisis in Silicon Valley bank and inflation... Historically, gold is viewed as a safe haven asset... In times of distress, it’s worked, and worked well.” – Kevin Freeman

Here in the Economic War Room, we have been working on a plan that will be up for a vote in the Texas legislature.

- » It makes gold and silver easy to safely hold and spend, offering just another way to pay for the average American.
- » In this case, Texans can safely hold gold or silver in the Texas Bullion Depository and spend it as needed. It also offers a hedge against inflation.
- » It is not fractional as it relates to deposits and holdings, and a bank run could never touch deposited funds.
- » It is protected from Woke ideologies as Woke is less likely to penetrate Texas than other states. Even if it did, the Bullion Depository is not authorized to use depositor’s funds.
- » It is 100% backed by private insurance because the Texas Bullion Depository is insured through Lloyd’s of London.
- » It is insulated from both foreign and domestic economic warfare.

Most importantly, Article 1, Section 10 of the Constitution makes a special provision for this kind of money. Since airing Episode 224 “A Gold Bullet for Central Bank Digital Currency,” we have been able to get a bill in Texas sponsored by two conservative heroes, one in the Texas House and the other in the Texas Senate. It’s a senate bill written by Bryan Hughes in the Senate - SB 2334 and in the House by Representative Mark Dorazio, House Bill 4903. We believe that it will appeal to both sides of the aisle as it is designed for average Americans to participate, not just the rich.

“A bill to be enacted, an act relating to the establishment of a digital currency backed by gold (or silver), authorizing a fee.”



“Being enacted by the legislature of the State of Texas. Subtitle A, Title 4 Government Code is amended by adding this. In this chapter, ‘digital currency’ means the digital gold currency established under this chapter. The comptroller may adopt rules as necessary or convenient to implement this chapter, including ensure the safety and security of the digital currency and preventing fraud.”

This authorizes the comptroller to use the existing Texas Bullion Depository, to accept new deposits in the form of cash and buy gold or silver with it, or to take deposits directly in the form of gold and silver, and then make those deposits transactional. When this passes you will be able to transact in gold.

✳ You could take a debit card with you to dinner and pay for your dinner with gold, not with US Treasury notes or Federal Reserve bills, but gold!



These companion bills make it possible for ordinary Texans to buy, own, and spend gold and silver in a convenient way. Think of it like adding an ATM machine to a gold and silver vault, making these precious metals into an easy-to-use currency. It's an alternative way to pay for things that avoids so many of the threats we have described. Safe, convenient, useful.

This is the best opportunity to make the transactional gold Article 1, Section 10 money a reality. The system works, A similar platform is used by GlintPay, where the gold is held in Switzerland. If it can be done in Switzerland, how much better would it be to have the backing of the state of Texas?

- » Bryan Hughes, is a conservative hero. He wrote the Heartbeat Bill. He wrote the bill to restore strict penalties for voter fraud. He wrote one to require a displaying of “In God We Trust” posters in schools if they’re donated. He wrote a bill that prohibits ESG from Texas investments. He’s a hero.
- » Mark Dorazio is a true conservative with a great business background.



We believe Democrats and Republicans will rally around this idea that empowers all Americans to have a chance to own gold and silver and be able to spend it when needed through a debit card process.

“Now, through Mark and Bryan, we’ve spoken with the Attorney General and the Comptroller’s Office. I’m telling you; this bill can happen and will happen with your support.” – Kevin Freeman



America is a nation founded on the principles of individual liberty and freedom where the government was to be of the people, by the people, and for the people. This was the case throughout our nation's history as individual Americans came together to stand up for what was right regardless of the personal cost.

The American economy must remain one controlled by the people and not any Government that could ever seek to use centralized banking to control or subdue the American people.



Start Weaponizing Your Money Today with Patriot Mobile. They make weaponizing your spending easy!

- » Patriot Mobile is for Economic War Room Patriots! Patriot Mobile is the ONLY Conservative wireless provider.
- » They use a portion of the profits they make to fund causes that align with freedom and liberty and not the progressive leftist agenda! Other carriers support left-wing causes you would never support.
- » Patriot Mobile uses the SAME cell towers that all the other carriers use, so your service quality will be the same.
- » They have a variety of packages, so one will fit your budget and you will be supporting Liberty, Security, and Values.
- » GO to [PatriotMobile.com/ewr](https://PatriotMobile.com/ewr) | Use Promo Code EWR to get FREE Activation!



## WHY YOU SHOULD CARE

- » US citizens are losing their Economic Power.
- » Greedy elites are taking your money to fund their insidious plans.
- » The elites are trying to usher in the Great Reset by making Americans depend on them.
- » Economically ill-informed Americans are supporting dangerous 'solutions.'
- » The threat of Central Bank Digital Currencies is increasing.
- » There is a solution to save the American economy and protect your family.
- » You can help save America.
- » God has given you some of His treasure with the expressed purpose of doing good.
- » Winning the Economic War of the Heart will empower you to pursue your dreams.

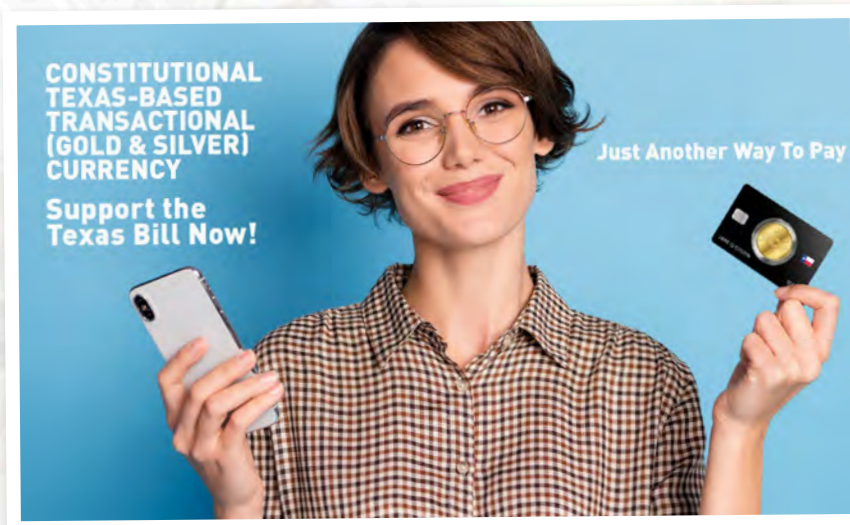
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### It's Time to Light the Beacon!

"We need to reestablish Liberty in the United States and export it to the rest of the world as our Founders intended." –Kevin Freeman

America has been a bastion of hope, opportunity, and most of all liberty to the rest of the world for centuries. Without American innovation, the world will go dark. Now more than ever it is essential that we, the citizens of this great nation, keep the beacon lit.

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## ACTION STEPS:

1. **Your support for Texas Transactional Currency is critical!** In less than 60 seconds you can let all of our Texas officials know that you want this bill to pass in the state of Texas and you are ready to sign up.

[Take Action](#) and help get Texas Transactional Currency passed! This can be the model for your state. Do this now and easily share this link with friends and on social media!

**Show your support for the Texas Transactional Currency Bill (SB2334 & HB4903).**



To make it easy, we have launched a targeted campaign where with just a couple clicks in less than 60 seconds you can reach the entire Texas House and Senate, the governor, the lieutenant governor, the speaker, the attorney general, all the key players in Austin! Let them know you want this now!!

**[Take Action NOW!!](#) It will take less than 60 seconds and you can be a key part of getting this passed. Be one of the first to get your debit card as this passes.**

You can also easily share this on Twitter, Facebook, Gab, with your friends asking to them join the campaign support Texas Senate Bill- SB 2334 and Texas House Bill HB 4903.



NOTE: YOU DO NOT NEED TO LIVE IN TEXAS. TEXAS CAN HELP LEAD THE WAY FOR YOUR STATE TO OFFER SIMILAR CONVENIENCE OF TRANSACTIONAL GOLD AND SILVER CURRENCY AS ALLOWED IN THE U.S. CONSTITUTION.

Texas already has a Bullion Depository and by allowing the use of Texas Transactional Currency average Americans can easily own gold and silver just like the wealthy do. Just as ATMs made banking accessible to normal people, this bill makes the Texas Bullion Depository accessible for all of America! **With success, your state could be next to offer this option.**

2. Check your existing relationship with your bank and broker and so forth using the [1792 exchange tool](#) that we talked about in episode 233 with Paul Fitzpatrick. Look them up. See if they are too woke or not.
3. We need your help as we work on these and other big ideas to save Liberty and America's values! Become an Economic War Room Patriot, and **consider helping to crowdsource our research, links and big ideas by sponsoring at least \$10 a month here:** [https://xotv.me/users/subscriptions/new?xotv\\_channel\\_id=233-economic-war-room](https://xotv.me/users/subscriptions/new?xotv_channel_id=233-economic-war-room).
4. **Voting matters, hold your politicians accountable and stand for Liberty.** Say no to CBDC.
5. Financial Advisors sign up for the online NSIC class at Liberty University. If you are a financial advisor, go to [www.NSIC.org](http://www.NSIC.org) and sign up for more information. Our next class starts on April 17, 2023.
6. Weaponize your money, your investing spending, and giving! **ATTENTION: Clients already with a Financial Advisor** - Make sure your financial advisor has your values and interests at heart. Make certain they really understand what ESG investments mean for our future. Suggest that they become part of the NSIC institute and nominate them to participate in our online certification at <https://www.economicwarroom.com/advisor>.

**Remember it is only when we work together, like our founding fathers before us, that we can overcome the threat of tyranny and establish a more perfect union where liberty reigns supreme.**



**ATTENTION: Again, if you have not contacted your financial advisor, it is time to make it happen! If you don't have an advisor, it's time to consider getting one.**

**IMPORTANT: If you have a financial advisor make sure they are aligning your investments with your values and that they understand the economic war being waged against you. (See more on Weaponizing your money below)**

1. Financial Advisors sign up for the online NSIC class at Liberty University. If you are a financial advisor, go to [www.NSIC.org](http://www.NSIC.org) and sign up for more information. Our next class starts April 17, 2023

2. **Join us weekly in the Economic War Room®.** We are building innovative solutions with thought leaders that come through our doors every week. Understanding the geopolitical landscape and threats against your money, your livelihood, and your life will allow you to be better prepared as the Great Reset is waged against America. Be sure to sign up for our weekly updates at <https://www.economicwarroom.com>.
3. It is time to weaponize your money. **We are in an economic war, as you seek ways to Weaponize your Money in your Investments, Spending, and Giving, consider an NSIC-trained financial advisor.**



**ATTENTION: Clients already with a Financial Advisor** - Make sure your financial advisor has your values and interests at heart. Make certain they really understand what ESG investments mean for our future. Suggest that they become part of the NSIC institute and nominate them to participate in our online certification at <https://www.economicwarroom.com/advisor>



If you do not have a financial advisor, now is a good time to get one. We will soon publish NSIC advisors who have participated in the training and elected to become part of the NSIC Institute.

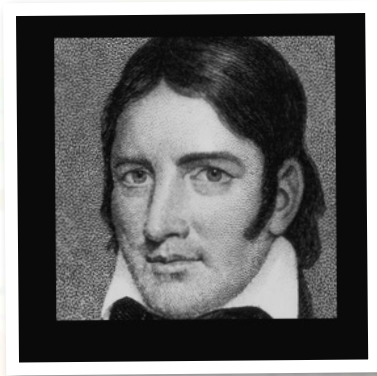
4. **Weaponize your money toward principles that support Liberty, Security, and Values (LSV).** You control your giving, spending, and investing. Nominate your financial advisor to attend our next class at Liberty University.
  - Investing. We suggest you get a like-minded financial advisor. We've done surveys and a clear majority of investors want an advisor who matches with their political and cultural beliefs. Unfortunately, Wall Street is pushing for you to just take what they offer in order to force a leftist agenda on you.
    - "If your advisor isn't willing to match your investments with your values, send them to us for training and education. If they won't do that, I can promise you that there are lots of other advisors looking for new clients." –Kevin Freeman
    - If you are following Economic War Room®, you will be on the leading edge regarding global threats, geopolitical analysis, and how you can weaponize your money to strengthen America. Your money, livelihood, and way of life are at risk and these tools are designed to mobilize America to protect our economic liberty.

In the **Economic War Room®**, we encourage Americans to be the “little ships that make the difference.” You cannot solely rely on the government or the president to solve America’s problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. [The little ships are based on Churchill’s Operation Dynamo that rescued the British Expeditionary Forces in the Miracle of Dunkirk.]

## Shareable Quotes:

“Texas Transactional Currency can make all the difference, and you can help do something about it. You can be one of the little ships to save America.”

–Kevin Freeman, CFA



“CBDC’s may go to Hell,  
my money is going  
to Texas!”

–Kevin Freeman paraphrasing  
Davy Crockett

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## The EWR Collection Deck – From Kevin Freeman (List of resources and external links for more information)

### Quick Access Links

[About Kevin Freeman](#)

[SVB Collapse and the New Banking Crisis](#)

[Rising Interest Rates](#)

[Fractional Banking](#)

[A Woke Approach](#)

[FDIC Deposit Insurance](#)

[Economic Warfare – Foreign](#)

[Economic Warfare – Domestic](#)

[Central Bank Digital Currency \(CBDC\) and the UCC](#)

[Transactional State Currency – the Fight for Liberty](#)

[Action Steps](#)

[About LSV Investing and the NSIC](#)

[ ] - Must Read/Watch

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On BlazeTV <https://get.blazetv.com/economic-war-room/>

On LiftableTV <https://liftable.tv/economicwarroom/>

XOTV Channel <https://xotv.me/channels/233-economic-war-room>

Website <https://www.economicwarroom.com/>

PODCAST <https://www.economicwarroom.com/podcasts>

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YouTube page <https://www.youtube.com/economicwarroomwithkevinfreeman>

Rumble page <https://rumble.com/c/c-408647>

Parler page <https://parler.com/profile/EconomicWarRoom/posts>

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Link to all Economic Battle Plans™ <https://www.economicwarroom.com/battleplans>

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### Episodes and Economic Battle Plans™ from Prior Shows with Application to this Topic:

- 03/23/23, EP233, Exposing Woke Companies, Paul Fitzpatrick, [Download Economic Battle Plan™](#)
- 03/09/23, EP231, Woke vs Awake, Thomas Klingenstein, [Download Economic Battle Plan™](#)
- 02/09/23, EP227, Free Speech is Now a Crime, J. Michael Waller, [Download Economic Battle Plan™](#)
- 02/02/23, EP226, The Death of Wall Street, Dr. Ted Malloch, [Download Economic Battle Plan™](#)
- 01/19/23, EP224, The Gold Bullet for the CBDC and Great Reset, [Download Economic Battle Plan™](#)
- 01/12/23, EP223, Defeating the Borg, [Download Economic Battle Plan™](#)
- 12/29/22, EP221, Investing Outlook for 2023, Bill Walton, [Download Economic Battle Plan™](#)
- 12/15/22, EP219, Fast Eddie's Secret to Preserving America, [Download Economic Battle Plan™](#)
- 12/08/22, EP218, The Weaponization of Loneliness, Stella Morabito, [Download Economic Battle Plan™](#)
- 11/24/22, **EP216, The Economic War We MUST Win**, [Download Economic Battle Plan™](#)
- 11/17/22, EP215, Holding Elected Officials Fiscally Accountable, Derek Kreifels, [Download Economic Battle Plan™](#)
- 11/03/22, EP213, The War on Life, Nick Vujicic, [Download Economic Battle Plan™](#)
- 10/27/22, EP212, The Speech the Changed Everything, Lt. Gov. Mark Robinson, [Download Economic Battle Plan™](#)
- 10/20/22, EP211, The Economy Worse Than Being Reported, John Mauldin, [Download Economic Battle Plan™](#)
- 10/13/22, EP210, Non-Woke Investing, Hal Lambert, [Download Economic Battle Plan™](#)
- 10/06/22, EP209, Biden's New Trail of Tears, [Download Economic Battle Plan™](#)
- 09/22/22, EP207, Pushing Back Against Woke Wall Street, Tom Dans, [Download Economic Battle Plan™](#)
- 08/25/22, EP203, 10 Solutions to Help Weaponize Your Money, [Download Economic Battle Plan™](#)
- 08/18/22, EP202, In a Woke World Profits are Evil, Katherine Novikov, [Download Economic Battle Plan™](#)
- 08/11/22, EP201, According to Plan, [Download Economic Battle Plan™](#)
- 08/04/22, EP200, Dr. Ben Carson - Created Equal, [Download Economic Battle Plan™](#)
- 07/28/22, EP199, Joe Biden Wants to Give Our Sovereignty to the WHO, [Download Economic Battle Plan™](#)
- 06/09/22, EP192, A Gold-Backed Constitutional Currency, Rod Martin, [Download Economic Battle Plan™](#)
- 05/12/22, EP188, Are You Ready for a Volatile Market?, Randy Long, [Download Economic Battle Plan™](#)
- 05/05/22, EP150R, Six Steps to Save America, Dr. Ben Carson, [Download Economic Battle Plan™](#)
- 04/07/22, EP184, A Crypto You Can Trust, [Download Economic Battle Plan™](#)
- 03/03/22, EP179, The Next Crisis: Are You Ready? [Download Economic Battle Plan™](#)
- 02/10/22, EP176, The Great Reset, Glenn Beck, [Download Economic Battle Plan™](#)
- 02/03/22, EP175, Ruling Class is Crushing Dissent, Benjamin Weingarten, [Download Economic Battle Plan™](#)
- 12/09/21, EP168, All About Your Future - The Secret Plan to Destroy America, [Download Economic Battle Plan™](#)
- 12/02/21, EP167, What the **G** in ESG Really Means: Gender Gimmicks, Ken Blackwell, [Download Economic Battle Plan™](#)
- 11/23/21, EP166, What the **S** in ESG Really Means: Social Justice/CRT, Lathan Watts, [Download Economic Battle Plan™](#)
- 11/18/21, EP165, What the **E** in ESG Really Means: Green Fraud, Marc Morano, [Download Economic Battle Plan™](#)
- 11/11/21, EP164, Woke Investing Will Ultimately Fail!, Charles Mizrahi, [Download Economic Battle Plan™](#)
- 10/28/21, EP162, Rising Risk of Index Funds, [Download Economic Battle Plan™](#)
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- 09/09/21, EP155, Warning: Privatized Communism by Woke Corporations, Gil Amelio and Rod Martin [Download Economic Battle Plan™](#)
- 07/29/21, EP149, America's Spiritual & Cultural Darkness, Dr. Everett Piper,
- 07/08/21, EP146, The Threat of Programmable Money, [Download Economic Battle Plan™](#)
- 07/01/21, EP145, Solving America's Debt Problem, Gen. Bob Dees, [Download Economic Battle Plan™](#)
- 03/25/21, EP131, Death of Shareholder Capitalism, Justin Danhof, [Download Economic Battle Plan™](#)
- 03/11/21, EP129, Woke Capital, Stephen Soukup, [Download Economic Battle Plan™](#)
- 03/04/21, EP128, Cryptocurrency Explained, [Download Economic Battle Plan™](#)
- 02/25/21, EP127, HR-1 The Liberty Killer, [Download Economic Battle Plan™](#)**
- 02/11/21, EP125, Things Have Changed, [Download Economic Battle Plan™](#)
- 02/04/21, EP124, The Inflation Threat to Your Finances, [Download Economic Battle Plan™](#)
- 10/29/20, EP111, Playing for Keeps, [Download Economic Battle Plan™](#)
- 09/17/20, EP105, **IMPORTANT!** China's Unrestricted Warfare, [Download Economic Battle Plan™](#)
- 08/20/20, EP101, End of Shareholder Capitalism, [Download Economic Battle Plan™](#)
- 08/13/20, EP100, Patriotic Investing, Gen. Steven Kwast, [Download Economic Battle Plan™](#)
- 08/06/20, EP99, Follow the Money - BLM, [Download Economic Battle Plan™](#)
- 07/30/20, EP98, Racial Socialism, E.W. Jackson, [Download Economic Battle Plan™](#)
- 07/16/20, **EP96, Reinstate the Uptick Rule, [Download Economic Battle Plan™](#)**
- 07/09/20, EP95, LSV Investing, Dave Brat, [Download Economic Battle Plan™](#)
- 05/07/20, EP86 Arguing with Socialists, Glenn Beck, [Download Economic Battle Plan™](#)
- 03/26/20, EP80 The \$40 Trillion Monster - ESG, [Download Economic Battle Plan™](#)
- 02/27/20, EP75 Free Markets are Good for All, [Download Economic Battle Plan™](#)
- 02/20/20, EP74 It is Expensive to be Poor, [Download Economic Battle Plan™](#)
- 02/13/20, EP73 Finally, Winning the War on Poverty, [Download Economic Battle Plan™](#)
- 02/06/20, EP72 Why Free Always Costs More, [Download Economic Battle Plan™](#)
- 01/30/20, EP71 Moral Democratic Capitalism - Frank Holmes, [Download Economic Battle Plan™](#)
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- 09/26/19, EP54 **CRITICAL DOWNLOAD** Secret Weapon Part 2, [Download Economic Battle Plan™](#)
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- 11/28/18, EP09/10 America's Debt Crisis (part 1 and part 2), [Download Economic Battle Plan™](#)
- SPECIAL EDITION, EP08 America's Dunkirk Moment, [Download Economic Battle Plan™](#)
- 11/01/18, EP05 Stock Market Volatility, [Download Economic Battle Plan™](#)

### About Kevin Freeman

About Kevin [https://www.economicwarroom.com/about\\_kevin\\_freeman](https://www.economicwarroom.com/about_kevin_freeman)

Kevin Freeman Amazon Page <https://www.amazon.com/stores/Kevin-D.-Freeman/author/B0B9TWWLC4>



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State of Utah Federal Funds Commission: Economic Risk Analysis by Kevin Freeman  
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Kevin Freeman on Facebook <https://www.facebook.com/economicwarroom>

Kevin Freeman on Twitter <https://twitter.com/economicwarroom?lang=en>

Kevin Freeman on Instagram <https://www.instagram.com/economicwarroom/?hl=en>

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### **SVB Collapse and the New Banking Crisis**

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Small Banks See Record Drop in Deposits After SVB Collapse

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<https://www.theblaze.com/news/barney-frank-reacts-2018-regulation-rollback>

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PENCE: Biden IS forcing U.S. taxpayers to pay for a bank bailout  
[https://twitter.com/Mike\\_Pence/status/1635636672099491843](https://twitter.com/Mike_Pence/status/1635636672099491843)

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Texas Bill Would Allow Gold-Backed Digital Currency  
<https://www.conservativehq.org/post/texas-bill-would-allow-gold-backed-digital-currency>

### Action Steps

Show your support for the Texas Transactional Currency Bill **Take Action NOW!!**

Check your relationship with your current bank <https://1792exchange.com/spotlightreports/>

Consider helping to crowdsource our research, links and big ideas by contributing \$10 a month here: [https://xotv.me/users/subscriptions/new?xotv\\_channel\\_id=233-economic-war-room](https://xotv.me/users/subscriptions/new?xotv_channel_id=233-economic-war-room)

Read Kevin Freeman's latest book, According to Plan. [www.accordingtoplanbook.com/ewr](http://www.accordingtoplanbook.com/ewr)

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