

The Two Whistleblowers Europe Doesn't Want to Hear¹

Hester Bais in the Netherlands and Lorraine Morris in Ireland

In a continent that calls itself just but runs on lies, there are still rare people who refuse to remain silent. Two women who are not for sale, not to be intimidated, and unwilling to compromise their conscience for a bonus or a title: Hester Bais from the Netherlands and Lorraine Morris from Ireland.

Both saw from the inside how the financial world was acting out a theatrical performance. Banks that had failed but were kept afloat by politicians. **Regulators that ignored fraud. Judges and accountants who wrote reports** to conceal the truth. What began as "regulation" ended as **organized deception**.

Hester Bais was the first to recognize the pattern. In her analysis of the #WorstBankScenario she predicted precisely what happened later. She demonstrated how derivatives weren't intended to limit risk, **but to profit from deception**. How banks artificially inflated balance sheets, and regulators knew it. She wrote it down, spoke about it, and was vilified. Years later, everything she said turned out to be true.

Lorraine Morris dug even deeper. In her 2015 report on the Irish Banking Inquiry, she described how the truth was systematically censored. In her own words:

“Just as Hester Bais previously predicted events in relation to #WorstBankScenario , in my own lengthy report (2015) outlining the multiple irregularities during the conduct of the Irish Banking Inquiry, I predicted that it would be a very long time before it would be known **what exactly was required to be concealed that warranted the extensive withholding of documentation, heavy redaction, exclusion of multiple credible witnesses, tight control by vested interests, silencing of numerous experts, hiring of a conflicted individual to author a fabricated report about me, and the millions spent to prop up that fabrication at taxpayers' expense.**”

She then summarised the essence of the European financial fraud:

- Banks were effectively insolvent before 2008.
- False accounting by the Big Four, with no relation to actual liquidity.
- Securitisations inflated to artificially create money.
- Manipulation of interest rates to make billions in profits on fraudulent derivatives.
- Overcalculation and contract falsification in mortgages.

¹ Copy from a post on @X Oct 30, 2025 by @roalcds

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- Forgery of signatures to force defaults and revalue assets.
- A money laundering report by Mason Hayes & Curran that excluded thousands of Ulster Bank victims, helping to exonerate the bank.
- A central bank that watched, remained silent, and cooperated.

Morris concluded her statement with words that should worry every citizen in Europe:

“Fraudulently sold derivatives are weapons of mass destruction. Viable businesses taken out. Confirmed by internal whistleblowers.”

This isn't a theory, but a factual diagnosis of a sick system. The merging of banking power and state power destroys freedom. **The regulator isn't a guardian of justice, but the gatekeeper of the cartel.**

The libertarian truth is clear: Where power is concentrated, corruption grows. Where oversight becomes political, integrity disappears. And where citizens relinquish their responsibility to "experts," they lose their freedom.

Hester Bais and Lorraine Morris prove that individual courage is stronger than institutional cowardice. They chose not safety, but truth. Their struggle is not a thing of the past, but a mirror for the future.

As long as states determine what is true, justice will never be free. And as long as citizens remain silent, whistleblowers like Bais and Morris will pay the price for our inaction.

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