UNIIVERSAL BASIC

UBII

INCENTIVIZED INCOME

DISRUPTIVE BY DESIGN™

White Paper

UNIVERSAL BASIC INCOME SYSTEM

EARTH X Corporation

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The ETHOS™

It's all in the System Algorithms…

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White Paper

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What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

WHITE PAPER

EXECUTIVE SUMMARY / FORWARD

How the ETHOS™ Synergistic Economic System(s) will alter Civilization
– **The Vast and Comprehensive Network of**…***"Free"*** –

Many hundreds of pages in disclosures have been written to describe the vast ETHOS™ BIIOSPHERE™ Eco System and R.E.A.L.® RCG™ (Reciprocating Crowd Gifting) Platform. Here's one that will attempt to sum up what understandably can't be adequately summed up.

"Free" *EVERYTHING…*

What does a World / Society look like when an Eco System can provide everything "Free" to its Citizens?

Allow yourself to think about this for a moment: Imagine a world where…the vast majority of mankind enjoy a quality of life that far surpasses anything historically achieved – up until now…

And – What If…

You could solve many of the world's problems with a Revolutionary Algorithm and a System designed and engineered to support and accomplish it?… Unrealistic? Not so fast…

EXECUTIVE SUMMARY

The ETHOS™/BIIOSPHERE™ System is far more than merely just about "Autonomous (Free) Money, it's an entirely organic, holistic system, concerned with the totality of "Quality of Life". And as hard as it may be to believe, the ETHOS™ architecture therefore systemically, synergistically, and comprehensively provides *Fully Paid-For* - Goods and Services - such as:

1. Food, Clothing and Shelter;
2. Wellness and Healthcare – Pre-Natal thru Elderly Goods and Services.
3. Health Insurance – Medical, Dental, Vision;
4. General Insurance – Life, Home, Vehicle, Property;
5. Education – Pre-school thru College;
6. Paid Vacations / *Paid-for*;
7. Utilities and Telecom Services;
8. Legal and Accounting Services;
9. Auto-Investment in Commodities;
10. Resulting in - Shorter work weeks;
11. Resulting in - Earlier Retirement.

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A WORLD ALL ITS OWN

What If…

You could re-create the world – or create a better world – and superimpose it upon the existing, often broken world? That's *exactly* what we've done. And here's what it looks like in summary - diagrammatic overview. The following chapters will fill in the blanks. Enjoy!

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FORWARD

(not Backward)

No (True) Progress without (Sound) Methodology

Throughout the centuries, in fact, for millennia, the human race has contemplated and longed for an ever seemingly evasive **Utopiia**™. Some believe this human yearning harkens all the way back to the distant past of a Garden of Eden, a place of perfect peace, contentment, and happiness. The vast majority of humankind is certainly far from those living conditions. Tears, sorrows, and sufferings follow us everywhere at some point, in some way. But…

No (Sound) Solution without (True) Equity

Although we can't solve all the miseries of the human condition, at least not in the foreseeable future, we can arguably do far better than has been done. And, in general, the human condition has tremendously improved over the course of the last century, to be sure.

The vast history of deplorable conditions for the great majority of humankind has proven but one thing: "You can't take it with you, and you often can't have it here either." But…

There has always been a perfect and equitable way for humanity to treat each other, to cooperate as an integrated whole, an organic entity, an 'All for one, and One for all", even though it's been entirely elusive as an organic whole, found only in its separate parts (the "haves vs. the have not's", and often reserved for the few who can capture the low hanging fruit off the high hanging tree branches.

Capitalism, Communism, Socialism, and other isms

Regardless of what ideological side of the fence you're on or what ism you embrace, inequity abounds in every system mankind has proposed; often, more radically, the more equity is promised. And thus, we're sadly forced to admit that nothing's *really* worked to address inequality, and cognitive dissonance simply won't change that hard cold *fact*.

Back to Lack

The simple reason is that people have diverse and different gifts, lack of gifts, lack of opportunity, and/or lack period. But how to level out *that* playing field? With heavy handed brutality? Forcibly *taking* from some and partially giving to others while pocketing the lion's share? Threats and intimidation? Ineffective blowhorn calls for peace and harmony in the height of battle and chaos? OR…

Enter ETHOS™

FREE EVERYTHING. Seriously! How? For that you'll simply have to read on. It's not a bad read either. The Chapters are intentionally Summarized. And if you actually care enough about yourself, your family, your group, culture, society, and civilization, you will. Otherwise, you'll miss the juice – and probably the opportunity of a lifetime – to get on the ground floor of an absolutely amazing Technology that is definitely and massively Disruptive on so many levels it's almost difficult to adequately describe and definitely difficult to know where to begin.

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BACK to the FUTURE

Going backwards isn't any fun, but sometimes we have to go back just a little to move forward – *a lot*. The Executive Summary is actually the Table of Contents. This was just the long way to get you there.

Hopefully, this "Forward" will juice your curiosity enough to inspire a sincere and thorough investigation of this remarkable System and Technology. Or, you can just simply Sign-up on the R.E.A.L.® Platform and try it out for yourself – and see if it actually gives you "Free Money"…

Don't get left behind – you can always read our White Paper…but every minute you wait to sign up you're losing "Autonomous" (Free) Money… *The People's System…*

The **ETHOS™ BIIOSPHERE™** Team

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

ONE OF THREE PATENTS PENDING

What the ETHOS™ "Autonomous (Free) Money™" Patent Applications Look Like

Although the Patents Pending Applications are monstrous and complex, the System is relatively simple, organic, intuitive, and easy for users to control and navigate. The idea was to make the System fun, as well as a place people simply wouldn't want to leave. Besides, it "*pays*" you to use it; the more you use it, the more money you receive. So why would you want to use anything else?

Money and "Free" has a way of motivating people, especially if there's a *lot* of money *and* free involved, and it can actually make a significant difference in their lives. That was the whole point of putting together the ETHOS™ BIIO System™. We thought you'd enjoy seeing the following patent disclosure. After all, it's your (the people's) System. Why not see what it's about?!

TITLE

A SYSTEM AND METHOD FOR CIRCUITOUS, SELF-PERPETUATING COMMERCE PRODUCTS, SERVICES, AND MONETARY GENERATION, REGENERATION, DISTRIBUTION, REDISTRIBUTION, AND COMPOUNDING

CROSSREFERENCE TO RELATED APPLICATION

The present non-provisional patent application is a continuation-in-part of U.S. Provisional Application Serial Number 63/000,000, filed on April 21, 2021.

TECHNICAL FIELD

- [0001]
  This invention relates to an intercorrelated Finance and Commerce system utilizing various types of monetary and commerce generation platforms.

BACKGROUND OF THE INVENTION

- [0002]
  It can be said that humanity is its own greatest resource, and the technologies that have been developed have greatly enhanced and elevated the lifestyles of much of mankind. However, the vast majority of humanity nevertheless continues to labor under monetary want and deprivation, notwithstanding all of the modern technologies meant to supply mankind with sufficient to abundant money, goods, and services.

- [0003]
  The technology system concerned herein is monetary, product, and services generation through crowdfunding and residual income type systems. These are coincidentally comprised of finance, commerce, and communication; systems which are typically well

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known and generally accessible to the vast majority of humankind. However, the utilization of these systems for the monetary benefit of the vast majority of humankind has been lacking in efficacy for any number of reasons, not the least of which concerns the lacking of technical prowess or any varied ability and the shortcomings of the systems themselves. The ability of people to earn or generate money, therefore, becomes societally lopsided, leaving the average to disabled person without the talent, education, or any varied personal means to easily and readily earn or generate money utilizing crowdfunding or residual income type systems. This inability often extends to even ordinary employment means of generating sufficient money to adequately support themselves in the near-term, or moreover, for individuals to provide for their future and retirement needs.

- [0004]

  For the average person faced with erratic economic conditions, declining wages, inflation, reduced or non-existent retirements or healthcare benefits, rising rates, insufficient education, mental or physical health issues, and a host of other inhibiting factors, monetary generation or acquisition is the number one need and concern. The system disclosed seeks to lessen or near entirely resolve these problems.

- [0005]

  Loans can be difficult to come by, and qualifying for them can be prohibitive for those with a medium to low credit score. This, along with inflation and high-interest rates, can prohibit the purchase of cars and homes and even lesser modern necessities which are the mainstay of life. Even employability can be compromised when employers judge employees by their credit standing. Furthermore, insurance companies can, and often do, deny applicants based on a poor credit score. Therefore, the savings and loan area of finance is crucial to the livelihood and well-being of individuals and families. The system disclosed seeks to resolve these problems.

- [0006]

  Government assistance programs are dependent upon a strong economy and a strong consequent tax base. Government retirement programs are equally likewise dependent. Corporations and businesses rely on the strength of economic activity to generate sufficient revenue to provide their employees with sufficient wages, retirements, and healthcare. Therefore, economic systems are key to the health of individuals, societies, their governing bodies, and businesses. The system disclosed seeks to support or supplement government benefit systems.

- [0007]

  Monetary policies of governments, banking, lending, and financial institutions, along with monetary systems including fiat currencies, cryptocurrencies, DeFi, stock and bond markets, and financial and monetary instruments in general, are systems largely outside the deeper or operative understanding of the average person, but within their general knowledge. These systems operate often to the exclusion of the vast masses, if not their detriment, generally benefiting and enriching only those who are keenly adept at them. The greater masses of humanity, therefore, are unable to utilize these systems to readily generate wealth for themselves. Additionally, these systems tend to be complex, manipulated, exclusive, and sometimes unreliable, resulting in uncertainty and subsequently unusable for even the above-average person to benefit from them, and certainly not without any significant social

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standing, background, education, or effort. The system disclosed seeks to entirely resolve this problem.

- [0008]

A need, therefore, exists to provide for a crowdfunding type donation or gifting system which works all of the time for all of the participants involved, as well as a Social Network Marketing system which does not require the participants to unreasonably self-educate, other-educate, sell any product, or recruit others.

- [0009]

Additionally, a need also exists to provide a more stable, globally and societally beneficial economic system; a useful and workable UBI or residual income type combined monetary, finance, commerce, services, and eco-nomic system that can effectively generate, re-generate, distribute and re-distribute money, goods, and services, easily and attainably by, and to the benefit of, the vast masses of humanity, from the young to the elderly, the uneducated to the disabled, from cradle to grave; a system which additionally supports businesses and governments, and stimulates world economies; a system which can be superimposed upon existing world and existing technology systems wholistically and organically.

SUMMARY

- [0010]

In one embodiment of the invention, the system provides a more useful and productive way for users to give and receive money relating to crowdfunding platforms. It is to the provision of such that the present invention is primarily directed.

- [0011]

Furthermore, since the aggregate (Eco) System requires a means of generation of wealth, that wealth being (initially) crowdfunding related, and otherwise Commerce ("Module") related, it is to the provision of such that the present invention is also primarily directed.

- [0012]

Additionally, since the primary drawback to most all proposed Universal Basic Income (UBI) Systems is due to the main, if not sole, source of monetary capitalization being through taxation, the invention intends an entirely novel and unique methodology of monetarily capitalizing a Universal Basic Income; as well as any other Residual Income type system.

- [0013]

The invention ultimately and ingeniously provides a unique and entirely workable mechanism for a non-tax based Universal Basic Income (UBI) System, as well as an Economic Stimulating System, due to its Monetary and Commerce Generation, Re-generation, Distribution, and Re-distribution mechanism(s) achieved through the System's Reciprocating CrowdGifting and Multi-Module Matrixed aspects.

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- [0014]

  In another embodiment of the present invention, the system and method are comprised of separate, several, and combined business and financial models relating to various types of Social and Retail Commerce and monetized reciprocity platforms, creating a self-contained, self-regulating, self-perpetuating, self-supporting, self-sustaining (Eco) System.

- [0015]

  Additionally, the invention is comprised of a system and method of synchronistic monetary generation, transaction, banking, and depository savings model and platforms, some of which involve DeFi, cryptocurrency, smart contracts, blockchain, and stablecoins.

- [0016]

  Furthermore, the shortcomings of DeFi and public cryptocurrencies produce major drawbacks from its usage as a mainstream financial vehicle in a traditional goods and services commerce sense, as well as a reliably stable "currency". Since its usage is predominant in the (Eco) System described, it is to the provision of such that the present invention is primarily directed.

- [0017]

  Additionally, since the (Eco) System utilizes a means of banking of wealth as relates to credit, debit, and loans, in addition to the storage of wealth, that wealth being DeFi and cryptocurrency related, or otherwise, and uniquely matrixed, it is to the provision of such that the present invention is coincidently primarily directed.

- [0124]

CLAIMS

While particular embodiments of the invention have been shown and described, numerous variations and alternate embodiments will occur to those ordinarily skilled in the art. Accordingly, it is intended that the invention be limited only in terms of the appended claims.

- [0125]

What is claimed is**:**

1. A method comprised of a monetary, or products, or services generating and sharing system that does not require sponsoring, recruiting, selling, or informing others of the system in order to receive money, products, or services.

2. Everything else…

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ETHOS

Economic commerce Technologies
(of)
Heterogeneous Optimized Synergy

WHAT IS ETHOS™? ETHOS™ was engineered to fix the epidemic injustice problems associated with antiquated world Systems; Cryptocurrency problems, Banking and Inflation issues, failing Social Service Welfare and Healthcare systems, failing to non-existent Retirement and Pension systems, etc.

BIIOSPHERE™ is the *Where* – ETHOS™ is the *How*.

It is said that "Virtue lies in the middle, between excess and defect." ETHOS™ takes the middle ground between two conflicting visions for society: The constrained or tragic view of human nature, and the unconstrained or utopian view. In the constrained view, virtually nothing can be solved, every social injustice will always prevail. In the unconstrained utopian view, the belief is that nothing is impossible or unattainable, such as entirely eliminating war, poverty, etc.

The middle ground is this: Humankind creates problems, yes, but also fixes problems; that nothing is ever perfect, but we can always strive to do better, in fact we're morally obligated to. However, in some ways, systems are so desperately damaged and broken that they're unfixable at a core level. The powerful mechanisms of governments, business, and finance are getting far too much power and money from *their* systems, at the expense of the masses of humanity, with zero incentive to change. These entrenched systems won't, or simply can't be undone.

The solution: To create an entirely "New World", from the ground up, superimposed upon the "Old World", and let the people decide where they want to reside. Why not? The various Financial and Political systems have been trying - and failing - for centuries. But we now have the technology – and the absolute proof – that the solution couldn't have come at a better time.

e·thos - /ˈēTHäs/
noun
the characteristic spirit of a culture, era, or community
as manifested in its beliefs and aspirations.

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WHAT IS THE BIIOSPHERE™ (ECO) SYSTEM?

Next Generation Advanced Technology

In summary, the BIIOSPHERE™ Eco System utilizes a combination of existing Systems, in some cases with revolutionary modification, *to resolve entire sectors of the world's transfer, distribution and storage of wealth, via Socio-Commerce, to facilitate an entirely New Societal World Order – predicated on providing a form of Universal Basic [Incentivized] Income (UBII™).*

Think PayPal (Banking-but-far-bigger-and-better), fueled by Compound Interest, Secured by Blockchain Technology, combined with Amazon, Walmart, and every conceivable Commercial and Retail Commerce business (Commerce-but-on-steroids), combined with Facebook and Twitter-type (Communication-but-with-Higher-Purpose), combined with the Stock Market (Retirement and Wealth Generation - Without-Risk), combined with the Insurance Industry (Safety and Security - Medical thru Property) – but essentially-for-free, i.e. without any work or other inherent activity involved – excepting what is *incentivized*; combined with Food and Shelter (Purchased-through-the-System). In other words, the world's largest Financial, Economic, Commerce, and Social entities all merged into one holistic and organic system, to the benefit of the Masses of Humanity.

Hard to believe? Of course, it is, but only because you don't [yet] fully understand it and how it's technologically accomplished. Once you fully comprehend the System, you're going to sit in stunned silence, wondering how fast can we get this out to the world so *everyone, particularly the poor and down-trodden, the beaten-down middle-class*, *and in fact everyone who needs*, can have a better life. Yes, there will be those places in the world the System can't help, for one sad reason or another. But for the *majority* of mankind, it's not only entirely possible, it's *morally imperative*.

The BIIOSPHERE™ Eco System is a series of advanced technologies woven together, that are the greatest gift to the masses of humanity the world will ever see. This isn't an over-statement. It's a statement of systemic fact because it progressively affects nearly every part of the entire world's systems, structurally, comprehensively, inherently, pervasively, and extensively, in the most positive way possible. The only question is – *when* and how will its full implementation occur?...

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PARADIGM SHIFT of ALL PARADIGM SHIFTS

MONETIZED SOCIO-COMMERCE

Apart from Microsoft, Apple computer, and a few historic others, one of the greatest, most significant Paradigm Shifts in history has been Amazon.com. Advanced *Commerce* Technology is key to ETHOS™. In fact, the (Eco) System was designed with Amazon's neoteric Commerce paradigm in mind, a business model Walmart is now zealously and resolutely embracing. However, Amazon's mere Commerce pales in comparison to our *Socio-Commerce*. Our Socio-Commerce approach *is all encompassing*, because people actually do *need* so many things, and some form of truly supportive income to afford them. Why not pay them respectable money to shop, or communicate and chat, i.e., ***Monetized Socio-Commerce***? It's actually already being done, just unfortunately minimally, and terribly ineffectively.

We are brought to the advent of the New Society through a New Humanitarian Technology. There is a great awakening among the masses that something needs to be done about the desperately sad affair of systemic failures ranging from abject poverty and homelessness to mismanaged pension funds and rampant government mismanagement. Among Google's list of the World Problems that need solving are *Social Economic development*, Hunger and Malnutrition, Food and Water, Education, and Credit Access. But there are so many more to be fixed.

The ETHOS™ Socio-Economic, Wealth Generation, Distribution and Re-Distribution (Eco) System provides a revolutionary and absolutely rock-solid framework to solve these, and many of the world's problems, holistically and organically, *all contained within a simple solid framework that is easily comprehended and operated by virtually anyone and everyone*. *It is an immense paradigm shift of massive proportions, offering the highest rewards to any Government and Society willing to embrace and employ it.*

However, ETHOS™ is entirely "Private Sector", as the most successful Tech systems have been. And the best part is, it doesn't rely on massive tax burdens of any kind to produce money and inter-System capitalization, not to mention its safeguards against waste - and corruption.

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What if…

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DISRUPTIVE BY DESIGN

"AUTONOMOUS" MONEY™

What ETHOS™ "Autonomous (Free) Money™" *Is* – vs. "Free" Money Methodologies

What If…

What if you could solve many of the problems associated with "Free" money systems, to create a New, Virtual, (but entirely real) World, where everyone prospered – and "Free" money actually worked, and worked consistently, effortlessly, for *everyone*…

Reimagine

What if you could reimagine and reengineer *existing* monetary and commerce systems to generate *not just* "Autonomous" (Free) Money, similar to what Crowdfunding systems do, but also *fully paid for* Goods and Services, similar to what Social Network Marketing systems do, but far easier, far better, far more abundantly, and far "free-er" …

Free Money and Free Necessities of Life

No joking around. Free money and necessities of life, you say? How's that even possible or realistic? Well, let's take a look…Because, in order to understand ETHOS™ "Autonomous" (Free) Money, we need to first understand key (Free) Money types and methods.

What Are Free Money Types and Methodologies?

Types of "Free" Money:

PRIMARY

1. Compound Interest.
2. Stock Market.
3. Passive Income: (Investments - Dividends, Interest, Accrual).
4. Residual Income: (Royalties, Affiliate Sales, Subscriptions).
5. Gifts, Donations, Inheritance.
6. Pensions (Private),Severance.

SECONDARY

7. Gambling: (Lottery, Casino, Sweepstakes, Betting).
8. Theft: (White collar and Street crime, Fraud, Schemes, Embezzlement).
9. Lawsuits.
10. Government Benefits: (Hand-outs / Entitlements), Pensions: (Public).
11. Advanced / Speculative Technology (Cryptocurrency, etc.

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Requirements for "Free" Money:

In general, to legally obtain free money, you first have to start with money or perform some labor, to some extent, to get the ball rolling, or both, such as in the Passive Income and Residual Income stream scenarios, both of which can require a significant amount of time and labor to initiate, develop, and maintain.

Categorically

In the **Gifts, Donations, and Inheritance** scenarios, you're either needy, lucky, or industrious. The same goes with **Gambling**. The **Theft** and **Lawsuits** category requires you to be either stupid, evil, or unlucky, but some form of personal industry is still required to get that "Free" money.

Stock Market money requires money to begin with, the more money the better. But you can easily lose as well as gain, and it requires industry to maximize gains and minimize losses.

Compound Interest is a beautiful thing, but again, you need money, the more the better, to start with.

Corporate Pensions are extremely rare, and *if* the pension fund is still solvent when you finally retire, it's some really good "free" money.

Corporate Severance is something you *might* receive, but you have to lose your good paying job to receive it for a few months, then you're back to zero.

Government Assistance (GA) money technically isn't "Free". Someone has to pay for it, and it's nearly impossible to qualify for. If you're destitute and homeless you're out of luck.

Passive and Residual is something we'll necessarily touch upon in a moment.

That said…

All these forms of "Free" money have one central thing in common, they all involve some form of labor, luck, qualification, or craft, but most importantly, and with few exceptions, they're not perfect, not effortless, and most all are definitely not "Autonomous" …

The Tremendous Advantages of "Autonomous" Money

What does Autonomous Money Accomplish?

- *A basis for a viable, realistic, Universal Basic Income…*
- *Shorter work weeks.*
- *Earlier Retirement.*
- *More Financial Security.*
- *Free Healthcare.*
- *Free Education.*
- *And Much, Much, More…*

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Delineation

To explain this new concept of "Autonomous Money", we first need to define our terms.

What does "Autonomous" mean?

Taken from ancient Greek, the word means 'self-legislation' or 'self-governance'. In its broadest sense, autonomy is about a thing or person's ability to act on their own values and interests. Self-driving cars are "Autonomous" vehicles. Then there's robotic manufacturing and Intelligent Data Processing Automation, and the list goes on. You get the idea.

Set It and Forget It

The ETHOS™ Eco-System of generating money, goods, and services autonomously is a process of capital generation acting on its own principles and being entirely automated or mechanized; a process working by itself with little or no need for direct human contact, control, or intervention. In other words, it's "easy money" in the sense that it doesn't need to be constantly modified, monitored, or self-directed. You simply *set it and forget it*.

What does "Autonomous Money" mean?

In its simplest sense, Autonomous Money is money generated from mathematical algorithms through the use of matrixed[1] modules[2]. It's money that doesn't have to be worked for - at all, in any sense; a concept well beyond passive[3]or residual[4] income.

In one sense, it's similar to money one gets from winning a lottery, or from the stock market, or from simply *buying only one dollar's worth* of Bitcoin in its beginning at $0.0008 (1,250 Bitcoins per dollar) and selling when Bitcoin hit $62,000, generating a staggering $77,500,000 from your mere one dollar.[5] Proving yet again, that "Free Money" is alive - and very real. Let that *reality* sink in…

Is "Free Money" Possible?

Passive and Residual Income (Systems) are a form of "free money". Crowdfunding is a form of "free money". So are the Lottery, Casinos, and the Stock Market. Basically, anything that doesn't require you to bust yourself and work for, or "trade your time for money", is "Free Money".

Is "Free Money" Realistic?

Obviously, "Free Money" is entirely possible and a way of life for many people. So, we're not talking about something entirely out of the question or realm of possibility or reality. Free money abounds. You just need to know how to get it, or get lucky, or be born into it… or enter into the ETHOS™ BIIOSPHERE™ Eco-System.

Revolutionary Technology

The ETHOS™ difference is, ETHOS™ revolutionary technology safely, consistently, powerfully *generates* money through a Patent Pending *generation* and *re-generation* process, absolutely effortlessly. Modern technology has made the *possibility* of "Free Money" entirely *doable*. Engineering *genius* has made it a *reality*.

ETHOS™ Autonomous Money

Autonomous Money generated from hybrid mathematical algorithms is at the heart and soul of the ETHOS™ Eco-System. It's an engineering marvel, primarily because it's essentially very simple in its methodology and architecture. The base algorithms used by ETHOS™ have been commercially

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available, developed, and perfected, in some cases over many decades, and successfully used worldwide in a large number of applications.

What does ETHOS™ "Autonomous Money™" mean?

Simply stated: "Free", as in no-holds-bar free. There is, however, a "qualifications" scale that enable System Participants to gain more and more of it or to gain more and more benefits, but the System architecture is engineered to produce money, goods, and services, essentially for free, through a unique set of algorithms and compounding, potent, hybrid technology.

The Next Level

What ETHOS™ did was essentially take those varying technologies and slightly alter the algorithms and processes, to overcome the limitations and deficiencies of those systems, and enable Systemic Synergy, thereby taking them to an entirely Next Level, producing an entirely Next Generation Technology.

Generation, Re-Generation, and Self-Perpetuation

For an Autonomous Money generating system to be truly worth anything, it would need to Generate and, more importantly, *Re-generate* money. Then, taking that to the next level would also require the capability of the System being extraordinarily *Self-Perpetuating* so that the money is not just Re-generated once but Re-generated *continually*, perpetually.

Synergy

Furthermore, the Eco System required a foundational methodology and architecture that would provide for and enable the independent system algorithms and methodologies to function within a holistic framework, organically. And not just that. The Eco-System needed to produce a compounding effect upon the Generated money to the benefit and perpetuation of the entire systemic whole, but also operate organically, seamlessly, effectively, and endlessly.

Compounding

Einstein famously said "Compound interest (compounding money) was the 8th wonder of the world." Add to that powerful equation, Synergy between multiple monetary and commerce generating systems, and you've exponentially magnified the compounding effect. Most importantly, though, it's an effect that was engineered to benefit the vast masses of humanity, vs. benefiting a few technocrats at the expense of the multitudes.

Existing Systems ETHOS™ is Based On

Trading Static for Hybrid Technologies

Predictably, many new technologies emerge as hybrids, taking the best qualities of various existing and proven technologies, improving upon them, and doing so by combining those improvements to emerge with an often entirely new system.

This has been common practice in the pharmaceutical and biotech industries, where chemical compounds are easily manipulated on a biochemical level, creating entirely new chemical compounds, or in the case of industrial compounds on a molecular level, where there's virtually no mathematical limit to the number of modified or entirely new compounds that can be created in plastics, metals, liquids, almost anything.

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This is entirely the case with ETHOS™, taking the best, improving upon it, in some cases radically, and leaving the old-world system problems behind.

The Tremendous Advantages of Passive and Residual Income

Before getting into the juice of the "Free Money" mechanics of ETHOS™, we need to briefly touch upon one of the basics – of life…

Trading Time for Money

Stating the obvious, we work to survive. If we're fortunate enough, perhaps even to thrive. If we're beyond fortunate, we work to attain self-fulfillment. And if we're extremely fortunate, we can avoid common labor entirely, pursue self-fulfillment as a matter of course, and enjoy the higher and sweeter fruits of the tree of life.

Ordinary Income

Again, stating the obvious, the vast majority of us, the bulk of humanity, are common laborers who work simply to survive. We must work to provide for our basic needs, food, clothing, and shelter.

Slightly beyond that, what's leftover, if anything, goes towards our secondary needs. These are what we need to enable us to labor more effectively, such as an education, and modern conveniences such as a car, phone, etc.

Whatever is left over, if anything, goes towards our security or future needs, such as health insurance, retirement, etc. If fortunate enough, we may even be able to squeeze out a stay-cation or even vacation once every few years. Modest expenditures on entertainment and relaxation to help us cope with the rigors of common labor are hopefully in the budget, along with all the other essential non-essentials. And, beyond all that?...

Passive vs. Residual Income

The definition of Residual Income we're most concerned with is income that occurs repeatedly after a single activity. You write a song and record it, it becomes a hit, and you make continual royalties from it whenever it's used or played commercially. Likewise, if you produce a movie, you produce it once, and every time thereafter, you earn money whenever it's played, rented, or sold.

Income refers to money a person or business entity receives to provide a service or when received from an investment. Passive income and residual income are two separate categories of income. Although these terms are often used interchangeably, they are fundamentally different. While residual income may be passive, passive income isn't always residual.[6]

Residual Income – Two Types

There can be said to be two types of Residual income. In one case, residual income is what resides after or is leftover after all necessary expenses are paid from ordinary income.

The second form of Residual income is income that one continues to receive after the completion of the income-producing work. Examples of residual income include royalties, rental/real estate income, interest and dividend income, and income from the ongoing sale of consumer goods (such as music, digital art, or books), among others.

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PASSIVE INCOME– KEY POINTS

- Earning passive income comes from a project that requires little personal effort to run.
- Most often, passive income costs time and money to set up.
- Residual income is a calculation determining how much discretionary cash is available after all bills and debts are paid.
- You must pay tax on both active and passive income streams.
- Passive income can be earned in many ways, from selling goods online to running a rental or vacation home.
- Residual money from active income could be used to support a passive income endeavor.

RESIDUAL INCOME – KEY TAKEAWAYS

- Personal residual income is not the result of a job or hourly wages—it requires an initial investment either of money or time with the primary objective of earning ongoing revenue.
- Residual income is regularly referred to as "passive income" for individuals or businesses.
- Examples of residual income include real estate investing, stocks, bonds, investment accounts, and royalties. Social Network Marketing is a method of residual income.

The Tremendous Advantages (and Disadvantages) of Social Network Marketing and Crowdfunding

Although ETHOS™ isn't Social Network Marketing or Crowdfunding, it does take some technological cues from them, so we need to talk about these two very different systems for clarity and insight, because both systems (can) generate money and commerce quite effectively.

Everyone's heard of Amway and Tupperware. But did you know that Avon is a Social Network Marketing company? So are many other successful, long-standing companies you've probably never heard of.

You've also probably heard that Social Network Marketing is a scam or pyramid scheme. But think about it. They'd be shut down if they were. If you think about it, the corporate world is based upon a true pyramid structure, from the CEO at the top of the pyramid structure on down, with many other inherent disadvantages, glass ceilings and limiting pay scales being among them.

What is Social Network Marketing?

Simply stated, Social Network Marketing is "Direct Sales", meaning members of the company are sales representatives of those companies, selling their products directly to the public. The public can either just purchase those products, like they do from any store, or they can also become sales representatives and earn commissions on products they also subsequently sell.

The beauty of the network system is that all sales representatives are linked together and earn commissions on the products that the sales reps they sponsored into the commissions side of the system sell. This linking and commission payout system most often used is called a matrix, a mathematical

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system developed and perfected over the course of more than a century, starting with the German company Vorwerk back in 1883, Avon in 1886, to Amway back in 1959,[7] and onwards from there.

The ETHOS™ Matrix

ETHOS™ borrows and utilizes the mathematics of the matrix system for the distribution and redistribution of money, goods, and services, of course, modified, and of course without requiring anyone to sell anything or recruit anyone. That's the absolute pure beauty and power of the ETHOS™ Hybrid Mapping Technology and Methodology.

Set Apart

This sets ETHOS™ entirely apart from the Social Network Marketing paradigm because ETHOS™ provides not only money but *also* goods *and* services (Commerce), among other things, such as banking and finance. The significant difference is that ETHOS™ Commerce isn't limited to any specific company the way Social Network Marketing is. ETHOS™ Commerce is virtually unlimited.

High Failure Rate

And lastly, Social Network Marketing itself works exceptionally well if, and to the degree, that you're a great salesperson. But because of this, the system unfortunately systemically fails 95% of the people 100% of the time, suffering a 95% drop-out rate for any varied number of reasons, not the least significant of which is lack of sales ability, a stiff learning curve, education required, time investment, and the long 'build' time before seeing any significant profit and income results. So, this form of Residual Income isn't for everyone, and for those whom it is, prepare to invest a significant amount of time and labor, even after you've achieved Residual success, because downlines are fickle and fragile.

What is Crowdfunding?

Simply stated, crowdfunding is the practice of funding a project or venture by raising many small amounts of money from a large number of people, typically via the internet. There are four main types of crowdfunding: rewards, donation, debt and equity.

To run a successful crowdfunding campaign, you need to capture the attention of a large number of backers and convince them that your project is worthy of their altruistic donations or investment. Depending on the type of equity crowdfunding, investors either donate money altruistically or get rewards such as equity in the company that raises the money.

High Failure Rate

The failure rate for crowdfunding is remarkably high. In fact, not even a quarter of crowdfunding campaigns reach their goals. According to The Crowdfunding Center, the average success rate of crowdfunding campaigns is a scant 22.4%.

The ETHOS™ Solution

You're arguably in trouble when you're forced to rely on pure generosity to generate money, or high investment return (greed or opportunism) to fund even a truly worthwhile cause. This merely proves that generating money isn't easy, at all, unless you tick all the right boxes and hit all the right emotional chords. Even then, it's still work, and sometimes ongoing labor, to be sure. You can expect to spend $5,000 to $15,000 or more to launch an Equity Funding Campaign, with zero guarantees, and a rather intimidating failure rate.

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Effortless and Perpetual Capital Generation and Re-Generation

And of course, this makes the *absolutely effortless and perpetual* capital generation, and regeneration produced by the solid and unique approach of ETHOS™ even more appealing, enduring, and inestimably valuable. This is partly because of, and incredibly, a *one-time* out-of-pocket input of only $10 to $100 gets the entire ball rolling. The System algorithms take care of the rest. It's ingenious to say the least. It's entirely revolutionary to say the other least.

Capitalization and Re-Capitalization

Capitalization and Re-Capitalization of the System takes place by various methods. Firstly, there is a continual stream of people entering into the System. And why not? Who wouldn't want Free Money, Free Everything? The legal age limit to participate in a monetized system is generally 13 years old, and as long as the world population increases the System will perpetuate by this external method.

Secondly, the System has an internal Auto-Re-Entry mechanism to assist in self-perpetuation.

Thirdly, participation by external Commerce and Services entities to supply the System with their Products and Services pay a percentage for the privileged inclusion, which appreciably supports the System.

Fourthly, the circuitous nature of the System's Module monetization of Products and Services keeps the money flowing and circulating within the System.

Fifthly, the powerful RCG (Reciprocating Crowd Gifting) working independently and synchronically with the myriad monetized Modules assure the perpetuation of full inter-System Capitalization and Re-Capitalization.

And lastly, the System is dynamic and fluid enough to enable further design and engineering in the unlikely event that any varied aspect of the System would need adjustment to ensure System Capitalization.

The ETHOS™ Success Side-Effect Problem

But success always presents problems, and massive success tends to generate massive problems. Some problems are good problems to have. In the case of ETHOS™, the problem is that the System is so powerful and capable of generating money, i.e., *producing a livable income*, that no one would have to work.

Imagine a scenario where the vast masses of humanity wouldn't bother working. Key industries would entirely collapse. Every supply chain would be radically disrupted, in some cases irreversibly. What about food processing plants, transportation, or any industry that is heavily dependent upon human labor?

The ETHOS™ Solution

Apart from the elderly, the disabled, the truly needy and incapable, a Qualification System needed to be developed in order to keep Key industries, in fact, all industries, supplied with workers.

So, what then is the advantage of "Autonomous" (Free) Residual, Passive Income type Money if everyone still has to work?

Supplemental Income

The ETHOS™ Eco-System, by and large, is a supplemental income system, but a highly powerful

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and significant one. It is fully meant to raise the standard of living of everyone, especially benefiting those truly in need.

The Working Classes

The working classes are receiving less and less as prices rise higher and higher through inflationary and other factors; from Education to Housing to Insurance rates and everything in between, costs are continually rising. Primary Physicians are feeling the crunch, as they get paid less and less, and more is being required of them due to rapid advances in all areas of medicine and declines in residencies.

The Elderly

The elderly, who depend entirely on a Social Security pittance, can barely make it. When your monthly "benefit" is a mere total of $1,500, and your rent is $1,000 a month or much more, you know you're in serious trouble…especially if you can't earn a supplemental income from work due to health issues, advanced age, location, dislocation, and any number of reasons.

If that wasn't bad enough, then there's the significant problem of the United States Medicare system that, after 65, requires supplemental health insurance that can cost up to $4,000-6,000 a year or more! The sad fact is, medical bills are reported to be the number one cause of U.S. bankruptcies[8] with no responsibly achievable solution in sight.

The Point Is

The point is, people are seriously hurting and in trouble. For the masses of humanity, their quality of life is being systematically eroded. The ETHOS™ Eco-System is engineered to factor in many of the world's issues, not the least of which are quite unnecessarily caused by pure ambition and greed. But in order to deal with complex world issues, the ETHOS™ Eco-System had to encompass a significant amount of landscape while remaining extremely simple for its users to use.

Quality Of Life

The ETHOS™ Eco-System is all about "Quality of Life", so it's not just about money but also goods and services, and well beyond that. Because the ETHOS™ BIIOSPHERE™ is a comprehensive Eco-System, it encompasses and provides for everyday life needs, from food, clothing and shelter, to education and healthcare, to banking and no-interest to low-interest internal loans (for everyone – regardless of credit history), and well beyond. These topics are covered in other articles and publications.

Quality of Life Transformation

The point is, the ETHOS™ Eco-System was engineered "For the People, By the People" and was purposefully done so to bring about a revolutionary "Quality of Life" transformation, "For the People" - for a change…

Want some "AUTONOMOUS (FREE) MONEY"?

Finally, *a workable, stable, reliable solution to the problems of "free" money…and a whole lot more…*The world will never be the same – and *Thank God* for that.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

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Footnotes:

[1] **ma·trix**
/ˈmātriks/
noun
1. an array.
2. a set of numbers arranged in rows and columns so as to form a rectangular array. The numbers are called the elements, or entries, of the matrix. Matrices have wide applications in engineering, physics, economics, and statistics as well as in various branches of mathematics.

[2] **mod·ule**
/ˈmäjo͞ol/
noun
1. an independent self-contained unit of something.
2. each of a set of standardized parts or independent units that can be used to construct a more complex structure.
3. any of a number of distinct but interrelated units from which a program may be built up or into which a complex activity may be analyzed.

[3] Passive Income vs. Residual Income: What's the Difference?https://www.investopedia.com/ask/answers/040615/what-difference-between-residual-income-and-passive-income.asp
* Passive income is earned with little to no effort whereas residual income is passive income with different meanings depending on the context.

[4] https://www.investopedia.com/terms/r/residualincome.asp

[5] https://www.investopedia.com/terms/b/bitcoin.asp

[6] https://www.investopedia.com/ask/answers/040615/what-difference-between-residual-income-and-passive-income.asp

[7] https://onlinemlmcommunity.com/top-10-oldest-mlm-companies/

[8] https://www.thebalance.com/medical-bankruptcy-statistics-4154729

What if…
Nikola Tesla invented Free Money instead of Free Energy?...

What If…
You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

Is R.E.A.L.® XP2P™ a Ponzie Scheme?

How R.E.A.L.® Technology stands up Legally

The Burning Question

Where does the money come from?

The Factual Answer

Simply stated, there are currently 5 forms - or 5 different types of Crowdfunding, and R.E.A.L.® XP2P™ is essentially an entirely new and novel sixth form. It's ultimate aim and purpose is to form the basis for a much discussed, maligned, and much needed Universal Basic Income System (UBI).

The R.E.A.L.® Gifting/Receiving Platform is a hybrid System based on a modified form of Crowdfunding utilizing the basis of an additionally modified, hybrid Binary/Matrix driven distribution system common to Multilevel or Direct Marketing to accomplish the CrowdGifting monetary distribution. Within context, both Crowdfunding and MLM systems are legal systems, individually, and globally.

Underwriting

The primary factors distinguishing R.E.A.L.® XP2P™ Technology from a Ponzi scheme are twofold:

- Firstly, "Gift Giving" entirely precludes any false claim of Ponzi scheme against the Technology.

This, in itself, is entirely sufficient from a legal standpoint.

- Secondly, the systematic provisioning for *Underwriting* the donations entirely precludes Ponzi mechanics.[1]

Underwriting Provides:

A calculated percentage of all donations from Donatees to Donators is withheld during the Gifting/Receiving process to ensure payouts to all Donators.

This, in itself, is sufficient enough from a legal standpoint. There is, however, significantly more.

Retained Capital

The withheld capital although minimal, is accumulatively substantial. It's primary purpose is Underwriting; it's secondary purpose is multi-fold. This force-infused capitalization is *continually accruing* and *permanently retained* in the System to assure systemic health, operations, and growth, all through self-funded capability to assure autonomy.

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Buttressing

At the end of any given month of "Cycles", there is a small percentage of the Member population processing through the Gifting System at "the end of the line" that doesn't have any Donators coming in behind them to supply for their reception of donations.

Only a small percentage of the entire accumulated Underwriting capital accumulated from the entirety of the Member population is required to be used to supply this donation short-fall. Again, therefore, there is no Ponzi scheme.

ADMIN Subsidy and Redundancy

Admin is also a Donator/Donatee within the System, being the very first Donator initiating into the System. This Admin account is additionally used to further capitalize the System and *assure solvency* and self-funding. The Admin account provides a secondary redundancy to assure systemic solvency and continuity. Once again, therefore, there is no Ponzi scheme.

Additionally, the Admin account can be given ('X') extra Cycles to enhance System performance throughout the entire Ecosphere, not merely to bolster Underwriting and assure solvency. These 'X' additional Cycles are manually input and can be adjusted higher or lower, more or less Cycles. Moreover, if this weren't enough, Admin can receive Hyper Cycles.

Hyper Acceleration of Admin Cycles

Furthermore, within the programming code is provisioned the ability to hyper accelerate Admin Cycles, whereby for every Cycle a Member/Donator experiences Admin can be organically positioned to have a corresponding Cycle.

In other words, Admin can be Auto-Re-Entered in-between each and every Donator. By example, for every100,000 Members' Cycles, Admin itself can experience 100,000 Cycles, and this is in addition to the 'X' number of input Cycles Admin is previously receiving. Within the Super Admin Control Panel is an on/off switch to provision for each of these features. All capital being received by Admin is "System Capitalization". Therefore, there is no Ponzi scheme.

Member / Donator Extra Cycles

Lastly, to assist System performance and output, in the first Stage Levels of the donating process, all Members Cycle twice per month. Super Admin controls global setting functionalities to provision for more, or less, Cycles. This Auto-Re-Entry feature assures a type of additional "populating" the System, and provides for a population/monetary compounding effect, among other benefits.

For example, Investors in XP2P™ R.E.A.L.® are provided extra Cycles in relation to their engagement and level of investment as one of the principle means of rewarding them. Normally, Investors in any new technology would have to wait for an IPO to gain ROI, an often lengthy and costly process, with emphasis on lengthy. This single feature alone has and will assure that the technology receives the development capitalization required, and deserved.

REGULATORY

XP2P™ isn't Crowdfunding, due to the use of a hybrid Binary/Matrix and its novel "Circular" gifting and Self-Perpetuating capability.

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XP2P™ isn't MLM, due to its "Dynamic" vs. Static methodology, its Gifting methodology, and its Self-Perpetuating capability. In addition, there's no product purchasing requirement, no selling requirement, and no recruiting requirement in order to "qualify" for the reception of residual income.

No Regulatory Category

XP2P™ R.E.A.L.® methodology is the foundational underpinning, concretely establishing the entire and entirely unique EARTHX® Eco System. This alone compels the creation of an entirely unique regulatory category by world regulating authorities. The methodology is so unique there's currently not a regulatory category for it.

Regulation Unnecessary

Furthermore, the overall technology is intentionally DeFi, or Decentralized Finance based, which by its very nature largely takes it out of the "centralized" regulatory environment. Subsequently, anyone can produce a cryptocurrency and seek to have it listed on a crypto platform such as Bitcoin, Ethereum, etc., without regulatory approval by any government agency.

Legal Presumption

EARTHX® Technology Corporation is therefore publicly launching the technology under the legal presumption that because there is no category of regulation, the technology is generally permissible for usage until such time that any authorized regulatory agency determines and compels regulatory compliance.

Furthermore, subjection to such regulation is entirely dependent upon the utilization of fiat currency rather than cryptocurrencies as an operating principle, which XP2P™ R.E.A.L.® currently does not employ, although it will likely do so in the future.

Precedent

Moreover, additional legal presumption is based on Bitcoin cryptocurrency technology being developed and made publicly available in 2009 and launched without seeking approval from any governmental or other regulatory agency. Bitcoin's creation was an entirely new technology, whose creator(s) didn't ask permission for it to exist and benefit mankind. And it goes without saying that the benefit to mankind by XP2P™ R.E.A.L.® Technology far surpasses that of Bitcoin.

What Is De-Centralized Finance (DeFi)?

Decentralized finance (DeFi) is a financial technology based on hyper-secure blockchain distributed ledgers, similar to those used by cryptocurrencies. It is now used by major financial institutions to conduct business between themselves using the blockchain technology for more secure transactions than were traditionally and previously used.

Centralized Finance

In the U.S., the Federal Reserve and Securities and Exchange Commission (SEC) define the rules for centralized financial institutions like banks and brokerages, which consumers rely on to access capital and financial services directly. DeFi challenges this centralized financial system by empowering individuals with peer-to-peer transactions.[2]

DeFi Popularity

DeFi became popular around 2020, after a series of scandals in traditional finance. DeFi is a financial system that uses blockchains and cryptocurrencies to allow people to transact directly with

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each other. It's built on decentralized networks and aims to minimize the need to trust a central authority.

Forcing the Regulatory Issue

It's with the full intention of forcing the regulatory issue that EARTHX® Technology Corporation has produced a fully functional Platform to provision the Technology to the General Public. The regulatory issue will ensue only if/when the technology utilizes Fiat currency as a method of transaction.

The Regulatory Benefit to our Intellectual Property

The further intention is to gain Government protection of the Intellectual Property via Government categorization of the technology *and Government enforcement of compulsory regulatory compliance*. This cannot be stressed enough, and will take the insurmountable onus of Patent enforcement off of EARTHX® and force any newcomers into the market scabbing the technology to comply with Government regulations or risk being heavily fined and shut down.

GENERAL
Public Information

Is R.E.A.L.® Technology a Ponzi scheme?

It's a fair question to ask, and entirely understandable. This question is dealt with in the FAQ section of the R.E.A.L.® XP2P.io Gifting site. More importantly, the matter is additionally addressed in the Patent Application(s), since a Ponzi scheme isn't patentable.

Firstly, a Ponzi scheme is primarily "investments" related. See Investor.Gov link and excerpt.[1] By any known definition, R.E.A.L.® methodology isn't a Ponzi scheme.

R.E.A.L.® is not "investment" related in any sense. It's a Crowdfunding donation platform involving the novel and Patent Pending hybrid Binary/Matrix, "Circular Gifting", and "Parallel Gifting" methodologies.

Secondly, since R.E.A.L.® technology is hybrid Binary/Matrix driven it utilizes the basis of the legal Multi-Level Marketing (MLM) methodology. A small portion of Members donation receipts are used to "Re-Enter" those Members. "Uplines become Downlines", which is a remarkable innovation and *significant improvement* over the MLM math model.

The entirely innovative Auto-Re-Entry feature places those who previously Cycled back into the Gifting stream of people, at the back of the line. This continually reoccurring "Circular" Gifting assures a never-ending, self-perpetuation of the system, unlike Multi-Level Marketing which requires the continual recruiting of new members to perpetuate the MLM system. The R.E.A.L.® methodology creates an entirely "Dynamic" vs. "Static" (MLM) methodology, making this feature Patent worthy.

Auto-Re-Entry in itself precludes the possibility of Ponzi scheme.

Thirdly, a continual influx of additional Members is anticipated and provisioned for by the R.E.A.L.® Eco System, further perpetuating the System, and further precluding Ponzi scheme.

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FAQ

Please feel free to visit the extensive FAQ section for answers to many other questions. https://XP2P.io/FAQ/

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes

1. https://www.investor.gov/protect-your-investments/fraud/types-fraud/ponzi-scheme
   A Ponzi scheme is an investment fraud that pays existing investors with funds collected from new investors. Ponzi scheme organizers often promise to invest your money and generate high returns with little or no risk. But in many Ponzi schemes, the fraudsters do not invest the money. Instead, they use it to pay those who invested earlier and may keep some for themselves. A red flag is "difficulty receiving payments".
   With little or no legitimate earnings, Ponzi schemes require a constant flow of new money to survive. When it becomes hard to recruit new investors, or when large numbers of existing investors cash out, these schemes tend to collapse.
   Ponzi schemes are named after Charles Ponzi, who duped investors in the 1920s with a postage stamp speculation scheme.

2. https://www.investopedia.com/decentralized-finance-defi-5113835#

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

An "*Everything* App"?

How R.E.A.L.® Technology will Positively Affect the App of Business and Socio Spheres

Is an "*Everything App*" even possible? Or even desirable?

The Problem

The multitude of apps available are nothing short of incomprehensible; most apps getting lost-in-the-sauce. The ability for people to keep up with the changes and influx of apps is humanly impossible.

As of August 2023, there are **8.93 million apps worldwide**. Out of that, 3.553 million apps are on Google Play Store and 1.642 million on the Apple App Store. If you are curious to know how many apps are downloaded a day, there were around 250 million app downloads *daily* last year. [1]

How many Apps are created a day?

How many apps are released on Google Play per day? Apps Published per Day (Avg.) An average of 1009 new apps are released on Google Play per day. [2]

STATISTICS

Number of apps available in leading app stores Q3 2022

R.E.A.L.® Technology and Apps

Before we go any further, let's clearly point out that there are very few apps that actually pay you to use them, and even fewer to none that pay you *substantially* to use them, and *none* that pay you whether you use them or not. The one and only thing that could monetarily and numerically set one app apart from another is if the user was paid to use it, and not simply paid, but paid *substantially*.

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So why bother trying to be an "Everything" app or reinvent the wheel, when "Every" app can *License* and benefit from your R.E.A.L.® technology? And again, the most effective way to achieve market saturation and dominance is having only a few - but *Key* apps that are capable of producing enormous wealth, like a Lottery, a Casiino, Gamiing, Social Media, Products and Services Outlets, Insurance, Medical-Health, you get the idea.

That said, lets continue to take a look at why an "Everything" app is neither necessary to undertake, nor perhaps even desirable to do so. Hint: Firstly, it's already been done; competing with well-established and entrenched Tech Giants would be a losing battle; and, Secondly, they don't have R.E.A.L.® technology, and whoever *does* have R.E.A.L.® will doubtless dominate the dominators.

Number of Apps

Does Apple or Google have more apps?

Broadly speaking, mobile apps fall into two primary categories: apps and games. Google Play currently offers 2,049,566 mobile apps and 284,467 mobile games. The App Store, meanwhile, offers 1,764,984 apps and 233,378 games.

During the third quarter of 2022, Android users were able to choose between 3.3 million apps, making Google Play the app store with the biggest number of available apps.

The Apple App Store was the second-largest app store with roughly 1.8 million available apps for iOS. Whereas the exact number of apps may fluctuate as Apple and Google regularly remove low-quality content from their app stores, the number of apps has been increasing over the years. [3]

Which is the World's No 1 App?

Instagram was the most downloaded app worldwide in Q1 2024, with 166 million downloads. Temu was the most downloaded shopping app worldwide in 2023, with 337.2 million downloads, 1.8x more than Amazon Shopping. TikTok was the most downloaded iOS app worldwide in May 2024, with 15 million downloads.

Average App Price

Applications generate revenue in several different ways, such as charging users a price for the download of an app, charging for access to premium features of an otherwise free app or simply selling ad space. As of November 2021, the average price of an app in the App Store amounts to 0.88 U.S. dollars per app.

Google Play may have the bigger number of apps available for download, but the Apple App Store is doing a better job at monetizing its mobile content. In the third quarter of 2021, global consumer spending on mobile apps via the Apple App Store amounted to $21.5 billion U.S. dollars, absolutely crushing the still impressive $12.1 billion U.S. dollars of the Google Play platform.

Other App Stores

Whereas Apple and Google dominate the conversation regarding downloads and spending, there as a few other players with various degrees of market success and relevance. The Amazon Appstore offers approximately 476,00 Android apps to worldwide audiences.

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The most popular app categories in the Amazon Appstore are gaming, education, and utilities apps. There are also several third-party Android app stores in China, including the Tencent Appstore with over 43,840 available apps as of February 2021. [4]

Mobile App Downloads Expected by 2026

By 2026, it is projected that consumers will download approximately 143 billion mobile apps from the Google Play Store, marking a nearly 30 percent increase from the 111 billion apps downloaded in 2021. [5]

Estimated Spending on the Google Play Store

As per the findings of the Sensor Tower Report, spending by users on the Play Store is forecasted to rise by $55.5 billion in 2024, up from $50.5 billion in 2023.

Price Distribution

As per Statista, in March 2024, the Google Play Store offered more than 34 thousand apps priced under $1, with an additional over 25 thousand apps priced between $1 and $2. Additionally, there were 1,949 apps priced between $9 and $10.

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Free and Paid Apps Downloads Statistics

Apps in general consist of two kinds – Paid and free apps. According to research, the Apple App Store has more paid apps in comparison to Google Play Store. The reason is because Apple users tend to make more in-app purchases, something that is the one concrete reason why startups choose the former in their Android vs iOS choice. [6]

Free Android Apps

According to Statista, in March 2024, approximately 97% of Android apps were free, with the remaining 3% requiring payment. Throughout the period analyzed, the quantity of free apps on the Google Play Store consistently exceeded that of paid apps. [7]

Well, you might be surprised to know that most of the revenue earned by mobile apps comes from free apps by app monetization strategies like in-app purchases, which is equivalent to 98% of app revenue worldwide. This overwhelming amount of free apps on the Play Store signifies a major shift towards the freemium model. This is the reason why people prefer to develop Android apps. [8]

Lastly, let's talk Everything GOOGLE

What Companies Does Google Own?

When you think of Google, what first comes to mind?

For most, it's probably the famous Google.com we all know so well. This is reasonable considering 2.3 million Google searches are performed per minute – making it the most-visited website worldwide.

But Google represents much more than just a search engine now.

Since its publishing, in August 2004, Google has made a substantial name for itself. A name so big, the company decided it needed a parent company. In 2015 Google had all acquired businesses organized under Alphabet, Inc.

The parent company is currently administered by Larry Page (Google's founder and current CEO) and Sergey Brin (co-founder of Google.). In 2016 Alphabet Inc.'s revenue skyrocketed to nearly $90 billion thanks to Google and its affiliates.

Those numbers weren't just temporary either. In 2018 Google reported a whopping $97.1 billion in revenue from January to September. Together, Google and Alphabet own over 200 companies.

And it doesn't stop there; by implementing Google's aggressive acquisition strategy, the companies continue to grow. [9]

But of course there's more…

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A Short-list of Companies Owned by Google:

- Adsense
- Android
- DoubleClick
- Google Chrome
- Google Drive
- Google Maps
- Google Play
- YouTube
- Google Fiber
- Nest
- Looker
- Waze
- Pointy
- AppSheet
- Fitbit
- Socratic
- Elastifile
- Alooma

The Point IS…

Google IS the Everything App, or darn close to it.

BUT…

Apple IS the next closest Everything App, or darn close to it.

As of July 2024, Apple has acquired more than 100 companies, and some say the actual number is closer to 125, with an approximate value of $8 billion. Apple often buys smaller technology companies and incorporates them into its own products instead of letting them operate independently.

Some companies that Apple owns include:

- Beats Electronics and Beats Music
- Siri Inc.
- Shazam
- NeXT Software
- AuthenTec
- Mobeewave
- Intel's smartphone modem business, to name but a few.

What companies could Apple buy in the future?

Apple has bought a lot of companies over the years. However, most of its deals have been smaller purchases of talent and technology. Beats has been its biggest acquisition at $3 billion –
- a drop in the bucket for the multitrillion-dollar technology titan.

The company has the financial firepower to acquire almost anything it would want to buy. Apple ended its fiscal first quarter of 2024 with $172.6 billion in cash against $108 billion in debt. The company is also a cash-flow machine. It produced $40 billion in operating cash flow during the period, returning $27 billion to shareholders through dividends and repurchases.

The Point IS…

Although these titans, and others, have a firm and ever-expanding grip on the market place where apps and connectivity and productivity are concerned, there's one thing that they don't have, R.E.A.L.® Technologies.

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And this point is the final monetizing point to encompass and monetize all other points. After all, if you can pay people to use your products and services, and or license that ability out to other companies, you change the entire landscape of how business does business, and permanently altering business structures and strategies Worldwide at a core level.

The Final Point IS…they will all need to Get R.E.A.L.®. Those who don't will suffer the obvious consequences. Those who embrace the technology will cause the technology to grow exponentially, and further enrich society, as well as holders of R.E.A.L.® equity.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://ripenapps.com/blog/mobile-app-industry-statistics/

[2] https://42matters.com/google-play-statistics-and-trends

[3] https://www.statista.com/statistics/779768/number-of-available-apps-in-the-apple-app-store-quarter/

[4] https://www.statista.com/statistics/276623/number-of-apps-available-in-leading-app-stores/

[5] https://appinventiv.com/blog/google-play-store-statistics/

[6] https://www.statista.com/topics/1729/app-stores/

[7] https://www.statista.com/statistics/266211/distribution-of-free-and-paid-android-apps/

[8] https://appinventiv.com/blog/android-app-for-your-business/

[9] https://www.hatchwise.com/blog/2019/12/12/what-companies-does-google-own
[Updated for 2024]

[10] https://www.fool.com/investing/how-to-invest/stocks/what-does-apple-own/

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DISRUPTIVE BY DESIGN

Perpetual Money Machine?

How R.E.A.L.® XP2P™ - RCG Technology Generates Capital

The Perceived Problem

Where does the money come from? Is a Perpetual Money Machine possible?

The Factual Answer

In Summary

Perpetual Motion Machines *can't* expand. The output is always equal to the input, minus continually fractional dissipation over time. Ultimately, machine mechanisms are a "closed system".

Conversely, money *can* expand or accumulate. This can be, and is, produced through various methodologies. Money is not a unidimensional closed system, and the RCG exponentially increases its expansion capabilities by magnitudes, however, accomplishing this without detrimentally causing inflation, (see section on inflation below).

Why doesn't perpetual motion work?

A perpetual motion machine is not possible because it would violate the laws of thermodynamics, which state that energy cannot be created or destroyed:

- **First law of thermodynamics**: Also known as the law of conservation of energy, this law states that the amount of energy in a system remains constant. A perpetual motion machine would need to produce more energy than it uses to operate.
- **Second law of thermodynamics**: This law states that the entropy of a closed system increases over time.

In addition, there are always external unbalanced forces in the universe that can slow down motion. For example, friction in a water or wind-powered mill would prevent it from producing enough energy to complete a cycle.

While a perpetual motion machine is not possible, it is possible to design machines that approximate or mimic perpetual motion. [1]

Increase in Monetary Supply

Money is not a unidimensional closed system, nor does it generally work or function as a "means of exchange" in a unidimensional closed system, globally, or otherwise.

How does the RCG Monetary System Work?

The RCG Monetary System works in two separate ways:

Firstly, as a semi-closed System, whereby negative outside influences are minimized or eliminated so that monetary supply and demand can be controlled.

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Secondly, the RCG Monetary System works in conjunction with positive outside influences that assist in producing an influx of capitalization into the System through various means. These include:

XP2P™ Stand-alone System

1. Capitalization through Donations.
2. Perpetualized capitalization through an Auto-Re-Entry mechanism.
3. Continual new Membership entrants into the Platform.

XP2P™ Expanded System

4. Membership fees.
5. **Commerce** – Products and Services – (those produced both inter-System and exo-System).
6. Ancillary mechanisms such as GAMIING, CASIINO, IINSURANCE, IINVESTMENT, NEO-BANKING, Corporate Stock Offerings, etc.

XP2P™ Stand-Alone System

The RCG as a stand-alone System utilizes capitalization principally through acquisition of initial "Gifted Donations" by Members of the R.E.A.L.® XP2P™ Platform. The compounding and disbursement of the Gifted money is achieve through a Patent Pending, hybrid Binary/Matrix system similar to MLM, accomplished through a modified type of Crowdfunding.

Complexity Magnified – High Attrition

In Multi-level Marketing (MLM), monetary distribution is merit based, requiring a considerable amount of effort in most cases to achieve. Product must be personally bought, usually on an ongoing monthly basis; Product must be sold, to qualify for percentaged earnings; People must be Recruited or Sponsored, to qualify for any or percentaged earnings. High levels of attrition (quitters) require extensive labor to Recruit/Train/Retain new Members.

Complexity Simplified – Zero Attrition

In the RCG System there is nothing to Buy, Sell, and no Recruiting required, resulting in zero attrition. The System is self-satisfying, self-fulfilling, and self-sustaining.

MLM 50% Capital Distribution Example

A simplistic example of MLM Capitalization is where a Member purchases a product from the host Company for $50, of which 50% accrues to the Company to cover the cost of the product, shipping, handling, and operations. The remaining 50% is divided among the Affiliate Members according to whatever plan structure the Company offers, Binary, Matrix, Unilevel, etc.

Equity Disparity

Some Members (with extensive downlines) might earn $1 million a month in payouts, while other Members might more typically qualify to earn other amounts such as $100k, $50k, $10k, etc., a month, while other Members barely earn enough to cover the cost of the product or service, which at least makes it essentially "free" for them; or more typically, many more people earn nothing, producing the characteristically high levels of attrition, or "downline" failure, and requiring subsequent and continual recruiting of new people to maintain Corporate profit and payout margins.

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XP2P™ 99.99% Capital Distribution

If the MLM payout structure was entirely equitable and non-performance based like XP2P, (an impossibility for MLMs), all Members would receive the exact same amount of money. In other words, the $1 Million's, $100k, $50k, $10k, etc., would be pooled and equitably distributed.

Near Zero Equity Disparity

In such a System, payout disparities would barely exist and wouldn't be required, because no one would have to do anything to "qualify" to receive a monetary distribution, and therefore no one would be entitled to receive any more than anyone else.

MLM Binary Cost/Distribution Example

$50 In

An MLM binary requires a one-time out of pocket expense. Using the example of $50 to purchase Gas or Petrol cards, the Member 'Q' would receive a $25 in Petrol card. The remaining $25 would be distributed between the Company and "upline".

$300 Out

When a "Cycle" is achieved through sufficient and considerable downline sales, the Member 'Q' would receive $350, of which $50 would be automatically used to repurchase a $50 in Petrol card, which would thereby re-enter Member 'Q' into their original static enrollment spot in the Binary. They would receive the remaining $300 in cash. The $50 re-entry purchase(s) taken from the gross proceeds makes the Petrol cards appear "free".

Depending

This type of re-entry is a weak form of self-perpetuation, because it *entirely* depends on new 'downline' Members being recruited, and is "static", meaning that Member 'Q' is always 'downline' or underneath their Sponsor.

Zero XP2P™ Company Compensation Required

In the XP2P™ Gifting/Receiving System, 50% of the MLM accrual equation is eliminated since there are zero product or service costs, and subsequently near zero administration costs. Therefore, only 50% of the Member cost is required, or in this example $25.

For simplicity's sake, let's say we distribute the $25 "donation" equitably, similar to an MLM binary. However, we additionally employ various "Stages" of higher levels of "Gifting" and Auto-Re-Entry to compound the money. The Member eventually "Cycles" and receives $325, of which $25 is used as a "donation" to Re-Enter them into the Gifting stream of Members, Members old and new.

The Capital Details #1

XP2P™ Internal/External Propagation

Because there is a fluid, non-static positioning of Members, coupled with Auto-Entry and Auto-Re-Entry, along with zero need to "qualify" for receiving "pay-out" (donation money), along with new Members continually joining, and zero attrition, the XP2P™ System enjoys the highest level of Self-Perpetuation possible, achieved through both internal and external propagation.

XP2P™ Population Compounding

In utilizing a fluid form of binary/matrix, along with Auto-Entry and Auto-Re-Entry, the System actually compounds the amount of entrants or population. One million people can become 2-4 million,

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or more, depending on the amount of Cycles individually achieved through bonuses or otherwise. This helps assure that everyone will Cycle at least once per month. A certain amount of equity disparity is required simply to help assure that everyone will Cycle, and Cycle in a consistent and timely manner.

XP2P™ Expanded System

The RCG as a expanded System utilizes every possible internal and external influence to its advantage, to generate capital wealth, retain, or redistribute it, according to System needs and overages.

In Commerce, standard industry fees are charged for outside corporations to provide Products and Services to he XP2P™ Community, which utilizes RCG Technology to enable the distribution of "Free" Products and Services.

In Social Media related matters, standard industry fees or percentages are charged for advertising to XP2P™ Members.

In Services related matters, such as Lotteria, Casiino, Gamiing, IInsurance, etc., standard industry fees or percentages are acquired, either for System operations, Underwriting, or Mass redistribution.

The Capital Details #2

Central Bank Expansion of Monetary Supply

The money supply can be increased through a variety of methods, including:

- **Quantitative easing**

The central bank buys large amounts of financial instruments, which increases the central bank's balance sheet and injects cash into the economy.

- **Open market operations**

The central bank buys government securities, such as bonds or treasury bills, which increases liquidity in the banking system.

- **Lowering interest rates**

When interest rates are lowered, it becomes cheaper to borrow money, which encourages people and businesses to spend more. Conversely, when interest rates are raised, monetary contraction occurs.

- **Reducing reserve requirements**

Central banks can reduce the amount of reserves that banks are required to keep on hand.

The Federal Open Market Committee (FOMC) decides whether to increase or decrease the money supply based on their goals of price stability, sustainable economic growth, and market conditions. [2]

What is Inflation – and What causes it?

Inflation is a sustained increase in the prices of goods and services over time. It can be caused by a number of factors, including:

- Monetary policy

When the money supply grows too large relative to the size of the economy, prices increase. This can happen when a central bank sets interest rates too low or increases money growth too quickly.

- Supply shocks

Disruptions to production, such as natural disasters, or raising production costs, such as high oil prices.

- Demand and supply

When aggregate supply falls but aggregate demand remains unchanged, prices increase.

- Government policies

Governments can reduce taxes to gain popularity, but if production doesn't increase at the same rate, the excess cash can lead to inflation.

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- Wage pressures

When the ratio of job vacancies to unemployment increases, workers bargain for better pay, which can lead to firms increasing prices.

- Expectations

Expectations for higher inflation can also contribute to rising prices.

Inflation can negatively impact purchasing power and lead to tough financial decisions for consumers. The Federal Reserve targets a 2% annual inflation rate as a sign of a healthy economy. [3]

Decentralized Finance (DeFi)

Other chapters within the ETHOS™ WhitePaper deal with matters related to Fiat and Cryptocurrency, their pros and cons, and how the R.E.A.L.® XP2P™ System deals with them to effect a more positive outcome for "The People" for a change.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] Google Search – "AI Overview" + https://onlineme.engr.utexas.edu/perpetual-motion-the-holy-grail-of-mechanical-engineering/

[2] Google Search – "AI Overview" + https://www.imf.org/en/Publications/fandd/issues/Series/Back-to-Basics/Monetary-Policy

[3] Google Search – "AI Overview" + https://www.atlasnetwork.org/articles/taxation-is-the-wrong-way-to-battle-inflation/

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DISRUPTIVE BY DESIGN

ETHOS™– R.E.A.L.® System Capitalization & Underwriting

How the ETHOS™ Eco System Uniquely Capitalizes and Underwrites Itself

CAPITALIZATION(S)

The following are the primary capitalizing sources for the ETHOS™ Eco System:

FINANCE Side

- A conformation of R.E.A.L.® System Modules used to finance "Autonomous" (Free) Money, Products, and Services.
- Matrixed R.E.A.L.® System RCG (Reciprocating Crowd Gifting) Modules that provide a Compounding effect upon the Eco System and its Member's asset holdings.
- Imperceptible RCG related System fees.
- The retaining of a large percentage of the capital influx from Cryptocurrency R.E.A.L.® RCG System Modules used for Underwriting individual accounts and the System.
- The Compounded and continually rising value of the Cryptocurrency (Governance Token) used in the R.E.A.L.® RCG System Modules.
- Transactional fees for currency conversions.
- Modest yearly membership fee.

COMMERCE Side

- A conformation of R.E.A.L.® System Modules used to finance "Autonomous" (Free) Products and Services.
- Percentaged Fees received from Inter/Ecto System Product Mall Commerce suppliers to the Eco System.
- Percentaged Fees received from Inter/Ecto System Services suppliers to the Eco System.
- Transactional Fees.

What is R.E.A.L.® ?

R.E.A.L.® is the [core] operating platform and Module(s) for the generation and distribution of Money, Goods, and Services. It is RCG (Reciprocating Crowd Gifting) technology at its finest. It makes the entire Eco System vibrate and vibrant. It's your "best friend" because it gives you "Autonomous" (Free) Money, Goods, and Services.

The RCG technology is one of the principal methods that uniquely Capitalizes the Eco System, and the R.E.A.L.® Platform facilitates it.

Without R.E.A.L.® there is no Real Monetization

Compounded capitalization is key to any financial portfolio. When the money goes up, the emotions and opportunities go up with it. When the portfolio tanks, so does everything else, including hopes, dreams, and realities. One purpose of the ETHOS™ BIIOSPHERE™ is to overcome systemic

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failures of world systems, world fiat currencies, inflation, cryptocurrency failures, and catastrophic stock market losses, among many other things. The entirety of the homogeneous whole of the Eco System is geared toward one thing, humanity's best interest.

The Rising Tide that Lifts *All* Boats

And what is that best interest? Putting humanity *FIRST* for a change, with a System specifically Designed and Engineered to achieve it. How? Simple. By thinking outside of the box, a box created by and for the elite and powerful to their own aggrandizement and often to the detriment of the multitudes of humanity.

ETHOS™ ironically actually supports the elite and powerful, governments, economies, and big business. What it doesn't do, is do this at the expense of "the little guy". It's the "Rising tide that lifts all boats", including heavily underwater world Governments.

A QUICK EXAMPLE

Although the System algorithms are proprietary, Patent Pending, and can't be exposed to the public, we can provide a solid example of the power of the RCG's Compounding Capitalization.

Proceeds Withholding

The System automatically reserves an equitable amount of pay-out proceeds for a number of reasons, not the least of which is underwriting the System. This assures Members, and all concerned, that the System is not a Ponzi scheme, some MLM scheme - merely because a (specially modified) Matrix is utilized or that the Eco System is an otherwise under-developed operation. This is a very serious technology with very serious real-world consequences.

The Math Doesn't Lie

Members entering into R.E.A.L.® "donate" a small Gifting amount, currently set at $25 ($28 total minus a $3 System fee that pays for SMS, etc.). The System automatically places the User into the RCG – "Free" Money generating Module. To do this, the User's fiat world-currency is automatically converted into the inter-System-only Stablecoin Cryptocurrency. The "formula" used by the RCG is proprietary and Patent Pending, but it is relatively simple; it's a hybrid Binary/Matrix based system and exceptionally well-engineered for monetary Compounding and Distribution.

Tried and Proven

Matrixed and Binary distribution is a tried and proven business model and system that's been around for many decades, used primarily by the direct sales or MLM industry. We simply modified it to make it capable of compounding and make it homogeneous and synergistically compatible within the Eco System dynamics.

Math Doesn't Lie Result

Via the matrix and unique Money generating, compounding, and distribution methodology, a Member's $25 is turned into $150 for them (and other amounts, currently up to $2,200) as the System auto-processes them through the RCG. The completion of this process is called a "Cycle".

However, more money is generated than distributed to Members. The System necessarily retains a certain percentage of capital for underwriting each and all Members, for reasons explained. The System also acquires a modest System Fee, per Member who "Cycles". Members who receive $600,

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for example, provide the System with additional reserved capital in retention. This equitably balances everything out, and of course the reserve funds add up – in a significant way.

Underwritten Profit Sharing

The per-Member result is a sum-total retained in the System, permanently. This is used to no longer underwrite individual Members since they have already received their money and no longer require underwriting. It's retained within the System to further underwrite "downstream" Members, as well as provide Profit Sharing in the form of GUARDIIAN Vault™ Loans, and ultimately to benefit the entire Eco System, its integrity, and a number of other purposes to benefit the System and Members.

Three Billion Users

The online gaming industry boasts over **3 *Billion*** users worldwide. Facebook boasts **2.9 *Billion* Monthly Active Users (MAUs) as of Q1 2022.**

Cycle Dynamics

Although it takes a fair number of Members – behind the first Member – to cause the first Member to completely "Cycle", most of those Members themselves are well into the RCG and consequently ready to Cycle. In other words, it doesn't take that many total people to arrive at the 10 million Cycle result.

The point is, a System this powerful can quite potentially and realistically generate more money in a month than the GDP of most countries.

ETHOS™ BIIOSPHERE™ – A Self-Contained Country

Consider the ETHOS™ BIIOSPHERE™ as its own country. The EU (European Union) boasts a $16.63 Trillion GDP and is ranked #1 in the world, 6% more than the United States.

The difference between the ETHOS™ economy and all other world economies is that the world governments spend money, and many governments spend significantly more than they take in through taxation and other means.

The ETHOS™ economy doesn't have to spend a dime of the retained Capital. And the capital stated here is simply from one Module, among many, that generates Money, not to mention the myriad of other Modules that generate Goods and Services (through cloned RCG Module Capitalization).

Self-Perpetuation

Further Capitalization results from two additional streams of influx to the System:

- Constant recycling of System Members through "Auto Re-Entry protocols.
- Constant influx of new Members via age restriction removed, i.e., those turning 18 who want "Free" Money, not to mention "Free" Goods and Services.
- Custodial Account potential that can add Members as young as 13 into the System to benefit it, and benefit from it.

Auto Re-Entry Protocols

Besides the Capitalization achieved through a potent Compounding feature via Matrix mechanics, along with the engineered Cryptocurrency accumulation, a chief Capitalization

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methodology is achieved through Auto Re-Entry into the System by existing Members. This single feature assures that there is virtually *no end* to the influx of Members into the System.

Members are processed and re-processed through the myriad RCG Modules throughout the System, gaining a tremendous amount of Goods and Services throughout the Commerce Platform. It's a big win-win for the System Members, businesses, and world economies that cannot be overstated or its consequences overestimated.

MLM Dead-End Paradox Problem Solved

One of the most asked questions regarding MLM schemes is "If the last person on earth entered the MLM, all those at the very bottom wouldn't make any money at all and never could?"

Firstly, in an MLM, everyone is virtually "stuck" in their "position" within a Matrix. Binaries can leave members hanging and unable to advantage from "Power Legs" because they're in a dead leg or "orphans". And these are only a few of the problems MLM's suffer from.

ETHOS™- R.E.A.L.® is NOT an MLM

Unlike MLM's, Members throughout the ETHOS™ System are continually "shuffled" through the unique "Auto Re-Entry" feature in the R.E.A.L.® Platform. This feature assures all Members benefit equally and equitably, unlike every Residual Income system out there.

ETHOS™- R.E.A.L.® is NOT Crowd *Funding*

Crowdfunding is largely a one-way street and entirely dependent upon the whims and caprices of those who may be altruistic enough to forego any material reciprocation of their largess. Equity and other types of Crowdfunding rely on well-developed Campaigns, often expensive to initiate, which may or may not pan out for the needer or the heeder. R.E.A.L.® Members aren't *funding* anything, they're *gifting* to each other, circuitously, thus *Circular Gifting*.

ETHOS™- R.E.A.L.® *IS* a *Sure Thing*

R.E.A.L.® is as much a "sure thing" as is humanly possible, without any effort on the part of the User. This sets it entirely and as far apart as could be from Crowdfunding and MLM schemes. Not to take anything away from those business models, but they *are* antiquated and made even *more antiquated* by the advent of the ETHOS™ RCG Technology.

ETHOS™- R.E.A.L.® *Exclusivity*

There's simply no comparison. And this causes the R.E.A.L.® Platform to enjoy supremacy in the marketplace. This supremacy, in turn, further secures Capitalization because it can be considered a form of Capitalization by and of itself because this most important form of Capitalization is the population and retention of Members, all due to the ease, simplicity, organic homogenous synergy of the System, and of course, the "Free" Money, Goods, and Services it effortlessly offers, something neither the MLM, Crowdfunding, or any other industries offer.

Can you say Patentable? And that patentability further Capitalizes the System because it Capitalizes on *exclusivity*.

Sub-System Capitalization

Before we get into further detailing the System Capitalization, we need to understand and define the

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subsystem of the Capitalization, which is based on an inter-System-only, Cryptocurrency DeFi (Decentralized Finance) model.

RCG Technology-Enabled Capitalization

Capitalization for the ETHOS™ System through the R.E.A.L.® Platform is accomplished in numerous ways, beginning with the unique and Patent Pending RCG (Reciprocating CrowdGifting) technology. This technology enables Members to compound and accumulate inter-System-only cryptocurrency to a significant degree, namely up to a 1,000% Return On Campaign (ROC); the ROC being in the form of an "Autonomously" aggregated series of donations or gifts, circuitously given and received between Members. This Gifting process is seamless, effortless, entirely imperceptible, synergistic, and organic.

An Entirely Unique Methodology

The ETHOS™ Eco System utilizes an entirely unique Cryptocurrency methodology, part of which is Patent Pending and therefore undisclosable. However, what can be disclosed is really important, and understanding it is crucial to a high-level appreciation for the finely-tuned engineered mechanics of the Eco System and the highly calculated reason it was engineered the way it was.

Cryptocurrency - 2 Token Model

The inter-System-only currency is based on a 3 token model and secure blockchain technology. There is a "governance" token (Gov), which is a standard increasing-in-value (IVC) currency, and a "utility" token currency (UTC), which is an untethered Algorithm based Stablecoin. And finally, there is an NFT token.

The reason for the RCG (UTC) token component being Algorithm based is to assure the highest level of security and uninhibited performance possible. To accomplish this and ultimately insulate the entire Eco System from outside influence, manipulation, volatility, and potentially catastrophic, systemic failure,[1] the UTC currency could not be tethered to any world fiat currency or commodity.

Cryptocurrency vs. Fiat Money

All of the Cryptocurrency tokens within and without the System are predicated on the cutting-edge PoA (Proof of Authority/Authorization) technology. The token boasts a whopping 100,000 TPS, a zero "gas" fee, and is highly scalable. [2]

For a comparable example, the fiat money-based VISA Card can only process at 24,000 per second and typically takes 48 hours to settle, and more importantly, the rate structure is high. Although authorization is issued immediately (within 2 seconds), it takes 48 hours for the money to be moved. Worse yet, it can take 1-2 business days after payment before you can access the money. [3] Compare this to the ETHOS™ Eco System and Bitgert's "***finality time***" of a mere 2 seconds. [4]

Processing Speed

High TPS (Token Processing Speed) is essential to and throughout the entire ETHOS™ Eco System. Projecting Members to be in the Billions (the prospect of "Free Money" can do that), Members Globally will have to be able to receive monthly monetary distributions, not including Goods and Services auto-purchases. This can easily result in the need to be capable of processing *over 100 Million transactions per day*, and that's only for this one particular core Module. The Eco System is comprised of a myriad of Modules, all generating "Free" Goods and Services utilizing the RCG technology.

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One-Click

In this age of one-click shopping, we want everything now. We've become used to virtually instant fulfillment for everything, ranging from digital goods to ordering physical items online. The crypto space is no exception. Investors, developers, and ordinary users find faster transaction times more desirable because they create a more satisfying user experience. As a result, speed is an essential benchmark for determining the potential of a crypto project.[4] And, because the ETHOS™ Eco System is cutting-edge methodology and technology, it deserves and demands cutting-edge everything to support and manage it.

GOVERNANCE Cryptocurrency Token

This currency operates as a PoA (Proof of Authority, Authorization, or Assignment - take your pick) Increase-In-Value (IV) token. PoW (Proof of Work) and PoS (Proof Of Stake) [5] currencies simply cannot process rapidly enough to accommodate the tremendous stresses and needs of the ETHOS™ System. The TPS times range between 7 TPS (Bitcoin PoW) and 25,000 TPS (Solana PoS), and "finality time" of up to anywhere between 3 to 46 seconds or higher.[4]

Balance and Support

This Governance token balances out and supports the Utility token. The two tokens complement each other. It's a powerful feature that external-world cryptocurrencies can't accomplish because of the nature of external-world methodology and mechanics.

UTILITY Cryptocurrency Token

This currency operates as a PoA Fungible Token (FT).[6] This simply means that it is interchangeable with the inter-System GOV token.

The 2022 Stablecoin crash [7] resulted from downward pressure on the currency. [8] This type of crash and crisis is not possible with the Eco System Cryptocurrencies, specifically because they are entirely insulated from sell-offs and even external manipulations.

Unstable Stablecoins

The short answer? Both the TerraUSD and LUNA stablecoins [sic] were unstable simply because they were unregulated, no matter what they were or weren't tethered to. [9]

The ETHOS™ Eco System currencies boast the ability to be regulated, and that is precisely what sets them apart from all other mainstream cryptocurrencies, and you can take that to the inter-System BIIO Neo Bank™ and Guardiian BIIO Vault Depository™.

NFT Cryptocurrency Token

The NFT token is, again, an inter-System-only token used in utility User transfers and trading. This currency is backed or underwritten by the primary GOV and UT tokens. All of the inter-System cryptocurrencies and tokens work organically and synergistically to enable and support the vast Eco System.

What Is a Non-Fungible Token (NFT)?

Non-fungible tokens (NFTs) are assets that have been tokenized via a blockchain. They are assigned unique identification codes and metadata that distinguish them from other tokens. NFTs can be traded and exchanged for money, cryptocurrencies, or other NFTs—it all depends on the value the market and owners have placed on them. For instance, you could use an exchange to create a token

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for an image of a banana. Some people might pay millions for the NFT, while others might think it worthless.

Cryptocurrencies are tokens as well; however, the key difference is that two cryptocurrencies from the same blockchain are interchangeable—they are fungible. Two NFTs from the same blockchain can look identical, but they are not interchangeable. [6]

MATRIX Distribution Algorithm

In brief, the GOV inter-System-only coin is an auto-purchased coin, with 10% of the *post-Cycle* proceeds purchasing the coin for Users and held in a common 'savings' account to accumulate, compound, underwrite, and homogeneously provide equilibrium and support the overall System.

This entirely unique and Patent Pending methodology is a key component to the overall vitality and structure of the Eco System and is used particularly throughout the Commerce Modules.

UNDERWRITING

The amounts of capital retained within the System are significant and ever-increasing. This assures that the Eco System is universally robust, secure, and sought after. The Matrixed (IV) Cryptocurrency is ever compounding.

How significant is the retained capital? Twenty five percent of each "Cycle" of each User is retained in the System *after* underwriting the User to the benefit of all Users. This ever-accumulating retained Capital is a powerhouse of resource for the System, benefiting Users in secondary ways.

The main point here is, monetary accumulation on a scale never before achievable for the benefit of the "average person", is further contained safely within an entirely enclosed, insulated, protected Eco System environment, free from the slings and arrows of outrageous misfortune found all too commonly in the outside world.

Crypto Burn

Cryptocurrency is 'burned' to keep the currency stable. Burning crypto is the process that effectively takes those tokens out of circulation, reducing the total supply and, correlated with its real-world utility, mechanisms like token burning play a role in determining a token's value.

In the case of ETHOS™ Eco System currencies, the reduction of currency is additionally effected by the mechanism of currency burn of the separate inter-System "Savings" for the benefit of the entirety of Users – the Guardiian BIIO Vault Depository™.

Ultimately, this ever-accumulating store of wealth further Capitalizes the Eco System, while simultaneously underwriting it, along with underwriting the Cryptocurrencies in a sense.

Zero to Low-Interest Loans

Capital held for users in the Guardiian BIIO Vault Depository™ from the "Auto-purchase" of the inter-System GOV currency is advantaged for Users as collateral that can be accessed via loans, converted to Fiat currency, and spent outside the System.

This methodology assures User interest and inter-System Cryptocurrency integrity, maintaining its stability and constant rising in volume and value. Furthermore, this methodology is

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an additional form of System Capitalization in those two separate ways while further benefiting Users with otherwise impossible to achieve near-zero interest loans. It's another win-win for the System and its inhabitants.

CRYPTO vs. FIAT

Fiat currency, otherwise known as world currencies, created and issued by world governments, are subject to the whims of those governments, often being inflated by them, resulting in the so-called "hidden tax".

Furthermore, "tethering" a stablecoin to a fiat world currency such as the U.S. Dollar is remarkably ignorant. What's more remarkably ignorant is tethering a mainstream stablecoin to other mainstream cryptocurrencies. And you can see that both have been done with consequentially disastrous effects. This is precisely what happens when the people in charge don't (or can't) think outside of the box.

A Rising Tide Lifts All Boats

This adage is not to be taken lightly in the case of the ever-compounding and Matrixed aspect of the entire Eco System. It is unlike any other world system because it is entirely predicated on advantaging the Eco System inhabitants as opposed to the conventional world system, which normally operates at the *expense of* the multitudes of humanity.

The entire premise of the ETHOS™ BIIOSPHERE™ Eco System was one of equity, fairness, and justice for the masses of humanity; a System engineered specifically to achieve that end.

The exorbitant and usurious interest rates of up to 26% and even higher for loans for the average person traps them in the never-ending cycle of payments that barely reduce the principle and balance of their credit cards.

System Participants (SPs) will be able to take out loans against their savings assets which are used as collateral. This will assure that the accumulating value of the coin will not be diminished or subject to catastrophic failure or volatility by 'unregulated' withdrawals. It's a unique and Patent Pending feature of the System.

A Rising Tide Lifts All Ships

Along with stable currencies, the major vessels of Commerce are unimaginably important to the world economies. The ETHOS™ Eco System utilizes and supports external world economies with a massive influx of globally generated capital and Capitalization of immense proportions due to the massive population of the "Autonomous" Eco System.

One Thing is Certain

Besides death and taxes, one thing is absolutely certain; the ETHOS™ BIIOSPHERE™ monetary generation and capitalization Eco System is peerless. It is peerless because it is entirely unique. It is entirely unique because it is "For the People by the People" and engineered specifically to benefit the masses of humanity firstly, and world governments, commerce, and economies subsequently.

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Value Upon Value

The tremendous value of utilizing an inter-System-only, secure blockchain, multi-token-based System, capitalization-generation, allocation, disbursement, and underwriting is unparalleled, and of course, Patent Pending.

The Pending Patents are extremely involved and complex. Yet the Eco System is pleasantly organic, simple, easy to understand and operate, and most of all, the saving grace for humanity. What could be better?!

Cutting Edge

The ETHOS™ BIIOSPHERE™ Eco System is cutting edge, in every way possible. That's what made Microsoft, Apple, Tesla, Bitcoin (RIP), Amazon, Google, Facebook, and all other technologies that were ahead of their time relevant even when future technologies of greater magnitude surpassed them.

Why? Simple. Because they were the foundations of all other up-and-coming technologies and, therefore, never lost their relevance. The loser exceptions were those such as Talkomatic, Bitcoin (PoW) and Netscape, Friendster, AOL, and a few other earliest pioneers. The problem for them was that they were so early-on that technology entirely passed them up, largely because they either missed the signs, the boat, or weren't scalable or adaptable.

Revolutionary and Highly Disruptive

And lastly, it can't be stressed enough that the ETHOS™ BIIOSPHERE™ Eco System is cutting edge, in every way possible. That, and its entirely unique methodology places it in the *peerless* category, a category few technologies have ever achieved, or ever will.

Beyond that, it's revolutionary and highly disruptive, making it remarkably adept for the unsettling times the world has found itself in during the late 20th and this 21st Century, when world systems are undergoing or desperately need to undergo overhauls on a deeply systemic level. ETHOS™ is and will be the ultimate technology break-through to spearhead the transformation.

"The times, they are a-changin" – and absolutely need to… but not without ETHOS™ leading the way. An absolutely historic - *altering of civilization* is here, now, and soon to be revealed to a very hungry and desperate world needing it more than ever before… with those involved in its early genesis standing to gain immeasurably…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.marketplace.org/shows/marketplace-tech/how-the-crash-of-a-stablecoin-led-to-the-loss-of-savings-for-thousands-of-people/
https://www.marketplace.org/shows/marketplace-tech/ftx-bankruptcy-points-to-more-difficult-times-for-crypto/

[2] https://bitgert.com/

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[3] https://www.fisglobal.com/en/insights/merchant-solutions-worldpay/article/what-is-credit-card-processing

[4] https://learn.bybit.com/blockchain/fastest-cryptocurrencies-high-tps/

[5] https://www.businessinsider.com/personal-finance/proof-of-stake-vs-proof-of-work.

[6] https://www.investopedia.com/terms/p/proof-assignment-poa.asp

[7] https://www.investopedia.com/non-fungible-tokens-nft-5115211

[8] https://www.investopedia.com/usd-coin-5210435

[9] https://www.investopedia.com/terrausd-crash-shows-risks-of-algorithmic-stablecoins-5272010

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

ACTIION™ and TAXATION

How R.E.A.L.® ACTIION™ will Virtually Eliminate Taxes on Gains and Positively Affect Taxation

In Brief

The Problem

The **Primary problem**: Taxation is excessively burdensome in its application, regulation, and corollary effects.

The **Secondary problem**: People are fed up with inflation and taxation eroding their lives, reducing their lifestyles, and there's no end in sight to the deterioration of buying (living) power.

The Fix

In short, the only equitable fix is to eliminate personal taxation and employ a sole Value Added Tax (VAT) in addition to reasonable Tariffs. The answer is **ACTIION™**. We'll show you exactly how and why in a moment.

The Bottom Line

Lowering taxes stimulates economic activity and federal revenue, taking on an inverse relationship. So why excessive taxation and inflation? Simple, the debasement of a currency is done to enrich a certain sector of people or business or temporarily enrich a government through inflation. This can lead to hyperinflation. Slowing down an economy therefore becomes paramount, and it's accomplished by taxation and recession related methods. Unrestrained Government spending is never good for the average person, or even for businesses and economies.

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Government Tax Revenue in the U.S. - Statistics & Facts

Oliver Wendell Holmes Jr., Supreme Court Justice for 30 years, once declared: "I like to pay taxes, with them I buy civilization". After all, governments require some form of funding if they hope to provide the services and structures that constitute a society.

The most common form of taxation in the modern era is income tax with the general idea being that people contribute a certain amount of what they earn in order to provide government services, and promote the well-being of society through various social programs, education, fire departments, and infrastructure - or what could more broadly be described as the redistribution of wealth. [1] Note: See footnote [1] for exhaustive amount of information.

Income tax revenues and forecast in the United States from 2000 to 2034

(in billion U.S. dollars) [2]

Tariffs?

'It Won't Work' and Would Impact Poorer Americans

As enticing as it sounds to eliminate taxes and replace them with Tariffs, it just won't work, said Robert Persichitte, CPA, CFP, CFE, affiliate professor at Metropolitan State University of Denver and financial planner at DeLAGify Financial.

"Let's do some simple math under the assumption that we don't need to fix the deficit: Income tax gives us $3.29 trillion in revenue. Our total imports are $3.8 trillion. Therefore, we would need nearly a 100% increase in tariffs without people switching to cheaper alternatives which is not a realistic outcome." [3]

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A 'Hit on the Economy'

Erica York, senior economist, research director at The Tax Foundation, recently wrote in a blog post that "to replace the roughly $2 trillion of revenue raised by the individual income tax with tariffs would require astronomically high tariff rates."

And several experts agreed with this premise. For instance, Bryan Riley, director of the National Taxpayers Union Free Trade Initiative, also said that a tariff initiative "wouldn't be possible." According to him, in 2023, the individual income tax generated $2.2 trillion in federal revenue while Americans imported $3.1 trillion in goods — and based on that level of imports, it would take a tariff rate of 71% to generate $2.2 trillion in federal revenue.
"However, a tariff rate of 71% would dramatically reduce the volume of imports. As a result, the revenue generated would be nowhere close to $2.2 trillion," he said. [3]

Feasible Under Certain Conditions

Meanwhile, other experts noted that the elimination of income taxes can be feasible if the importation of goods coming from other countries levied with tariffs will be greater than the amount of revenue our government currently collects in income taxes.

"A tariff approach to revenue generation will foster more economic growth within our own country as workers will have more disposable income to spend on goods and services," said Karla Dennis, founder and CEO at Karla Dennis & Associates.

According to her, for instance, this could help businesses generate more money to expand and pay wages. "It will hopefully minimize the interactions that current taxpayers have with the IRS as most taxpayers are fearful of this government agency," she added.

Yet, she also noted that the downside is prices will increase on products relying on imported goods. "Additionally, the predictability of revenue from tariffs would be volatile as imports are based on demand," she said. "During COVID-19, we could not receive our normal imported goods — this, it may not be a smart business decision to rely only on tariffs." [3]

Tariff Feasibility

Other experts noted that the feasibility of a Tariff plan ultimately rests on cutting government spending, not replacing one tax with another.

"Research shows that the Tax Cuts and Jobs Act would have been more successful in spurring growth and wage gains if […] a trade war had not been waged" said Thomas Savidge, an economist with the American Institute for Economic Research.

According to Savidge, if government spending can be cut in tandem with phasing out an income tax, there is a chance of success.

"Otherwise, Americans will be no better off with a different set of taxes (tariffs) and the government will face a budget crisis from status quo spending," he added.

Eliminating Income Taxes

Finally, some experts– such as Paul Miller, CPA, founder at Miller & Company — did note that there are some benefits to a Tariffs plan, such as simplicity as eliminating income taxes would simplify

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the tax system, reducing compliance costs. In addition, it could help savings and investment as more disposable income without income taxes could spur economic growth and there could also be potential for job creation. [3]

Why ACTIION?

The ultimate consequence of ACTIION™ is firstly to produce a zero net tax on the average person and enable a higher standard of living across the board. The second effect would compel the development of a more simplified, thoughtful, fair and equitable system of taxation.

The third effect would be to compel a systemic alteration of how Governments and businesses fundamentally operate as a whole, and how they treat people; treating them less as a tool and means to their own ends, and more as a cooperative engagement to the ultimate end of a more stable, fulfilling, and sustainable – humanity-first driven civilization.

Technology Compels Change

The Technological advance of R.E.A.L.® technology via ACTIION™ will doubtless and absolutely compel change, as all new and advanced technologies inevitably do. The question remains: will those who can best effect the change, creatively adapt, engineer, and produce a better world using ACTIION™ as the catalyzing and empowering force it is intended to be.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] Government tax revenue in the U.S. - statisticshttps://www.statista.com/statistics/217493/revenues-from-income-tax-and-forecast-in-the-us/ & facts | Statista

[2] Income tax revenues and forecast U.S. 2034 | Statista

[3] https://www.gobankingrates.com/taxes/tax-laws/should-trump-eliminate-income-taxes-tax-experts-say/\

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DISRUPTIVE BY DESIGN

ETHOS™ and ACTIION™

How R.E.A.L.® ACTIION™ will Positively Affect the Humanitarian Industry

In Brief

The Problem

The **Primary problem**: Few people give to humanitarian charities, because few people have enough money to give, *and little personal incentive to do so*. Charity indeed, is "waxing cold".

The **Secondary problem**: People are fed up with inflation and taxation eroding their lives, reducing their lifestyles, and there's no end in sight to the deterioration of buying (living) power.

In fact, the problem is accelerating, resulting in further contraction in charitable giving, resulting in further downward pressure on the general public's ability and desire to finance Charities; a vicious cycle with no end in sight.

The Fix

In short, the only equitable fix is to provide both *incentive* and *ability*. If you can fix the ability problem, you can more effectively address the incentive problem, *how* to generate money for critical humanitarian needs. The answer is **ACTIION™**. We'll show you exactly how and why in a moment.

What is ACTIION?

ACTIION™ is a 501(c)3 Corporation formed for the express purpose of providing other qualified Charitable Foundations and Organizations with financial capital to increase their Humanitarian Relief Aid, scope, and effect.

ACTIION™ offers an inescapable incentive for its Members to donate, and not just donate, but donate *significantly large sums of money* to Charity, Globally, and effortlessly. Why? Because of the incredibly massive tax write-off advantages, and we'll show you how you'll simply have to take advantage of this Patent Pending technology. But first…

What do the Major Religions say about Charity? [1]

Buddhism:

- The Buddhists have a required action called Dana. This concept includes giving, sharing, and selfless giving without anticipation of return or benefit to the giver.

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- There is also sweat Dana, where the giver can donate time and effort such as working in a soup kitchen or on a construction project. [2]

Christianity:

"Charity covereth a multitude of sins." 1 Peter 4:8

- Christian giving originates from the beginnings of Christianity where early Christians shared with each other and the larger community. Other concepts of charity are based on Judaism through the teachings of the Old Testament and through the life of Jesus based on the teachings in the New Testament. Christianity historically developed charitable institutions such as schools, hospitals, and social service agencies that remain strong pillars in today's communities. [3]

Islam:

- Zakat is the third pillar of Islam, compulsory giving for those Muslims whose incomes are at a particular level; it is considered a purifying tax. The concept becomes much broader as zakat can only be spent on eight specified categories according to Surah 9:60: (1) the people who do not have anything, so they are in need of asking others for food, clothing, health services and shelter; (2) the poor who may have money, but it is not sufficient for their basic needs; (3) *zakat* collectors (which can include Islamic charities in absence of a Caliph); (4) for God's cause (which includes every kind of struggle for a righteous cause); (5) debtors; (6) wayfarers (or travelers); (7) freeing captives; (8) reconciling hearts.
- If a person does not fall into any of the listed categories, then they are prohibited from receiving *zakat*, though they may be eligible to receive other sources of charity. [4]

Judaism:

- Jews have an obligation to perform charitable works known as tzedakah. Maimonides, a great rabbi, organized the levels of charity from least to most meritorious: [5]
    - Giving begrudgingly
    - Giving less than you should, but giving it cheerfully
    - Giving after being asked
    - Giving before being asked
    - Giving when you do not know the recipient's identity, but the recipient knows your identity
    - Giving when you know the recipient's identity, but the recipient doesn't know your identity
    - Giving when neither party knows the other's identity
    - Enabling the recipient to become self-reliant

We could readily conclude that the strong impulse to give in the United States may be based in part on strong pluralistic religious teachings that either command or encourage the act of giving with an understanding that giving may occur in several forms.

In these lean economic times, where the average person has had to scale back their standard of living, where does that leave charitable giving?

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The R.E.A.L.® ACTIION Advantage

WHAT IS IT?

In short, it's an advancement in the R.E.A.L.® (RCG) technology called **"Parallel Gifting"**, a massive **ZERO TAX** event game-changer.

1. **Crypto and Crowdfunding are both individually taxable.**
2. **The unique, Patent Pending "Parallel Gifting" System *nullifies up to 100% of taxes*.**

HOW DOES IT WORK?

The money you Receive in the R.E.A.L.® Gifting/Receiving Platform is *largely-to-entirely offset* by what you (auto) "Donate" in the ACTIION™ Charitable Foundation platform. The end-result is a **ZERO TAX** to near-zero taxable event.

The platforms share the same Smart Contracts and Operational Database for a seamless and cohesive UI/UX. See the website and video here: **https://ACTIION.io/home-R-E-A-L-ACTIION/**

Here's how R.E.A.L.® Technology creates a non-taxable event - no matter how much $$ is received.

The PROCESS

R.E.A.L.® Members join ACTIION™ - a Charitable Foundation that donates money to other well-established and existing global Charitable Foundations to support their humanitarian work.

After joining ACTIION™, R.E.A.L.® Members auto-donate an initial $25 into the ACTIION™ Charitable Donation Platform. The $25 comes from the Member's "Cycle" money, so there's ***nothing out-of-pocket***. This begins the unique Patent Pending ***"Parallel" Gifting***.

"Where Good Things Happen."

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The money that is generated for the Member in their R.E.A.L. Gifting account, (all of which goes to the Member), is duplicated in their ACTIION™ Gifting account, (all of which goes to ACTIION™ Charity). This "off-sets" monetary receipts of Members.

The result is that the Member's tax liability is reduced down to net **ZERO**, (minus "Advantage" and Bonus Cycles).

So, even if R.E.A.L.® Members are receiving many thousands of dollars per year they pay **ZERO** in taxes. AND, Global Humanitarian Aid is a major beneficiary.

What If… there was a far more effective Monetary Generation and Distribution, Charitable Foundation business model way… And now there is…

But there's more…

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STATISTICS

Largest donors of humanitarian aid worldwide in 2023 [6]

Global Humanitarian Overview 2024

In 2024, nearly 300 million people around the world will need humanitarian assistance and protection, due to conflicts, climate emergencies and other drivers. This year's global appeal reflects extensive efforts by humanitarian partners to prioritize response in areas where people face the most life- threatening needs. Nearly 181 million people in 72 countries are targeted to receive humanitarian aid and protection next year.[7]

World Poverty Statistics 2024

« The opposite of poverty is equity »
Ethos

"Facing the harsh reality of extreme poverty, over 700 million individuals globally survive on under $1.90 per day, a crisis that disproportionately affects children."[8]

But there's far more to the Humanitarian Aid need besides poverty that encompasses so many critical factors of life and living.

People in Need of Humanitarian Assistance at Record Levels

According to a United Nations report: "We know what needs to be done. But, we lack the

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funds to do it. Chronic underfunding and record levels of humanitarian need are stretching the system to the breaking point. Halfway through 2023, we have received just 20 per cent of funds needed under the Global Humanitarian Appeal. [9]

The Government "Fix"

However, the "fix" Governments offer is to increase taxation and largely give the money away to various globalist causes, with inefficiencies often resulting in money "falling to bad actors, woke international organizations, waste, fraud, and abuse" due to systemic "lack of accountability". [10]

According to the Heritage Foundation, "Foreign Aid Isn't Charity", with minimal oversight, increasing corruption and waste.[11]

According to ForeignAssistance.gov, in 2023 the US Government spent nearly $61 Billion on foreign aid, with half of that budget going to ten countries. [12]

"Myth of Wasted Foreign Aid"

And finally, there's the "Myth of Wasted Foreign Aid" that keeps many people from donating money to truly worthy Charitable causes. [13]

As Charitable organizations, both Private and Public Foundations tend to do far more and far better at managing and controlling how their donation money is acquired and spent, or delivered.

Firstly, they are more highly accountable to the scrutiny of Government taxing authority oversight.

Secondly, they tend to possess a higher standard of moral accountability for and from themselves, and of course from their supporters.

Thirdly, they truly and deeply care.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.purdueglobal.edu/blog/human-services/helping-those-in-need/

[2] https://www.manitobabuddhistchurch.org/dana.html

[3] http://www.alliancemagazine.org/en/content/traditions-giving-christianity

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[6] https://www.statista.com/statistics/275597/largers-donor-countries-of-aid-worldwide/

[7] https://www.unocha.org/publications/report/world/global-humanitarian-overview-2024-enarfres#

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[9] https://reliefweb.int/report/world/global-humanitarian-overview-2024-un-launches-46-billion-appeal-2024-global-humanitarian-outlook-remains-bleak-enar

[10] https://oversight.house.gov/release/hearing-wrap-up-more-accountability-mechanisms-needed-to-safeguard-foreign-aid-falling-into-bad-actors-and-woke-international-groups

[11] https://www.heritage.org/budget-and-spending/commentary/foreign-aid-isnt-charity

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"Accountable Assistance: Reviewing Controls to Prevent Mismanagement of Foreign Aid."

[13] https://policyoptions.irpp.org/magazines/opening-eyes/the-myth-of-wasted-foreign-aid/

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

- Why We Need a Universal Basic Income System -

How Private Sector Systems combined with ETHOS™ are the Only Viable Way

Why UBI?

The short answer: To resolve numberless world problems – not the least of which is poverty, hunger, homelessness, and mind-numbing *needs,* ranging from those of children to adults, the infirm to the elderly, and everyone in-between; literally *everyone,* not the least of which is the *average* person who lives a hand-to-mouth existence. The only question is: How?

The rhetorical non-rhetorical question: Do you have a better idea than a residual income-type based system to solve world hunger, want, and the bulk of other man-made problems, besides murdering entire populations and subjecting them to onerous taxes or Socialist/Communist/Fascist populous control? Then have at it. In fact, many 19th thru 21st century countries have tried various socialist type systems, most ending in a form of fascism, others either overthrown, collapsed, or teetering on-the-brink zombie economies.

From Stalin to Castro and beyond, entire countries, large and small, have suffered some form of population subjection, of one form or another, all in the name of progress, the greater welfare, and the common good. Yet…

Stating the obvious

Poverty is more widespread than ever, ironically often more prevalent in socialist countries, and definitely totalitarian ones. Poverty is expanding while wealth further expands but consolidates into the hands of the few, and generally at the expense of the majority. Then, too often it's used to manipulate the peoples and economies to the further benefit of the few. It's a historically established fact, problem, and anti-productive "solution" ridden revolving socialism-paradigm door.

However, there ***is*** a solution: ETHOS™. It resides in innovation produced by the private sector, to be logically and practically owned, operated and administered by the private sector.

Why Private Sector?

The short answer: The private sector is the only sector that actually generates money and is far more accountable to and for that money than governments. It also self-regulates and operates more efficiently and effectively as a business.

Government, along with personal and business overspending and other debt, has created a U.S. $500 Trillion Interest Rate House of Cards. Furthermore, government handout programs create dependency, often intentionally. Then there's the inefficiency and corruption that inevitably plague government programs at every level, particularly "humanitarian" programs. Those are the easiest programs to generate wealth, through taxes and other means, and siphon off wealth from.

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And lastly, all forms of governments have inherently always failed to deliver on their grandiose promises to one degree or another, at one point or another, and have themselves historically failed, either in large part or entirely. Governments have often hired private sector companies to resolve and overcome this inherent problem, and in fact progressively do so more often now.

Visionaries

The world needs visionaries. It also needs to incubate, encourage, and reward them. Some visionaries, like Thomas Edison, Bill Gates and Steve Jobs, et al., are actually able to effect previously inconceivable global, societal change, and affect millions, even billions of lives through their innovations. Imagine life without a cell phone. Many other visionaries affect global society through their business or finance prowess. This inventiveness, this prowess, is rewarded with – money – and a whole lot more, and rightly so.

Reward innovation, and innovation rewards society. Fail to reward people and innovation comes to a stand-still, creating a sweeping stagnation that would result in the polar opposite of progress – regression – and take all of society down along with it.

Follow the Money

But what then of inequity, and how to solve it? First, there's a bit more to briefly understand. Let's take a quick look at inequity first to help put things into perspective.

As of this writing, there are 2,755 Billionaires in the world, according to Forbes, with a combined wealth of over US$12 Trillion. According to a 2017 Oxfam report, *the top eight* richest billionaires own as much combined wealth as "*half the human race*". Millennial billionaires are the most likely to be women, with roughly the rate of all other generations at 19%. The combined wealth of the top 10 Russian billionaires is US$185.8 billion.[1]The staggering Billionaire Club list goes on.

Follow the Rest of the Money

As of this writing, there are a staggering 56.1 *Million* millionaires in the world, according to Google and Fortunly.[2] The United States is at the top of the list, with 21,951,202 millionaires, followed by China with 5,279,467, and Japan with 3,662,407, and so on.[3]

The Point

Our point is, there's more money in the world now than ever before in history. In fact, the global GDP for 2021 was $85 Trillion U.S. dollars. Therefore, there can be even more money, and in fact much more, with all that additional capital to help the masses of humanity, to raise up everyone to a higher standard and quality of life. This would need to be accomplished through a UBI System - (a System actually capable of *generating* it). Call it UBI, call it whatever you want, but there's no doubt that such a system is necessary, and no less than a moral imperative.

To What End?

It is estimated that there are 150 million homeless people worldwide.[4]UNICEF estimates that356 million children live in extreme poverty. It's estimated that 1 billion children (about 1 in 2 children worldwide) lack at least one essential necessity, such as housing, regular food, or clean water.[5]

To What Other End?

On the other end of the spectrum, how about also helping the middle to low-income class?

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Statisticians say middle class household income is between $25,000 and $100,000 a year. Between $100,000 to $250,000 is deemed "upper middle class". Between $25,000 to $12,500 is considered lower middle class, and below $12,500 is considered poverty level.

In 2020, according to Pew Research, 17% of the global population could be considered middle income. The majority of people around the world would be considered below this – at 51% being low income, and 10% poor. And then there are the destitute. An Oxford University study to identify the multidimensionally poor in the developing world has found that in 49 countries, half of the poor are so deprived they should be classed as 'destitute'.[6]

Imagine

Now just imagine if this can be fixed, in fact, easily fixed; a higher quality of life for everyone, simply by harnessing the power of the masses. The big tech giants did this, largely for their own financial benefit and that of their shareholders. The "big five's" combined valuation is now nearly US$10 Trillion, accounting for almost a quarter of the S&P 500. [7]

What if fixing the lack of sufficient income problem could actually benefit everyone, *including governments and the broad business sector?*

What can be done?

The short answer is: Firstly, and simply, a willingness to correct the problem; and since that already exists to varying extent; Secondly, a System capable of achieving suitable, sustainable Equity, worldwide. Again, enter ETHOS™, a technological System of comprehensively engineered architecture - whose time has certainly come - to provide a workable, equitable, achievable, Universal Basic Income or UBI.[8] The implications are as varied, penetrating, and far-reaching as the BIIO System™ itself.

The 3 Pillars: Money – Finance – Commerce

For any UBI System to work - it has to:

1. *Generate* **M**oney – to supply the Income, and employ [an entirely inimitable] methodology of compounding to multiply it. (Taxation is not monetary *generation*).
2. Engender **F**inance – to further regulate, direct, [and compound] the Money.
3. Generate **C**ommerce – to provide Economy, as well as strength, stability, and contribute to perpetuity, and employ [an entirely inimitable] methodology of compounding to multiply it.

These are the three primary, fundamental UBI pillars. In addition to these three, there are three more congruent pillars which support the MFC pillars. The next three supply necessary and invaluable reinforcement. If the MFC components are the cement, the IES components are the reinforcing agent; the analogy of course being that if concrete is strong, reinforced concrete is far stronger and magnitudes more useful.

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For any UBI System to work - it has to *additionally*:

1. Generate **E**quilibrium – and through systemic equilibrium, harness, magnify and stabilize the **M**oney-**F**inance-**C**ommerce powerhouses.
2. Generate **I**ncentive – to encourage and supply systemic growth and enticement.
3. Generate **S**ynergy – to magnify and multiply [compound] the inherently powerful effects of the individual monetizing **MFC** system components.

MFC/EIS - System Mechanics – Monetary Generation

In order to effectively generate money without "*taking*" it from somewhere or someone, such as in taxation, a [UBI] System would need to generate it, and generate it in magnitudes. This would have to be accomplished entirely organically, systemically comprehensively, and absolutely synergistically.

The ETHOS™ methodology and architecture to achieve this is through remarkably powerful, circuitous, self-perpetuating technological algorithms that were engineered to specifically address this *first principle-based mechanism need*, i.e., monetary generation – copious, and compounding. Without it, say goodbye to a truly workable or healthy UBI system.

First Principal Economics:

Understand the basics, or don't understand at all.

Inflation

Firstly, simply giving people money – without a mechanism to stimulate an economy through economic activity or economic growth via fiat monetary injections- would undeniably result in inflation - in direct proportion to the degree of the increased monetary supply.

Taxation

Undeniably, taxation cannot solely supply the tremendous amount of capitalization necessary to finance a UBI system. This alone disqualifies it because governments gain their spending money by taxes – or inflation. Too, taxation of corporations and businesses is simply passed along to a limited pool of consumers in the form of higher prices - or less potato chips per bag.

Furthermore, taxation isn't 1) compounding, 2) sustainable, 3) productive, three entirely necessary components; because taxation is generally anti-productive, and any UBI system would have to be *productive* of money, goods and services, not just to benefit the UBI system, but also benefit the various means of production and entire economies along with them, *symbiotically*.

Economic Bubbles

Additionally, economic stimulation created by mass injection of fiat money into an economy without the support of production creates economic bubbles – because the excess money has to go somewhere. In the case of stock market and other investment bubbles, they eventually crash and take a tremendous amount of wealth, dreams, and aspirations down with them.

This is "Bubble Economics", and bubbles burst - every time. Any UBI system would have to inherently preclude this – if not rise above it – and raise economies up along with it.

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Bankers and UBI

Bankers have an asymmetric exposure to the risks they take, encouraging them to take on so much risk that they put entire economies in peril, in one instance resulting in the "Too Big to Fail" crash of 2007 and further resulting "Great Recession". Governments tend to be no better.

Therefore, any UBI system would have to be financially self-regulating and *virtually* autonomous on two levels; autonomous as in self-governing; and, autonomous as in controlled by system algorithms beyond the ability of outside or inside manipulation for personal gain.

Economic Distortions

Secondly, to simply give people money, for *free*, would result in no one wanting or needing to work.[9] This would dramatically affect key industries worldwide, creating economic distortions of all kinds, resulting in a lack of goods and services, profuse supply chain issues, and creating want and deprivations in direct proportion to the scope and extent of the giving; the antithesis of humanitarian UBI.[10]

Equalization - Equilibrium

Thirdly, the economic stimulation would have to be as great or greater than the supply of money - to counterbalance, reduce or eliminate any negative corollary side-effects. The most effective method to accomplish this would be through commerce, which in itself would additionally stimulate the various means of production. But commerce alone would not be enough.

Compounding

Fourthly, to generate enough capital wealth to fuel an economy the size of the greater mass of all humanity combined, a UBI system would have to employ a methodology of compounding the various aspects of **M**oney, **F**inance, and **C**ommerce to enable sufficient monetizing output throughout the extent of the system.

Compounding is so powerful, in fact, that Einstein was famously noted for saying it was the "Eighth Wonder of the World". *Synergistic* compounding is then even far more potent and powerful. Any UBI system would then have to produce and harness this massive amount of power in order to supply for the needs of the masses of humanity, whether country specific, or globally.

Stability - Cohesion

Fifthly, to encourage, stabilize, and cohesively address the needs for the various means of production, a system would have to be employed that would compel and reward personal growth, integrity, and work ethic, without negative, coercive, communist style people-control. The ETHOS™ BIIO System™ utilizes M.A.R.I.S.™ to achieve this absolutely essential stimulation / stabilization element and additional synergy.[11]

How ETHOS™ Overcomes the Myriad Problems with UBI

Solving the plethora of UBI Problem(s)

The significant and immense power of the ETHOS™ UBI technology, architecture and methodology, and its resulting power to generate wealth and commerce was specifically engineered to overcome the tremendous number of problems associated with giving people "free" money – such as the world's [teetering] Welfare type Benefits systems have attempted to do.

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These safety-net Social Welfare systems are not funded through money saved or invested by Governments, but by them *taking* money from individuals and industry, creating an ever-increasing drag on economies, since the money taken could have been otherwise saved, invested and/or spent into the economies thereby enriching them. Businesses could invest and re-invest it in their own growth adding to the economy through expanding jobs and new product development. Most-all forms of expansion lead to progress.

Economic Contraction and Contradiction

Taxation and inflation, in the final analysis, are largely methodical forms of contraction. They're also forms of monetized contradiction, because those are the tools used by Socialists to capitalize their 'entitlement' programs. As the late British Prime Minister Winston Churchill once said, "The inherent vice of capitalism is the unequal sharing of blessings; the inherent virtue of socialism is the equal sharing of miseries."

This is furthered by another late British Prime Minister, Margaret Thatcher: "The problem with *socialism* is that you eventually run out of other people's money." This basic math principle appears lost on idealists and do-gooders, the ones who tend to promote UBI the most, and the ones least capable of reliably producing or operating a highly complex UBI system.

Socialism Fails

One cannot point to a historically, truly Socialist country that didn't ultimately fail or reduce its citizens to eventually subsistent poverty, with the populous unrest finally revolting and producing a political reset. Unfortunately, those same populous became accustomed to non-capitalized (i.e., non-Capitalistic) living off the teat of government. So, they subsequently demand the new government similarly provide for them, burying themselves in the same socialized-money-mess, and suffering through the same cycle, over and over again, unless of course the government develops a fascist military to subjugate the people and thus prevent its own demise. This is the reason(s) that once a country turns Socialist it is near impossible for its citizens to extricate themselves from it.

Socialism Sells

But Socialism sells. At least the soft, velvet glove version of it. The Pew Research Center shows the 2021 total of US populous leaning towards Socialism is a net 42 percent, with 55% of Democrats embracing it.[12] A 2019 Gallup Poll indicates: "Socialism as Popular as Capitalism Among Young Adults in U.S." [13] And the ever-upward trend continues. It's quite apparent that before the U.S. goes permanently down this slippery slope, something needs to be done to save its economy and the future of the country from the ravages of false indoctrination and usurious-to-failing government and other financial systems and institutions.

ETHOS™ Sells Better

As explained within the various disclosure materials and articles, ETHOS™ solves this particular initial, glaring, and socially inherent problem of monetary injustice and want by copiously generating both money and economic activity, and does so in the order of magnitudes. "Spend your way to happiness" wouldn't be an axiom too far from the truth through BIIO System Mechanics™. And who wouldn't want money and "stuff"? And plenty of it.

You get what you (don't have to) Pay for

What goes around indeed comes around. In the case of ETHOS™, it goes and comes around in

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orders of magnitude, not merely for the few at the expense of the many, but for the benefit of all, fair and balanced, without demonizing, disenfranchising, or taking wealth or opportunity from the wealthy in the process. The cost? Remarkably minimal. It's so minimal, in fact, that it's hard to believe the System produces so much output from so little input. But that's the effect of synergy and compounding for you, combined with remarkably engineered and/or re-engineered technology – Disruptive by Design.

Aging Population Concerns

"We will have a shortage of producing, tax-paying people. It's going to strain our finances as we try to meet the pension needs of the future, but it's more than that. There is an economic burden that's going to be imposed because we will have relatively fewer people of working age available to support what is, effectively, a huge overhang of dependent retirees going to come on stream in the next 20, 30 years."[14]

This makes the case for ETHOS™ even far more serious, compelling, and necessary.

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Footnotes:

[1] https://www.visualcapitalist.com/richest-people-in-the-world-2022/

[2] https://fortunly.com/statistics/millionaire-statistics/#gref

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[7] https://www.geeksforgeeks.org/top-5-tech-giants-in-the-world/

[8] https://en.wikipedia.org/wiki/Child_poverty

[9] https://www.brookings.edu/research/ten-facts-about-covid-19-and-the-u-s-economy/
https://sgp.fas.org/crs/row/R46270.pdf
The toll the COVID-19 pandemic government mandated shut-downs of businesses and subsequent small-business failures has exacted on the global economy has been significant, with the International Monetary Fund (IMF) estimating that median global GDP dropped by 3.9% from 2019 to 2020, making it the worst economic downturn since the Great Depression.

[10] https://www.usatoday.com/story/money/2022/01/04/great-resignation-number-people-quitting-jobs-hit-record/9083256002/

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USA TODAY - Great Resignation: The number of people quitting jobs
In November 2021, job quitting leaped from 761,000 the prior month to 920,000 in restaurants and hotels, the industry hit hardest by job losses and worker shortages during the health crisis. Quits rose from 606,000 to 660,000 in education and health services; from 953,000 to 996,000 in trade, transportation and utilities; from 113,000 to 154,000 in financial activities; and from 730,000 to 798,000 in professional and business services.

[11] M.A.R.I.S.™ is an acronym that stands for Matrixed, Amalgamated, Recapitulating, Income System. It's the entirely unique, entirely just, entirely equitable Distribution System for the System proceeds (money, goods, and services). This is accomplished through reasonable and equitable qualification requirements generally relating to societal contributions such as employment, education achievement levels, etc.

[12] https://www.pewresearch.org/fact-tank/2019/06/25/stark-partisan-divisions-in-americans-views-of-socialism-capitalism/ft_19-06-25_socialism_most-republicans-strongly-reject-socialism-democrats-more-positive-less-vehement/

[13] https://news.gallup.com/poll/268766/socialism-popular-capitalism-among-young-adults.aspx

[14] https://www.wbur.org/hereandnow/2014/06/12/ezrati-thirty-years
Milton Ezrati is a renowned economist and author of "Thirty Tomorrows: The Next Three Decades of Globalization, Demographics, And How We Will Live."

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DISRUPTIVE BY DESIGN

– Universal Basic Income – The Case For / Against –

FORBES Article - Rebuttal

How the Forbes Article actually proves the case for - and absolute necessity for UBI - and ETHOS™

The foregoing Forbes anti-Universal Basic Income (UBI) article was written by a highly respected Economist, with grave, reasonable concern regarding the feasibility, rational problems, and challenges for the implementation of UBI (as it was proposed in the article). The expert Economist, Author, and Forbes Senior Contributor, Milton Ezrati, offers a clear and objective assessment, and thereby which he proposed there were no realistic means of successfully counter-arguing. And he was absolutely right, based on the entire premise of a UBI system being produced and operated entirely by Government.

However, ETHOS™ is entirely private sector, and as such, the Forbes article actually makes the case for, a private sector owned and operated UBI System, and further proves the ETHOS™ System viability, revealing it to be even more viable, valuable, and arguably even that much more necessary and compelling.

The absolutely revolutionary RCG™ R.E.A.L.® (previously CONTINUUM™) platform and methodology, to perpetuate, populate and feed the entire Eco System, is indeed everything it portends to be, and beyond; to initiate the entire Eco System's Generation, Re-Generation, Distribution, and Re-Distribution of Money. Because the RCG™ is Self-Perpetuating, Self-

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Sustaining, and Fully Automated, (i.e., "Autonomous"), the System has this necessary advantage at being absolutely problem free.

The first and primary problem the Forbes article points out is Government implementation with its highly probable, predictable outcomes. This is due to the fact that when Government attempts to solve a problem, it usually, subsequently, creates larger ones, in many if not most cases. This phenomenon is often caused by what is known as the Hegelian Dialectic, which is comprised of a reoccurring thesis, synthesis, and antithesis – (Identify a problem - Solve the problem - with the intention to - Create another problem). This philosophic is entirely non-existent in the BIIOSPHERE™, as has and will be shown.

The built-in safeguards for assuring the Perpetual and Secure Operation(s) of the System are numerous and continue to be developed as the System becomes more fully understood, which is merely a natural consequence of any comprehensively massive system. The comprehensiveness of ETHOS™ is literally beyond compare, and due to this it's not easy to even describe without doing so in volumes to do it intellectual justice; summaries will have to do.

The following are merely some of the System's solutions to the Forbes anti-UBI article:

1. The System is extremely ***Comprehensive*** and ***Cohesive***. This eliminates considerable problems resulting from a lack of synergy and synchronicity within and without the System.

2. The System is Entirely ***Self-Contained*** and ***Self-Perpetuating***. This eliminates potential problems emanating from outside influences, as well as systemic problems which could produce mild to catastrophic system failure(s).

3. The System Monetary Generating is ***Self-Compounding***. This means the System will never run out of money or resources. The Compounding aspect(s) of the Guardiian Vault Depository™ and the BIIO Coin™ AΩ™ further assures stability and reliability as a byproduct of incalculably massive, and more importantly, consistent wealth generation.

4. The System is Entirely and ***Fully Calculable***. This results in an invaluable *security* via an absolute qualitative and quantitative measurability on all levels.

5. The System is ***Self-Regulated*** and otherwise ***Decidedly Regulated*** to assure optimal results for any given aspect of the System.

6. The System is additionally ***Commerce Driven***, thereby assuring the highest possible results for Monetary Generation, Distribution, and Re-distribution. This will produce Economic viability and stability for the System as a whole and the resulting World-wide Economies, which will be surreptitiously and intrinsically annexed by the System. This System operative

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consequence is an inevitable and irreversible side-effect of the powerful interconnected, synchronous, Monetary Generation Commerce aspect, which additionally, and importantly, utilizes Matrixed algorithms to compound the capitalization going into and driving the Commerce, and also circuitously compounding what is coming out of the Commerce Modules.

7. Because the System is so remarkably powerful at Autonomous [Free] Money Generation, the risk of people simply not wanting or having to work is exceptionally high. Therefore, the System employs a generous Incentive / Reward / Punitive aspect to assure that no one stops working in key industries, such as food production, construction, etc. Incentive is offered for Higher Education pursuits, and Employment in various Industries offer commensurate Rewards to ensure the highest and most competent populating of those Industries, such as science, medicine, and technology.

8. The System additionally has built-in mechanisms that provide special consideration for the Elderly, Disabled, Handicapped, Infirm, and otherwise needy without them having to "qualify" for System benefits.

9. Downward pressure on failed Government Systems World-wide will be dramatically reduced or eliminated altogether: As aging populations increase, and the shortage of tax-paying people decrease, Governments at State and Federal levels will no longer be able to afford or provide for Retirement, Pensions, Social Security, Disability, and plenty of other "Benefits" typically associated with Socialist methodologies, which typically fail to deliver, and *inevitably fail entirely due to unsustainability*.

10. The System is Engineered for ***Consistency, Reliability, and Sustainability*** and remarkably delivers. Current political, philosophical, or other humanitarian "Assistance" methodologies, not the least of which are massive debt-burden Government hand-outs, simply have not, and cannot, compete with the BIIO System™ for its ability to deliver positive results on every level. There would be a very strong resulting possibility that Government assistance programs would eventually be able to be entirely eliminated altogether.

11. Governments will be compelled to rethink their roles as the System provides for every conceivable Societal need and effectively and surreptitiously compelling and constraining the current self-destructive World governing systems to adapt on deeply systemic levels.

The foregoing was merely an overview of the System's capability and significances. As you can see, they are exceptionally far-reaching. Consequently, the System is effectively – Priceless, and

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more than capable of delivering an extraordinarily effective Global Monetary System and New World Order, in the best possible sense.

But the ETHOS™/ MARIS™/ BIIOSPHERE™ System is far more than merely just about money, it's a holistic system, concerned with the entirety of "Quality of Life". And as hard as it may be to believe, the ETHOS™ architecture therefore systemically, synergistically, and comprehensively provides *Fully Paid-For* - Goods and Services - such as:

1. Food, Clothing and Shelter;
2. Shorter work weeks;
3. Earlier Retirement;
4. Education – Pre-school thru College;
5. Health Insurance – Medical, Dental, Vision;
6. General Insurance – Life, Home, Vehicle, Property;
7. Paid Vacations / *Paid-for*;
8. Utilities and Telecom Services;
9. Legal and Accounting Services;
10. Auto-Investment in Commodities;
11. Wellness and Healthcare Products;
12. Pre-Natal thru Elderly Products.

If this doesn't make the ETHOS™/MARIS™/BIIOSPHERE™ System worth serious consideration and critical evaluation, nothing can, and you're back to a harsh world for the vast hand-to-mouth populations - and the hopeless poverty-stricken masses of humanity.

The foregoing FORBES article shows very clearly and concisely how problematic a UBI System can be, and therefore, not only makes a far more compelling case in favor of the ETHOS™ / MARIS™ / BIIOSPHERE™ System, but also clearly shows how desperately in need the world is of a fair and equitable Monetary Generation, Re-Generation, Distribution and Re-Distribution System.

But since money isn't the entire answer to "Quality of Life", there's more; much more. And that's where ETHOS™comes in, with absolutely staggering possibilities and ramifications. It's absolutely ground-breaking architecture. It's a platform with real-world implications and solutions worthy of the most prominent place in history that any technology could ever hold. If Nikola Tesla's "free energy" was a threat to the status-quo, imagine "free - *everything*"…

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What If…
You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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Universal Basic Income: A Thoroughly Wrongheaded Idea

Milton Ezrati
Senior Contributor
Leadership Strategy
I write on finance and economics.

This new Congress will almost surely hear about schemes to provide a universal basic income (UBI) – the idea that the government would give each person a minimum monthly sum regardless of circumstances or need. UBI has gained considerable popularity of late, certainly among left leaning politicians but also among several celebrity business people in Silicon Valley and elsewhere. Though in some contexts the idea has a surface appeal, it is otherwise wrongheaded. ***It would steal resources from those truly in need for broader distribution. It would effectively warehouse people who might otherwise find ways to contribute to society and do so at great cost.***

Though UBI proposals come in many shapes and sizes, all share certain justifications. Prominent among them, not surprisingly, are claims that it would reduce poverty. Proponents have made an easy calculation from government statistics to show that a generous stipend of $3,000 a month for each adult in the country would cut the nation's poverty rate in half. A stipend of $250 a month for each child would reduce child poverty some 40%. UBI, proponents claim, would break the cycle of dependency among the disadvantaged, giving them time and money at last to seek the training and higher education they need to climb the economic ladder. Some of the more starry eyed among those Silicon Valley billionaires behind the proposal add that UBI would help bring on a cultural revolution by allowing people time from toil to "contemplate the meaning of life."

Matters, however, are far from as straightforward as these arguments suggest. ***Cost is an obvious consideration. The most quoted schemes today would, according calculations from Commerce Department data, cost the federal government between $2 and 4 trillion a year***, amounting to a 50% increase in current federal outlays or more than 10% of last year's gross domestic product (GDP). Such a draw on the economy would markedly burden taxpayers and increase government debt with all the associated economic ills. At the same time, such a huge draw on federal financial resources would also preclude other government priorities, such as infrastructure refurbishment, including the building of hospitals and the construction of affordable housing. Both effects would undermine productive incentives and otherwise constrain both public and private investment in the economy. Economic activity and growth potentials would suffer accordingly, not the least because UBI payouts

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would do little to invest in the future except if recipients really do use the funds for education and training.

Not surprisingly, several UBI proponents suggest ways the country might finance the entitlement. These, though sometimes imaginative, would hardly lift the associated economic burdens. Some would sell off government land. That could certainly raise a lot of money initially, perhaps even enough to finance the giveaway for a while. As the government disposed of the land, however, this source of revenue would dwindle and fail to support what the proposers describe as a huge, ongoing entitlement. In any case, such an answer would surely provoke intense resistance from the green lobby.

Other UBI proponents suggest a tax on the market capitalization of public companies. One proposal calls for an initial 3% levy on all corporations followed by a lower ongoing tax. Some would add a 5% levy on initial public offerings and a 3% tax on mergers. A carbon tax occasionally makes it into the mix. Even if these financing options could balance the accountant's books, and that is doubtful, they, like other taxes, would still have ill effects on economic incentives as well as investing and hence on growth prospects generally.

Some, especially among business or libertarian boosters of UBI, contend that the government could easily manage the expense by using the scheme to substitute for all other entitlements programs from unemployment and disability insurance to Social Security and Medicare, even Medicaid. These entitlements presently demand huge outlays, more than half the budget, in fact, and so from an accounting standpoint could probably answer UBI's financing need. But whatever this solution's accounting virtues, it nonetheless ignores certain other facts of life. Such a substitution would certainly encounter political resistance.

Because UBI would have a broad distribution, using it to substitute for welfare and other entitlements aimed at the poor would constitute a transfer from those in need to everyone, many of whom are quite comfortable. In the same way, using UBI as a substitute for Social Security and Medicare would constitute a partial transfer from the old to the young, and using it as a substitute for disability insurance would constitute a partial transfer from the disabled to the able bodied. Though recent polls show more public support for UBI than previously, it is far from apparent that such support would continue once the nature of these transfers became clear.

The vulnerabilities of the disadvantaged also upset easy calculations in support of UBI. Welfare includes demands such as drug tests and home visits because its recipients often have trouble managing their lives, much less their finances. The predominance of payday loan operations in poor neighborhoods, along with furniture leasing outlets and the like, speaks not only to the cash-short nature of residents, but also to their susceptibility to hucksters. Noteworthy in this regard are Census Bureau statistics that estimate how 11 million American adults barely have basic literacy skills and some 30 million have difficulty completing basic financial forms. Without the guidance and strictures of present arrangements, many less fortunate recipients of these stipends would find themselves either bilked out of them or would spend them too quickly. Surely, even dyed-in-the-wool libertarians would balk at telling financial incompetents who have spent their monthly allowance too fast to tighten their collective belts and await the next check. And keeping guidance and support in place would otherwise retain the government intrusion libertarians abhor and add to costs.

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If these considerations were not sufficient reason to question the wisdom of a UBI scheme, the evidence from various trials is not nearly as encouraging as many proposing the program contend. A Bureau of Labor Statistics study of people on unemployment discovered, for instance, that they spent more time in front of the television and sleeping than upgrading their working skills much less contemplating the meaning of life. A similar study on disability recipients revealed similar patterns. Statistics from earlier federal pilot programs on negative income tax, a variant of UBI, are equally discouraging. Between 1968 and 1980, Washington made four controlled trials of negative income tax, involving thousands of people across six states. Hours of work desired by all recipients fell some 9% below to those not in the program. They fell some 20% for married women and 25% among single women heads of household. Desired work among single men fell some 43% below non-recipients. If those receiving the negative income tax lost their job, the spell of unemployment lasted two months longer on average than with non-recipients and 12 months longer for married women.

Against all this contrary evidence, the UBI idea nonetheless has attracted followers. Perhaps it is because proponents in their sincere desire to help others habitually fail to think about the larger economic and social picture. Different proponents perhaps have a political agenda that in this case wants millions more dependent on government. The Silicon Valley billionaires may separately recall how their youthful drive impelled them to innovate and ultimately displace older ways and older firms. Perhaps in UBI they see something that will dull such drive in today's youth, making it less likely to do to them what they did to others. Whatever the motivations -- selfish or simply confused -- these proponents press their dubious solution despite the clearly negative practical repercussions as well as risk to people's self-worth and pride implicit in severing the ties between work and income. ***There must be a better and less risky way to meet today's social and economic challenges.***

Milton Ezrati

I am an economics and investment strategy consultant and serve as chief economist for the NY-based communications firm, Vested. I am a contributing editor for The National Interest and an affiliate of the Center for the Study of Human Capital and Economic Growth at the University at Buffalo (SUNY). In my long career in finance, I have held positions as portfolio manager, director of research, and chief investment officer. My latest book, Bite-Sized Investing, tells beginners of the basic principles of investing and reminds veterans of them. I hold an MSS in mathematical economics from Birmingham University in England and a BA in economics from the State University of New York at Buffalo.

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www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

What if…
Nikola Tesla invented Free Money instead of Free Energy?...

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DISRUPTIVE BY DESIGN

Universal Basic Income – Inevitability – and The Effect of ETHOS™ UBII™ on Economies

How the ETHOS™ Economic System(s) will impact Governments and Humanity

In order to properly understand and appreciate how ETHOS™ solves many economic problems, we must first briefly understand the problems facing the economies of world governments and, through them, the problems facing humanity.

A World without Economic Worry…

What does a World / Society look like when Economies thrive?

Allow yourself to think about this for a moment: Imagine a world where…everyone opportunely contributes to and benefits from - Global Economies that are booming, vibrant, highly stable, and systemically robust…

Humanity is its own greatest resource on many levels. Here we will largely concern ourselves with humankind being its own greatest Economic resource. ETHOS™ is a Monetary and Commerce generating machine, in the order of magnitudes beyond anything known before, the ultimate Economic Stimulator.

What is an Economy?

An economy is the large set of inter-related production, consumption, and exchange activities that aid in determining how scarce to abundant resources are allocated.[1]

Simply stated, an economy is the wealth and resources of a country or region, especially in terms of the *production and consumption of goods and services*. Economy is also careful management of available resources. Both of these qualities are absolutely necessary and vital to any System which would propose to be a genuinely workable Universal Basic Income System.

The Macroeconomic Effects of Universal Basic Income Programs

"What are the consequences of a nationwide reform *of a transfer system* [sic] based on means-testing toward one of unconditional transfers? This question needs to be answered with a quantitative model to assess the general equilibrium, inequality, and welfare effects of substituting the current U.S. income security system with a universal basic income (UBI) policy."[2]

The above study is typical of an entirely tax-based system mentality, exposing how stereotypically limited and limiting UBI proposed systems are when considered by "Academics". Engineering by purely analyzing (or not at all) as opposed to First Principal based Engineering to enable a workable UBI has been the problem plaguing UBI since its first proposition.

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Secondly, the "academic" study utilizes a $1,000 monthly UBI, subjecting the study to bad monetary policy, inflation, and "poverty level" quality of life. This in itself immediately disqualifies the very foundation of the proposal rendered by the study and furthermore renders its outcome basis devoid from serious consideration. Not to say the study doesn't have some merit, but simply to say that its merit doesn't lie in the *solution* category by any stretch. And the reason is simple: most academics are analysts, not engineers, and generally not among the rare breed level of being visionaries.

With that in mind, we beg the question: Who in their right mind would propose that a $1,000 a month UBI based entirely on taxation would be not only a good and possible idea but one worthy of serious consideration? In other words, the majority of the self-involved "academic" study cited, although impressive from a purely abstract "academic" standpoint, is typically woefully insufficient to realistically or even practically translate from its abstract to the hard-core reality of the real world.

Moral High Ground

Yet this is generally what politicians and academics would propose and have the rest of us believe. They propose UBI in this way because they have zero clue about how to achieve a truly workable UBI System that synchronistically, organically, and holistically functions on every level that is important to equitably provide a robustly sustained Economy based Autonomously Monetized System.

Virtue Signal Smokescreen

However, taking the moral high ground is far more important than reality and far more powerful and useful. Thus, politicians and liberal academics, elevated by their sense of moral superiority, use that as a virtue signal smokescreen to obfuscate everything in opposition, allowing them to simply regurgitate remodeled platitudes of how wonderful UBI would be for humanity without remodeling UBI itself to overcome all of the tax-based and other consequential negative effects and impacts.

Mass Hysteria Induced Cognitive Dissonance

Ultimately, promoting unworkable UBI can be boiled down to two things, firstly: that of taking the moral high ground, the ultimate platform capable of false rationalizations and resulting irrational justifications; which to the point, leads directly and inevitably to the second effect: a type of mass hysteria-induced cognitive dissonance.

It's clearly mass hysteric because self-professed humanitarians are communally falling all over themselves to appear profound and "compassionate" and simultaneously suffering an obvious and severe cognitive dissonance by believing they can tax their way to prosperity; and perhaps even worse, actually believing that a below poverty level $1,000 a month would provide a "compassionate" lifestyle. The average monthly rent alone in the U.S. is $1,164, and the median rent is $1,104.[3]

Proof and More Proof

If this doesn't prove politicians and academics tend to be math deficient and suffer severe group-think cognitive dissonance, along with delusions of moral superiority grandeur, nothing can. But it all "sounds good", "looks impressive", and "free money" sells. The promise of free money, or money free from labor, is what entirely fuels the stock market – (and cryptocurrency) until, of course, it doesn't - and markets (built on bubbles) inexorably crash.

Systems Built on Sand

Likewise, UBI systems built on anti-productive taxation, fiat currencies, and non-generation of

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real wealth will irrefutably also crash, all the while politicians and academics attempt to refute the irrefutable even in the face of Mt. Vesuvius erupting. Why? Because that's much easier than actually engineering an entirely workable UBI system.

Too, their all-too-trusting constituents tend to be as incapable of, or disinterested in, valid critical analysis and as cognitively dissonant as their protagonists are. So, it's a win-win, for the blind leading the blind until, of course, it isn't. Buck them, and you're instantly labeled as uncompassionate, inhumane, and of course somehow racist. All the rational, "you can't argue with the math" based reasoning be damned. After all, according to these genius liberal and progressive minds, math is 'racist'.[4]

Production and Consumption of Goods and Services

In order for any economy to survive and flourish, it needs to produce both goods and services. The more it produces, the more viable and prosperous that government or societies' economy and people will be. It's really just that simple. The hard part of the equation is – how to get there.

In China, a fully Communist regime, the two-pronged effect of quasi-capitalism and coerced labor enabled the regime to become the world's largest producer of goods in the history of mankind, to say nothing of their population resource of almost 1.5 billion.[5]

Production and Consumption Needs People that Produce and Consume

As a note, the Chinese government has been encouraging female birthrate increase as a solution to its previous one child per family depopulation policy, which was implemented nationwide in 1980 and ended in 2016. Simple math: larger populations = greater production = greater wealth = more power.

Meanwhile, the U.S. and western civilizations continue to support, fund, and promote birth control and abortion, somehow believing that a population in decline will solve their insolvency problems.

Consumption Requires People that have Money

It's not just about having population it's about the population having money to purchase goods and services. In addition to massive production and populations in China and India, the standard of living is increasingly getting better in India [6] and increasingly better in China.[7] Of course, the consequent reason for this is – that production leads to wealth, and if workers are paid more, they can spend more, which is precisely what makes countries, through their economies, vibrant and strong.

Conversely, the standard of living in the U.S. and western countries is perceptibly declining, in large part due to lack of production, ravaging inflation, negative governmental policies, Socialistic welfare, high unemployment, and stagnating population growth.[8]

ETHOS™ Harnesses the Power of Commerce

To have ultimate Economic impact, a UBI System would have to harness the power of Commerce, not just "give away" money and hope for the best. ETHOS™ fully uses the power of Commerce to further generate even more operating capital for the System, enriching the System to the benefit of everyone. The actual technical mechanics of how this is accomplished is beyond the scope of this brief article, but you can be assured that it's everything it purports to be, and magnitudes more, due to the compounding effects of the synergy generating algorithm(s).

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Beyond the Beginning of the End

The recent ending of U.S. world reserve currency hegemony and the coming demise of the "petrodollar" will force the U.S. to live on a strict budget. Politicians and the Fed will be unable to monetize debt as they did since the end of WWII to give its citizens the previously highest standard of living in the world. When this happens, the paradigm shift from illusion to reality will be swift, brutal, and permanently consequential due to the strength and purchasing power of the dollar being severely weakened, and thus the standard of living along with it.

Once the world's largest creditor nation and producer of goods and services, the U.S. became the world's largest debtor nation and non-producer of goods, sending all of its jobs overseas to China, India, Cambodia, anywhere it was cheaper to produce product for it to consume; a *consumption-based* economy (vs. production/consumption-based); fueled by excess fiat currency production, and that paradigm bubble is now ripe to burst.

Where ETHOS™ Begins

For the U.S. government and its citizens, this is where ETHOS™ delivers, and by magnitudes. The System provides a way out of bad political decisions and decades of monetary manipulation, and debt-based spending lifestyle.

ETHOS™ doesn't have to be voted on or forced upon anyone. It's a private sector Next Generation Technology that's simply entered into, not much different than signing up on Facebook or any Media platform. And because it's *superimposed* upon current world systems, any disruption of those systems will be fluid, organic, and painless. It operates independently of those systems and yet in perfect continuity with many "old world" economic systems, bringing them up along with it to higher and more advanced levels of operation.

Industrious Disruption

As an example, Microsoft (the word being a portmanteau of "microcomputer software") disrupted entire industries, but in a most positive way, for itself and those innumerable industries. It singlehandedly advanced entire world systems.

Then perhaps the greatest all-time disrupter was the then Next Generation Technology – the Internet. Not enough can be said about this (then) entirely New Technology, and yet nothing more needs to be said.

Following this came two other massive paradigm shifts – Google and then Amazon, riding entirely on the wave of that New Technology – the Internet – the technologies that disrupted industries – industriously.

Dynamic Disruption

There's a definite link between competitive dynamics and disruptive innovation.[9] Strangely enough, the Internet wasn't necessarily based on being necessarily economically competitive nor intended to be disruptive. It was first invented for military purposes, simply created to link mainframes at (U.S.) universities, government agencies, and defense contractors around the country.

So, although "intention" doesn't necessarily equate to a result in disruption, ETHOS™ is entirely ***"Disruptive by Design"*** - precisely engineered with the specific intention of disrupting (by correction) the entirety of the primary pillars of Economy, i.e., Monetary and Finance, Media, and Commerce, synchronously, generating a remarkably powerful dynamic synergy. This is

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accomplished through the revolutionary adaptation and modification of non-revolutionary algorithms used successfully by various industries, tried, proven and perfected. Why reinvent the wheel? Re-engineer it? Absolutely; taking the best from the best and making it better; so much better, in fact, that it becomes effectively an entirely New System and Technology.

Why Dynamic Disruption

The dynamic aspect is due to ETHOS™ being a force that stimulates change or progress within a system and process, in the case of ETHOS™, by multiples of magnitude, due to potent System Synergies effected, along with the additional combined effect(s) of Compounding. It accomplishes this by conjointly harnessing the Monetary, Socio-Finance, Socio-Media, and Socio-Commerce power blocs. Think China's Three Gorges Dam [10] generating power, but magnitudes more powerful and beneficial to all of mankind.

Formidable

To the reigning powers-that-be, ETHOS™ is formidable because it can't be stopped. It was specifically engineered to be irresistible, unrelenting, and magnitudes superior to present Monetary, Financial, Media, and Commerce systems. The masses of humanity itself will make this so, simply because, who doesn't want "free" everything?

This was possible entirely due to being able to re-engineer all of those pillars of economies, and do so simultaneously, from the ground up, or as Elon Musk would say: "By applying the First Principles approach". In other words, world systems were designed largely in their own vacuum and/or often to benefit the few at the expense of the many, piled on top of each other, and suffering inevitable afterthought (or little-thought) design flaws, cryptocurrency being a glaring example.

ETHOS™ was designed to benefit everyone and anyone, governments and businesses included, because both are necessary to a fulfilling quality of life and essential to the life's blood of economies. Therefore, both government and business will wholeheartedly encourage and support it. The difference here is…

ETHOS™ Is Its Own World

ETHOS™ is essentially an entire world - unto its own. We couldn't change the world; its systems were far too entrenched and, in many cases, far too corrupt and irreversibly broken. So, we had to create a new world for the new ETHOS™ Technology. We call this New World the BIIOSPHERE™. It's superimposed on the "old-world" ideas and systems which can and will continue to operate independently; those "old-world" systems eventually being seen in stark contrast to the success of ETHOS™, being influenced by it, and perhaps even eventually succumbing to the superior ETHOS™ paradigm. But for those who still want to stay in, and operate in, the old-world paradigm – they can have at it – and continue to suffer.

Re-Imagine a Better World…

ETHOS™ - "Autonomous Money"

Who wouldn't want "Autonomous (Free) Money"? Or an entirely New World to live in; a world without hunger, homelessness, lack of healthcare, failing pension systems, failing financial systems, inflation, and every other entirely man-made debt, usury, and corruption-ridden systemic problems

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plaguing mankind – with the worse yet to come as those systems tetter and in due course collapse under their own insipid weight?

The ETHOS™ BIIO System™, built fresh from the ground up to satisfy the longings and yearnings of humanity; built for the many, the masses, not just the few; about health and life, lifestyle, shorter work weeks, earlier (and entirely secure) retirement; fully paid-for education from K-12 – PhD; and everything in-between, because it all matters, and all makes a difference to "quality of life".

Why Didn't We Think of This Before?

You Can't Solve a Problem with the Same Mind that Created it…

Why wasn't the Internet thought of before it was thought of? Why weren't the Facebook or Amazon paradigms thought of before? The fact is, everything has its time and place. Given the extent of the world's deep underlying greed, ambition, and debt-driven financial problems, something will eventually need to be done.

The problem resides not in the problems as much as in their solutions. This is due to the axiom stated by Einstein - that a Problem can't be solved by the same consciousness that created it; meaning that those who create the problems are most likely those least capable of solving them. And the solution-problem is precisely that those who have created the greatest world problems are those who are in the most prominent positions of power to effect change; change based on the same minds that created the problems in the first place or, benefited the most from them.

Its Time Has Come

Therefore, it would be highly unlikely to impossible that those who benefit the most from systems of injustice and inequity would, when those systems collapse or function as zombie systems at the expense of the masses, produce improved systems that would altruistically benefit the majority of mankind, and if not that, be at the very least sound, healthy and reasonably free from corruption and uplifting for mankind.

Don't hold your breath. But you *can* breathe with a sigh of relief because we don't have to rely on corrupt politicians and the self-serving elite to bail humanity out of the problems, they and/or their predecessors created.

Finally, ***humanity's*** time has come. It's The **ETHOS™**, and not a moment too soon.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.pewresearch.org/fact-tank/2019/07/24/facts-about-the-national-debt/

[2] https://www.clevelandfed.org/en/newsroom-and-events/publications/working-papers/2021-working-papers/wp-2121-the-macroeconomic-effects-of-universal-basic-income-programs

[3] https://ipropertymanagement.com/research/average-rent-by-year

[4] https://www.wsj.com/articles/california-leftists-try-to-cancel-math-class-11621355858

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"California Leftists Try to Cancel Math Class"
The proposed curriculum framework aims low, abandons the gifted, and preaches 'social justice.'

https://www.washingtonpost.com/outlook/2021/12/08/racism-our-curriculums-isnt-limited-history-its-math-too/
"Racism in our curriculums isn't limited to history. It's in math, too"

[5] https://www.worldometers.info/world-population/china-population/

[6] https://livingcost.org/cost/india/united-states

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https://www.mylifeelsewhere.com/compare/united-states/china
China vs United States - Cost of Living Comparison

[8] https://www.brookings.edu/research/u-s-population-growth-has-nearly-flatlined-new-census-data-shows/

https://www.multpl.com/united-states-population/table/by-year

[9] https://innovation-entrepreneurship.springeropen.com/articles/10.1186/s13731-021-00150-y

[10] https://www.britannica.com/topic/Three-Gorges-Dam

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DISRUPTIVE BY DESIGN

ETHOS™ Markets and Industry Domination

How ETHOS™ is a Market and Industry Monopoly – to Benefit the Masses

Markets, Industries, and Monopoly

Imagine a System so Honest and Powerful…

Imagine if "the 'System'" were actually engineered in favor of the people vs. rigged to benefit certain individuals and industries…

Exploited

We live in a world of exploitation; all centered on money, power, and control; the control of the few over the lives and welfare of the multitudes; for personal and other gain; at the tremendous expense of the health and welfare of everyone else.

What if we could recreate the world in the image of Truth, Justice, Fairness, and true Equity, vs. rhetoric and manipulation? ETHOS™ does just that by magnitudes, and you're about to see *how*. The *why* is simple; because it's about time that the average person benefits from the power of the masses.

Markets and Industries

The expanse and extent of ETHOS™ is truly remarkable. That's because it's an entirely New-world mirrored on the Old world but recreated –reengineered - to benefit the people.

The markets and industries affected by this New world include Finance, such as Banking and FinTech; Commerce, such as food, clothing, nutrition, and necessities; Insurance, such as Health, Auto, Home, and Life; Services such as Utilities, Gas, Electric, Telecom, Legal, and Accounting; Gambling, such as a Lottery, Sweepstakes, General Gambling, and potentially even its own Stock Market.

Cornered Markets

ETHOS™ easily corners these major markets simply because it will possess the majority of the great masses and multitudes of the world's populations within its BIIOSPHERE™, all spending their "Free" money, "Autonomously", on everything and anything, all through the ETHOS™ Matrix Technology System.

The World's Largest - Everything

For example, the ETHOS™ Banking and Finance System(s) are calculated to become the world's largest. The logic and reason are simple. People…Billions of them. Who wouldn't switch to a Bank that operates on a Matrix Technology that pays you significant money to keep your money there? A Bank that offers near interest-free loans? A Financial System that doesn't create inflation and devalue your money and buying power but also pays you via Matrix Technology to purchase the world's most secure and stable Cryptocurrency, a currency that is purposely engineered to continually increase in value and cannot be manipulated, suffer volatility, crash, or be devalued.

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How about a System that provides a Lottery where the money actually goes to the people! Who would bother playing government lotteries with impossible, astronomical odds? We'll get to that in a minute. But first…

The Rich get Richer

All of the world's markets and industries have one thing in common; they benefit the few at the expense of the multitudes. Some of this is normal and necessary. Capitalism, in its truest and most honest form, works. That's what makes industries, economies, and countries thrive.

This form of Capitalism is a giver, a producer. Socialism and Communism aren't producers; they're takers. That's why every country that is truly Communist is poverty stricken, except for those at the top of their government, many of whom enjoy lavish lifestyles while the average person struggles to get food and toilet paper.

China, on the other hand, uses a form of Capitalism to enrich itself, but again, at the expense of their exploited people, and again, the top government affiliated people live lavishly while the average person works 12-hour days. This is called the 996 Working Hour System. It derives its name from its requirement that employees work from 9:00 am to 9:00 pm, 6 days per week, i.e., 72 hours per week.[1]In stark contrast, ETHOS™ is engineered to offer shorter workweeks. You can read about that in other ETHOS™ Articles.

The Casino Always Wins

Everyone knows that "The casino always wins". That's its business model, to win. The fact is, every gambling enterprise is rigged in favor of the Owner/Operators. In 2019, Las Vegas casino CEOs made between 63 and 584 times what the median employee earned, and the casinos earned even more.[2] The lottery's no exception. States pull in Billions upon Billions of dollars annually. What if that money could largely go to the people instead? What if a System was engineered to benefit the players? Why? Why not?!

The Lottery Example

Whatever Happened to the Lottery Money?

Every budget, every project, begins with revenue. States run out of it. What better way to refill the egregiously emptied coffers than by offering false hope to millions of people for Billions of dollars in revenue? After all, it's more than obvious that the Lottery isn't meant to do anything but offer false hope to the vast majority.

What if the Lottery was set up to benefit people instead of the government?

We all know why U.S. Lotteries rise so high. They're engineered to benefit failed Government institutions, to finance and subsidize "General Funds", often under the guise of helping the children… "The lottery helps schools." Often it does. More often, it doesn't because General Funds are, well, "General" in their usage, distribution, and destination of money.[3] And that's largely where the lottery money verifiably goes, the black hole of General Funds, where its destination is ultimately less than verifiable, or as promised.

Thousands, to Millions, vs. Billions

The most played and largest payout lotteries require winning by picking six to seven sets of numbers.

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This creates such high odds of winning and such soaring lottery pay-outs. This most benefits needy government agencies, because the higher the lottery prize money, the more money they get. In 2021 alone, the sales of State lotteries in the U.S. rose to $105.26 Billion dollars.[4] Payouts were comparatively, if not embarrassingly, minuscule. But this serves to starkly illustrate our point. Something needs to change, and ETHOS™ is that something. How?

More Winners

How about starting with far more winners?! Of course, if fewer sets of numbers were needed there would be more winners. The winners wouldn't win as much, but there would be far more of them, far more often, with far more life-changing events. The system would be far fairer and more equitable. Instead of one person winning a Billion dollars, there could or would be a thousand people winning one Million dollars. But that wouldn't benefit the Lottery providers, so you'll never see it happen.

The ETHOS™ Lotteria System is meant to enhance the lives of the people, as many of them as possible, and the Lotteria does that simply by redistributing the vast majority of the money back into the population further enriching the people, and of course, further enriching the BIIOSPHERE™ economy to the benefit of everyone, businesses included.

Market Cornering

This is only one example of why ETHOS™ will corner markets. It's easy to corner the Lottery and Gambling market. Simply engineer a System that will actually payout, and payout to the most people possible.

A million dollars today won't make anyone "rich", but it will sure take the pressure off, pay off bills, homes, cars, and student loans, and enhance many more lives than typical lotteries are made to do because they aren't made to, and that's why ETHOS™ will corner the Lottery Gambling market. Why buy losing tickets if your changes with ETHOS™ are far greater? With far more people winning $50k to $1M, you can be sure that the vast majority of people will sign up for daily drawings, where thousands of millionaires will be created on a daily basis simply because billions of people and caring engineering will be making it happen.

Gravitational Pull

ETHOS™ will likewise produce an intense gravitational pull into its own Commerce and Service Industries simply because people will be paid through Matrix Technology to purchase their Insurance, Telecom, Utilities, and other Goods and Services through ETHOS™.

This will undoubtedly and calculably produce the largest single Banking, Finance, Insurance, Telecom, Utilities, and Commerce company in the world simply because the BIIOSPHERE™ will contain the world's largest population; and that, simply because it's engineered to benefit the people – for a change.

The People's Monopoly

A monopoly that benefits the people is the perfect, fairest monopoly possible. It's created by the people as a natural consequence, simply because it benefits the people. For this reason, and this reason alone, it's healthy, legal, and a welcomed change to the stale, usurious, Old-World status quo.

Safeguards

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But of course, it goes without saying, a System this unusually powerful needs to have solid, significant, built-in safeguards to protect it from being altered, abused, or turned into an Old-World system. The safeguards are, in fact, not solely in the engineering, but also reside in the vast multitudes, the populace themselves. This is so simply because there is power in numbers, and that power becomes tremendous, and unstoppable when the numbers become incredibly massive - and speak in one unstoppable voice – a voice of incredibly persuasive magnitude and power.

Cutting Edge

The **ETHOS™/ BIIOSPHERE™/ M.A.R.I.S.™** System provides handily for this, and this in itself makes the System even more cutting edge, valuable and powerful. It will be embraced like no other System has ever been embraced; necessary like no other System has ever been necessary; more fair, equitable, compelling, and powerful than any other System has ever been, or ever historically will be. Why? Simply because it was engineered for the vast masses of humanity…for a change…

Finally, *humanity's* time has come.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://en.wikipedia.org/wiki/996_working_hour_system

[2] https://www.reviewjournal.com/business/casinos-gaming/how-much-did-las-vegas-casino-ceos-earn-compared-to-their-workers-last-year-2017950/

[3] https://semcog.org/blog/whatever-happened-to-the-lottery-money

[4] https://www.statista.com/statistics/215265/sales-of-us-state-and-provincial-lotteries/

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

UBI – Inevitability – ETHOS™ Resolves AI Dislocations

How the ETHOS™ Synergistic Economic System(s) overcome problems
that are expected to be generated by Artificial intelligence

UBI – Inevitability

Sooner than later - Now

A Universal Basic Income System will likely be needed to counteract the effects of Artificial Intelligence, which could largely eliminate the need for human workers, creating the significant corollary problem of unemployment. Let's discover it.

What is Artificial Intelligence (AI)?

The Short Answer: (AI) is the ability of a computer or a robot controlled by a computer to do tasks that are usually done by humans because they require a relative amount of human intelligence and discernment. There are 4 Types of Artificial Intelligence: 1) Reactive Machines; 2) Limited Memory; 3) Theory of Mind; 4) Self Aware.

The Larger Answer: "The stimulation of human intellect in digital computers and controlled robotic machines that learn from experiences and are encoded to think like humans to solve multifaceted problems in an array of different frameworks and environments is famously known as artificial intelligence. It is an interdisciplinary competence with multiple approaches, but its progressions in mathematical and statistical techniques are creating an archetype shift in nearly every division of the tech industry today."

"However, even when AI is remarked as one of the evolving technologies with the most incredible benefits, many tech enthusiasts and business tycoons still consider it a significant threat to humankind and calls for more investigation on its communal consequences. Some of its signatories include Elon Musk, a well-known business executive, physicist Steven Hawking and director of research, Google, Peter Norvig." [1]

Elon Musk on AI

A Business Insider headline reads:

Elon Musk says we need Universal Basic Income because "In the future, physical work will be a choice."

In the 2021 Business Insider interview, Musk stated: "This is why I think long term there will <u>*need to be*</u> [*sic*] a Universal Basic Income."[2]

Based on a report by CNBC, Elon Musk said: "Robots will be able to do everything better than us. I have exposure to the most cutting-edge AI, and I think people should be really concerned by it.

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As AI gets probably much smarter than humans, the relative intelligence ratio is probably similar to that between a person and a cat, maybe bigger." He further explained that the future might have a probable scenario where the only job that will remain for human employment is writing AI software." [3]

Elon Musk on Unemployment

"But what to do about mass unemployment? This is going to be a massive social challenge. And I think *ultimately, we will have to have some kind of* ***Universal Basic Income***. I don't think we're going to have a choice. There will be fewer and fewer jobs that a robot cannot do better. But that's simply the – and I want to be clear – that these are not things that I think, that I wish would happen. These are simply things that I think probably will happen. And, if my assessment is correct and they probably will happen, then we need to say, what are we going to do about it? And I think some kind of Universal Basic Income *is going to be necessary*."

"Now, [with AI and robots] the output of *goods and services will be extremely high*.[sic]So, with automation, there will come abundance. Almost everything will get very cheap. The end result is, I think we'll just end up doing a Universal Basic Income. It's going to be necessary. The harder challenge, much harder challenge, is how do people then have meaning? Like a lot of people, they derive their meaning from their employment. So, if you're not needed, if there's not a need for your labor, how do you – what's the meaning? Do you have meaning? Do you feel useless? That's a much harder problem to deal with." [4]

Jack Ma: A.I. could give us 12-hour work weeks

While on stage with Tesla CEO Elon Musk, Jack Ma used the examples of the Industrial Revolution and electricity to illustrate how advancements in technology created a better life. "I think that because of artificial intelligence, people will have more time to enjoy being human beings. I don't think we'll need a lot of jobs," Ma said. "The jobs we need are [ones to] make people happier ... people experience life, enjoy [being] human beings." [5]

AI and Jobs

"Currently, we can observe two parallel discourses regarding the future of work: 1) automation of work leading to the replacement of humans, and 2) cobotization, focusing on close collaboration with various assistive technologies in general, and AI in particular. […] If implemented well, such automation can result in high-performing human-robot teams, in which software robots and human employees complement one another." [6]

"In some cases automation does substitute for labor, but it also complements labor in many ways, raising output sufficiently to create higher demand for labor, and interacts with adjustments in labor supply, say by increasing familial income enough to induce a spouse to leave the labor force." [7]

Businesses struggling to hire workers turn to AI

While Musk's robot has not yet taken over, businesses across the country have turned to automation rather than paying humans for work. After the Government mandated Covid 19 shutdowns, businesses were tired of waiting for workers to return to work and were increasingly turning to automation instead.

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"The trend has swept through the restaurant industry as the labor shortage is hurting hiring. Whether it's because of virus fears, childcare costs, financial cushions, or enhanced unemployment benefits, the jobless aren't clamoring for many of the jobs on offer, which are largely in the hard-hit restaurant and hospitality space."

"The benefits are obvious. Automated solutions are often one-time investments, boost productivity, and don't require expensive solutions to fixing a staffing crisis like the signing bonuses also growing in popularity."

"Businesses adopting new tech, largely in restaurants so far, haven't shied away from admitting that yes, automation will replace workers. Dave & Buster's locations using contactless ordering "have been able to expand the size of server sections and reduce staffing levels to be more efficient." In addition, Cracker Barrel rolled out a mobile app that lets customers pay for meals; McDonald's started testing automated drive-thru ordering, and other restaurants plan to expand contactless ordering, effectively getting rid of many restaurant jobs humans once performed. […] People have long feared automation destroying jobs, but it could also kick off a "virtuous circle" that helps the economy." [8]; the article conveniently forgetting to explain exactly what a "virtuous cycle" is.

Government UBI Provision

If this trend continues, it's likely that universal basic income will become a larger part of the conversation. Some cities have already started testing out pilot universal basic income programs for targeted groups of residents, and California recently launched [9]the nation's largest statewide universal basic income program prioritized for pregnant people and those aging out of the foster system. Sen. Dave Cortese, who advocated the program, said in a statement. "I'm excited that *40 million* Californians will now get a chance to see how guaranteed income works in their own communities."

Governments also sometimes directly provide goods for the use or consumption of the poor, either gifting it to them, as in the case of expired surplus foodstuffs, or leasing it to them at a below market rate, as in the case of government housing. In such cases, there is little concern that the poor will use the resources for untoward purposes, but that's most definitely not the case in many government type programs.

Government provision, however, is often expensive for taxpayers because governments are not very efficient producers. Federal housing projects, for example, were notoriously ugly, shoddy, and expensive [10]and created significant negative externalities for the neighborhoods in which they were located [11]. Similarly, the US government did not make "government" cheese directly but rather contracted for its production as part of an *expensive* dairy price support program [12].

And lastly, Government provision of UBI is a "Thoroughly wrong-headed idea" for many and significant reasons [13], not the least of which is excessive taxation, waste, population manipulation, and corruption.

UBI Inevitability

"Productive Technology Promotes Consumerism – While Eliminating Jobs – Making UBI Inevitable"

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"Over the next 20 years, remote work and automated production technologies will cause societies' labor markets to rapidly change. Welfare programs, including Universal Basic Income (UBI) and Universal Healthcare, will become necessary for the well-being of society. Without such programs, civil unrest will become rampant from a lack of work opportunities. This essay focuses on the causes of this technological change, the impacts of its change, and how they lead to inevitable social welfare programs." [14]

Technology-Enabled Productivity Eliminates Jobs

"Machine learning, AI, robotics, and automated processes are advancing. As these technologies improve, they become more affordable and provide greater productivity. This gradual development forces companies to make a choice between human or robotic labor. Companies will decide, is it more cost-effective to install automated systems or employ human workers?" [14]

An Example of Universal Basic Income in Practice

"Some countries are already experimenting with UBI initiatives. Finland recently concluded a successful 2,000person study.[15] The results suggest that individuals receiving regular and unconditional cash payments "reported better financial well-being, mental health and cognitive functioning, as well as higher levels of confidence in the future." [14]

Elon Musk & Andrew Yang on Universal Basic Income

"This isn't simply conjecture, it's entered the public discourse. Elon Musk, a prolific tech entrepreneur, notorious for creating world building technologies believes automation necessitates UBI. Andrew Yang, a 2020 Presidential Candidate, ran on a platform of UBI with his Freedom Dividend." [14]

Financial Security From UBI Empowers Productive Long Term Decision Making

"UBI provides financial security that supports long term decision making. Individuals that live paycheck to paycheck tend to struggle to make investments in their future. By providing a monthly living wage, individuals have a better opportunity to learn new and relevant skills to successfully re-enter the workforce. In doing so, they can perpetuate the self-reinforcing cycle of consumer driven value." [14]

The Bottom Line

"Like Musk, [Government sponsored and controlled] UBI isn't something I personally want, but is something I see as inevitable given the current trajectory of society. Automation is coming and our educational systems are not adapting to these changes. It seems more than likely that any alterations to society may be too little too late to stave off mass unemployment and social unrest." [14]

"To that end, UBI should be seriously discussed in public discourse. Small scale experiments should be promoted, like in Finland and Andrew Yang's Freedom Dividend in order to gather real data. We must also be careful. UBI should only be implemented gradually and under circumstances where automation supports human levels of productivity or greater. Without these sustained levels of productivity, UBI could harm a thriving society." [14]

That Said

The Best - ETHOS™- Is Yet to Come

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Technology Architecture Accomplishes It

The rational and reasonable concerns of a government sponsored UBI system have been well advised against from many highly respectable and authoritative sources. All of those arguments can be summed up as simply providing over-abundant fuel for the UBI need, the many and significant challenges and repercussions involved in implementation, as well as resolving the vast problems of methodology - not the least of which involves private sector development and operation of the System - as well as the System itself.

However, the necessities of life, shorter work weeks, health insurance, assured and fully funded earlier retirements, and much more are no longer just a hope or dream - because technology can provide, and it's simply no less than an absolute moral imperative. And now, we have the most comprehensive and synergistically engineered System technology architecture to accomplish it. It's known accumulatively as **ETHOS™**.

A Groundbreaking – Paradigm Shift Technology

Like most groundbreaking technology, ETHOS™ is entirely private sector, but in this case, it's engineered to comprehensively and necessarily deliver on the most important levels; the primary pillars being Socio-Finance, Socio-Economic, and Socio-Commerce; all *generating* wealth through various methods.

One such method being [forced] Matrix [17] driven to *generate*, *compound*, and *magnify* both wealth and commerce. The BIIO Matrix™ methodology is modified to achieve the systemic Synergy needed for the Generation, Re-Generation, Distribution, Re-Distribution, and Compounding of wealth; because, as has been proven time and again, you can't tax your way to prosperity, and a truly comprehensive UBI system would require massive amounts of capitalization, far in excess of what can be (counter)-produced by confiscatory taxation. Enter **ETHOS™**, a Next Generation Technology, for many generations, past, present, and to come.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

What if…

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You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

Footnotes:

[1] https://www.europeanbusinessreview.com/find-what-elon-musk-said-about-real-world-ai/.

2] https://www.businessinsider.com/elon-musk-universal-basic-income-physical-work-choice-2021-8

[3] https://www.cnbc.com/2021/08/24/elon-musk-warned-of-ai-apocalypsenow-hes-building-a-tesla-robot.html

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[4] https://www.youtube.com/watch?v=tNOs8LATSEE
[5] https://www.businessinsider.com/labor-shortage-automation-restaurants-hiring-employment-productivity-job-market-outlook-2021-7

[6] https://www.frontiersin.org/articles/10.3389/fhumd.2021.725516/full
Automation of work that includes 1) fixed automation, 2) programmable automation, and 3) flexible automation. It can be caused by robots or RPA software in addition to AI.

[7] Autor, D., and Salomons, A. (2018). *Is Automation Labor-Displacing? Productivity Growth, Employment, and the Labor Share (No. W24871)*. Cambridge MA: National Bureau of Economic Research. doi:10.3386/w24871

[8] https://www.businessinsider.com/labor-shortage-automation-restaurants-hiring-employment-productivity-job-market-outlook-2021-7

[9] https://www.businessinsider.com/california-approves-guaranteed-income-program-for-residents-2021-7
California just agreed to send up to $1,000 monthly checks to residents in nation's first guaranteed income program
(**Note:** $12,000 a year by U.S. Federal Standard is classified as "Poverty level".

[10] Allen Hays, R. (2012). *The Federal Government and Urban Housing*. Third Edition. SUNY Press.

[11] Levy, D. K., McDade, Z., and Bertumen, K. (2013). Mixed-Income Living: Anticipated and Realized Benefits for Low-Income Households. *Cityscape* 15 (2), 15–28.

[12] Heien, D. (1977). The Cost of the U.S. Dairy Price Support Program: 1949-74. *Rev. Econ. Stat.* 59 (1), 1–8. doi:10.2307/1924898

[13] https://www.forbes.com/sites/miltonezrati/2019/01/15/universal-basic-income-a-thoroughly-wrongheaded-idea/?sh=340ed6d45e1c

[14] https://dougantin.com/why-universal-basic-income-is-inevitable-what-you-need-to-know/

[15] https://www.newscientist.com/article/2242937-universal-basic-income-seems-to-improve-employment-and-well-being/

[16] https://2020.yang2020.com/policies/the-freedom-dividend/

[17] A Matrix is a calculation system, numerically limited in width and depth. A forced Matrix utilizes a spill-over and compression methodology to assure that the Matrix achieves the fullest possible number of people to supply the necessary synergy for monetary and commerce generation and distribution within any given Matrix.

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DISRUPTIVE BY DESIGN

The Next Generation Cryptocurrency

(And how the ETHOS™ Cryptocurrency AΩ™ (AO) - overcomes the problems and limitations of mainstream crypto – and all World-wide [fiat] currencies).

The Problem

VISA – 24,000 TPS (transactions *per second)*; vs. **Bitcoin** – (PoW) **7** TPS; **Ethereum** (PoS) **24** TPS.

This processing problem is only one among many significant and serious issues preventing decentralized mainstream cryptocurrency from being used as truly a "currency" or "money" in the typical, practical, everyday commercial sense. It's a wonder anyone purchases ancient Bitcoin and Ethereum anymore; ignorance can be the only answer to this perennial question.

OUR SOLUTION - PoA Technology

PoA is the Leading Edge in Consensus Technology

As of this writing **PoA is the fastest (100,000 TPS) cryptocurrency methodology available**. PoA stands for Proof of Authority or Authorization. PoA is a consensus method that is a more energy-efficient alternative to other consensus mechanisms, such as PoW and PoS, that are more resource-intensive. PoA is far faster and more secure than PoS, and far superior to the Bitcoin PoW-based blockchains because they are not scalable and have severely limited TPS performance, not to mention the stifling and ever-problematic, energy intensive, PoW mining issues.

What is Cryptocurrency?

Cryptocurrency itself is not actually a "currency". It's an exchange of currency in the form of blockchain that enables the exchange of primary currencies (and cryptos) in a decentralized way. If it was an actual currency, you could buy anything anywhere with it. But you can't. So it isn't. Why? Because it's too unregulated and too unstable. That's the long and short of it.

By May 24, 2021, at least 2,047 cryptocurrencies had launched – and failed, according to Coinopsy, which tracks such failures. That is a significantly large number of dead coins, even when compared to the 10,025 cryptocurrencies that have been in existence so far.

Crypto Oversaturation

As of this writing, there are over 9,600 trading cryptocurrencies, with assuredly many more on the way. To put this in perspective, there are currently 195 countries in the world and 164 official national [fiat] currencies circulating around the world.

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Of the over 9,600 cryptocurrencies available today, many will never get off the ground, and most will fail - miserably. And why are there so many cryptos? Simply because anyone with less than $1,000 can start one. Cryptos operate using the same basic algorithm(s). Purchase an algorithm, give your currency [sic] algorithm a name (how about Bitcoin III), pay the $100 initial filing fee, and you're off and running. [1]

The non-Currency Currency

Although mainstream crypto can be somewhat used as a currency, i.e., to purchase (mostly in barter) goods and services for those willing to make that exchange, it's called a currency. However, because crypto itself as we know it is used primarily to buy and purchase currencies of countries or other cryptos, and its "value" is only loosely tied to the value of the currencies it buys and sells, it's subject to the 'value' of those other currencies.

The non-Currency Instability

And finally, mainstream crypto is subject to the buying and selling of itself. When the mainstream crypto is purchased by outside forces, i.e., individual people, financial institutions, and governments, the price or cost of it rises. This is entirely due to the market cap of the crypto, i.e., the set gross amount of that particular mainstream crypto. When the mainstream crypto is sold by the outside forces that purchased it, the price or value of it falls, again, due entirely to the set gross amount of that particular crypto being limited in the aggregate.

The non-Currency Lack of Regulation

The resulting rising and falling of crypto, and its resulting instability, along with its ability to be price manipulated by outside forces is a direct consequence of it being "decentralized", i.e., it's not being tied to any Government or regulatory agency or regulatory force. The lack of regulation leads to wild and disturbing out-of-control price swings, and behavioral inconsistency, thereby making it entirely unsuited for being a monetary "safe-haven" or "savings" vehicle. It behaves more like a commodity (without any real underlying value of production) other than an actual currency.

Why was Crypto Created?

The primary reason that crypto was created in the first place was to be a form of *currency exchange* outside the control of Governments, as well as having the ability to be used across world currencies anonymously. It was also meant to avoid capital controls, i.e., the control of Governments not allowing their own currencies to be stored and used outside their own respective countries. Its proven value to date has been largely in favor of cartels and criminals.

So why do "average" persons purchase crypto if they can't effectively use it for any commerce and risk the many crypto failures and vicissitudes? That answer is easy, and it's the only real answer: *- the hope of getting rich – quick – and easy.*

There's no other vehicle available to the "average" person to solve their retirement and future financial worries than the crypto crap-table – if you can get in early – like $0.0001 – which, of course is a good reason to start your own crypto!

Unstable "Stable" Coins

Some cryptocurrencies are called "stable coin" [sic], tied to a valued asset class, such as the U.S. dollar. Tethering a cryptocurrency to an inflatable currency might seem like an anti-productive,

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contrary move to the first-principal reason crypto was created in the first place, but it's the best that mainstream crypto developers could do apart from tying it to the gold standard or some other hard asset commodity. It's a cryptocurrency "solution", but it's not *"The"* Solution. And then...

Worse yet, in 2022 a coin called terraUSD collapsed even though it maintained a 1:1 peg with the U.S. dollar. It was not backed in full by real assets such as bonds as USDC, BUSD and USDT are.

What are the chief problems with Cryptocurrencies?

Before getting into the Next Generation Crypto, it should be pointed out that there are some well-known serious problems with Bitcoin and its entirely opportunistic tailgaters. Those problems keep mainstream crypto from becoming an actual "currency" and used with trust and confidence in commerce alongside Government issued [fiat] world currencies.

1. **Catastrophic Failure**: As of 2021, more than 2,000 cryptocurrencies have failed.

2. **Excessive Volatility**: By far, the biggest issue in the cryptocurrency market is the excessive volatility, along with price manipulation. The prices of cryptocurrencies on exchange platforms rise and fall dramatically over a short period of time. When a tradable asset can drop by as much as 49 percent in less than 24 hours, and volatility tends to be a consistent risk factor, then that asset is no longer really an "asset". "The Great Crypto Crash" in January 2018 resulted in the sale of practically all crypto, seeing Bitcoin's price plunge by roughly 65 percent in less than a month.[2] Any fiat currency that traded like this would result in it forever being treated as fatally diseased.

3. **Lack of Innovation**: A major problem in the cryptocurrency market is the lack of innovation by developers. (Ed note: The original article and problem cited was in 2020-21. Since then considerable advancements in crypto algorithms have emerged, Meta's APTOS and Bitgert's BRISE being chief among them).

4. **Scalability**: Probably the biggest concerns with cryptocurrencies are the problems with scaling. The four important issues affecting scalability in blockchain include limitations, transaction fees, block size, and response time. The Bitcoin scalability problem refers to the limited capability of the Bitcoin network to handle large amounts of transaction data on its platform in a short span of time. It is related to the fact that records (known as blocks) in the Bitcoin blockchain are limited in size and frequency.

5. **Hacking**: Example - On June 17, 2016, a hacker found a loophole that allowed him to drain funds from the Ethereum DAO - 3.6 million ETH stolen, or the equivalent of $70 million.

6. **Lack of regulations**: Cryptocurrency (Bitcoin) was created for the purpose of decentralization and deregulation as an alternative to over-regulated Fiat currencies.

7. **Environmental Problems**: (associated with Crypto-Mining). Many forms of crypto rely on mining which is highly energy-intensive. Mining is one of the methods available to validate cryptocurrency transactions and mint new crypto coins. About 37 kilotons of electronic waste are annually produced as a byproduct of Bitcoin mining.[3] The Cambridge Bitcoin Electricity Consumption Index estimates that Bitcoin, the most widely-mined cryptocurrency network,

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uses around 136.38 Terawatt-hours of electricity every year —more than the Netherlands, Argentina, or the United Arab Emirates.[4]

Then also, an algorithm is only as good as the System it lives and operates in. World economic systems are admittedly fragile at best, crumbling and failing at worse.[5] Inflation is a serious part of the problem of fiat currency instability. In 2020 alone, 6 countries went bankrupt, and their currencies with them. [6]

How does the Next Generation Crypto (ETHOS™) Solve the Crippling Crypto Problems?

Synergy. Synergy is the primary way ETHOS™ solves the problems. Secondarily, the ETHOS™ (R.E.A.L.®) algorithm is contained within an entirely enclosed and regulated System called the BIIOMATRIX™ System. It is arguably the most comprehensive and cohesive System devised and engineered to date that substantially and near-perfectly solves or corrects the severe problems associated with mainstream cryptocurrencies.

The BIIO System™ resolves those chief problems of mainstream cryptocurrency and enjoys the following solutions, which, again, only a self-contained System can possibly achieve.

1. The A/Ω™ BIIO-Currency™ is a **Dual-Currency** System, comprised of a Stable coin (Alpha) that functions as a Utility token, and (Omega), an Increasing-in-Value (IV) currency functioning as a Governance token. These tokens work synergistically within and without the BIIO™ System, supporting and stabilizing each other.

2. The AΩ™ BIIO-Currencies aren't on their own, dangling out on a limb like every other cryptocurrency. They're securely within an entirely vibrant and dynamic system and engineered to be the synergistic pulse of the entire System. This sets them absolutely in a class of their own - entirely apart from the far inferior, highly unreliable mainstream cryptocurrencies.

3. No price volatility because they're within a self-contained regulated system making the BIIO-Currency™ absolutely predictable and therefore more stable, therefore more reliable, therefore more desirable, and therefore far more valuable.

4. There's clearly zero lack of innovation when it comes to the EQUIIUS™ and AΩ™ BIIO-Currencies™. It's all about innovation. It puts all other cryptocurrencies to shame and sets a standard no mainstream crypto can even hope to come close to. Again, it's in a class entirely all its own. In fact, the full ramifications of it have yet to be fully understood.

5. Scalability is ensured by PoA technology. The System and its supporting currency is engineered to perpetually increase as a true *store in value*. Due to the nature of the transactions within the confined System, even though the System is vast, any potential scalability problems are regulated, thereby eliminating or significantly reducing processing issues.

   If scalability ever did happen to become an issue, and unlike static mainstream crypto, there are ways to easily remedy that. Specifically, because the BIIO System™ is close-ended, and

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although the System currency is, in fact, regulated, it is far more fluid and dynamic than anything ever envisioned before. It, therefore, lends itself to a far greater degree of engineering than typical static crypto.

6. Hacking will always be a concern for everyone everywhere. However, blockchain encryption is exceptionally powerful. (It's not immune to hacking, but being decentralized gives blockchain a better line of defense. To alter a chain, a hacker or criminal would need control of more than half of all the computers in the same distributed ledger.) Because the BIIO System™ is fully self-contained and close-ended, and its distributed ledger is so broad, its target profile is exceptionally low, and its ability to self-administer and self-regulate is so high that the only hacking gain would be to merely disrupt the System; hardly a reason to dedicate valuable resources to.

7. Mainstream cryptocurrency was designed specifically to avoid being regulated, with resulting advantages and disadvantages. The ETHOS™ Cryptocurrency, however, was engineered specifically to provide stability and function holistically and synergistically within a dynamic Eco System. It, therefore, had to be regulated within the comprehensive objectives of the vast, entire Eco System.

8. Because mining is neither necessary nor productive, there can be no mining of the BIIO System™ cryptocurrency and, therefore, absolutely zero negative environmental impact. The Bitgert PoA and zero gas fees assure that the ecology won't be damaged by antiquated PoW mining needs.

ETHOS™ Cryptocurrency is Dynamic

Furthermore, the ETHOS™ Cryptocurrency is dynamically linked to the BIIO System™ Banking, Savings/Loan structure, further insulating and protecting it from hacking, devaluation, volatility, and manipulation by inside and outside forces. These two unique financial systems enable the regulation and further expanded functionality of the internal AΩ™ currency that mainstream crypto was not designed for and is organically incapable of.

Unlike mainstream crypto, the ETHOS™ Cryptocurrency is entirely predictable and calculable, lending itself to be truly a "currency" and "store-in-value".

Lastly, the EQUIIUS™ / AΩ™ benefit from the entire BIIOSPHERE™ Eco System, as well as being directly engineered to benefit the entirety of the BIIO Eco System. The entire System is synergistic, meaning that the interaction of the individual "Modules" or aspects of the BIIO System™ cooperate in such a way that the combined effect is greater than the sum of their separate effects.

ETHOS™ Dual Cryptocurrency

Independently, the EQUIIUS™ and AΩ™ BIIO-Currencies boast of being a **Quad-Currency** System. The AΩ™ are currencies that are inter-System-only and concomitantly linked to each other, something the outside world and mainstream crypto can't effectively accomplish. The Stable coin (Alpha) that functions as a Utility token, and the Increasing-in-Value (IV) coin (Omega), that functions as a Governance token work synergistically within the BIIO™ System, supporting and stabilizing, or uniquely underwriting each other. The EQUIIUS™ 'E' and 'Q' tokens operate both within and outside the Eco-System, enabling them to produce an even more remarkable effect upon the System.

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ETHOS™ Cryptocurrency is Disruptive

ETHOS™ is the most disruptive, unique, and purposely engineered Socio-Finance, Socio-Economic, Socio-Commerce [Eco] System that the world has ever seen, or ever will. It is the culmination of over 20 years of contemplation and labor. Einstein's combined theories of (General and Special) relativity took him 25 years to develop and publish. Those theories actually changed and affected applied physics. He didn't "make it up". He "discovered" it. In a similar fashion, the ETHOS™ - BIIOSPHERE™ Eco System was more a labor of "discovery" than invention.

Nikola Tesla - "Free Energy, Money, Goods, and Services"

Nikola Tesla intended to give the world "Free Energy". The ETHOS™ System intends to give the world "Autonomous Money" (Free-Synergistic-Humanitarian-Money), stability, and ergonomic, holistic, systemic integrity on many levels. It intends to deliver the corrupt politicians from their decades of theft and errors in judgment. It intends to put a halt to Marxist/Socialism and oppressive Government controls. It is fully capable of ending world-wide poverty and want, subject only to those Governments which are determined at all cost against humanity to subjugate their populations. ETHOS™ is the System of the future, here now.

The Next Generation Cryptocurrency - Here Now

This is what the "Next Generation" Cryptocurrency looks like. It sets an entirely new and unprecedented standard. But it's not just a new paradigm currency; it's an entirely new paradigm – Humanitarian - Sociological - Economic System, that will have a dramatic, positive impact on the lives of the masses of humanity World-wide, altering civilization itself. Look for it, because it's coming, and not a moment too soon.

Key Points:

<u>How the Current Cryptocurrency System Works</u>

1. By nature, cryptocurrency is decentralized, i.e., unregulated; unregulated by government or industry, unregulated within itself.

2. Governance tokens rise (and fall) in value.

3. There is no way to prevent catastrophic loss (like Bitcoin declining rapidly from $60,000 to $16,000 in value).

4. There is no stability possible in a landscape of volatility that is the result of an inherent lack of regulation.

5. Stocks are highly regulated and yet highly volatile, subject to increasing levels of loss, even catastrophic loss, therefore "regulation" isn't the sole answer.

Lack of Commercial Viability

Because crypto is inherently decentralized and its general commercial use can't be regulated (not referring here to quasi-regulation by means of public stock and ETF type trading "regulation" by Governments - which don't "regulate" value, only regulate/control access or usability via institutional

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banking structures), attempting to create a commercial crypto environment that can be globally used and securely relied on has been, and will continue to be, unattainable.

No commercial enterprise/business can afford to accept a currency that is volatile and can instantaneously lose significant value. To counteract that, commercial use would have to immediately trade-out of a 'currency' like Bitcoin and into some stable commodity. However, doing that would merely increase volatility and price instability, which has been the catch 22 of any attempt to commercialize crypto.

To solve this problem, two things need to be done:

A. Create a controlled, stable *environment* where a controlled currency (crypto) can be used / exchanged; not affected or manipulable by outside influences - (the ETHOS BIIOSPHERE).

B. Produce a form of *self-regulating liquidity* within *both* the environment and the currency (via R.E.A.L.® technology).

How the EQUIIUS™ Inter-Exo System Currency works

Methodology:

Dual Currency, Liquidity Generation, RCG, Profit Sharing, Guardiian Vault, System Loans, Underwriting

The only way out of the Cryptocurrency volatility Governance token situation is to *both* regulate and control the ability of a currency to achieve liquidity, and more importantly, *limit the means for reducing liquidity*, such as happens by a crypto or stock sell-off. This would ordinarily spell the doom of any crypto.

Additionally, a stablecoin with its value inherently regulated and controlled, can limit/eliminate volatility, but the cost to do so is extremely high and difficult to achieve (backing with assets such as the US Dollar for USDT, and bi-weekly audits, etc).

DUAL Currency
Using a dual currency, both of Governance and Utility, *can achieve far more than each can individually*. However, an additional liquidity mechanism for both currencies is absolutely necessary, one that is reasonably achievable and self-regulating.

Methodology:

Dual Currency, Liquidity generation, RCG, Profit Sharing, Guardiian Vault, System Loans, Underwriting

Operability

1. The ETHOS system uses R.E.A.L.® (modules) to generate money, products, services, acting as the catalyst for EQUIIUS liquidity, usage, and operability.

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2. The EQUIIUS 'E' (or Alpha) currency is the stablecoin that provides stability within the ETHOS system and R.E.A.L.® modules.

Liquidity

3. Liquidity from the 'E' stablecoin is transferred into the "rising-in-value" EQUIIUS 'Q' (or Omega) governance token, infusing into it ever-increasing value.

Profit Sharing

4. The 'Q' token is used to give people "Profit Sharing" of approximately 10% of the R.E.A.L.® gift donation money they receive in Cycles.

Vault

5. The 'Q' token is held in reserve in the GUARDIIAN Vault (GV). R.E.A.L.® Members can see their GV balance in their User Control Back-office.

Underwriting

6. The 'Q' token value continually rises due to the ever-increase of (10%) liquidity attributed to it every time a R.E.A.L.® member Cycles. In other words, every time a Member Cycles, 10% of Underwriting reserves of the Cycle amount is attributed to the Member.

Loans

7. R.E.A.L.® Members can access their GUARDIIAN Vault money via a (near interest free) "Loan". The loans are further Underwritten due to the compulsory and auto-repayment.

8. Loan money is repaid through a Smart Contract initiative that takes a certain percentage of the Member's R.E.A.L.® Cycle money and repays the loan over time. When the loan is repaid in its entirety another loan can be taken out.

Creating Commercial Viability

9. Because the GUARDIIAN Vault *governance* token is being replenished by Cycle money and is also being injected with liquidity by the R.E.A.L.® Cycles of Members, the token value is regulated and controlled to ever-increase in value and cannot be subject to extreme volatility, or any volatility at all, thus making the token truly "Commercially" viable. In addition to this, the EQUIIUS tokens are built on Proof of Authorization (PoA) and boast a processing speed of 100k Transactions Per Second (TPS). Again, to put this into perspective, Bitcoin (PoW) is only 7 TPS, Ethereum (PoS) is only 24 TPS, and Visa Card is 24,000 TPS.

Equitable Distribution of Value

10. The constant rising-in-value 'Q' value is distributed equally and equitably among all of the ETHOS system inhabitants/Members, enriching all Members by means of "inflation" *of and in* value, not "inflation" of currency by debasement or de-valuation. Additionally, unlike Bitcoin and other cryptocurrencies, those who are early-in don't benefit from early adoption to the exclusion of those coming in later, which is due to the distribution mechanism and insures equity throughout the System, so that everyone can benefit from and be lifted up by the rising tide.

Counter-Currency

11. This counter-currency to the establishment fiat currency system(s) will produce a stable, desirable, and usable world-currency that cannot be debased or manipulated. Without a stable

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currency the poor become poorer, everyone is ripped off by inflation and international bankster loans to governments repaid in the form of inflation and ever-increasing taxation.

Compounding Increase In Value

12. The inter-system dual currency enables the highest, most reliable, most robust form of financial compounding – to the benefit of the Eco System Members, equitably, and securely.

Adoption

13. The ETHOS system was designed to be superimposed upon the existing financial system framework, proving itself more reliable than those systems and eventually gaining full support, first through the general populous, all happening from the grass-roots / ground-up, using the massive of power of the world's population to fuel it – through R.E.A.L.®. The adoption of the 'E' and 'Q' currencies through the ETHOS System is entirely organic and a natural consequence of receiving a Universal Basic Income (UBI) stream of money from the R.E.A.L.® System.

Additionally:

Underwritten Security

14. The System is self-Underwriting, thereby securing the financial assets and interests of its Members.

Insurance Initiative

15. The Underwriting can further be used to finance Insurance and Medical as a UBI initiative, (Universal Insurance, Universal Healthcare).

Services Expansion

16. The System establishes the framework for a fair and equitable distribution of money to insure attaining the highest quality of medical services and personnel, as well as generating the counter-inflated liquidity to expand the services as required by an ever-expanding population.

Adoption Expansion

17. Anticipating mass adoption, the dual currencies are respectively provisioned as an 18 decimal (Quadrillion) amount, more than ample to supply for global demand and needs. In addition to the EQUIIUS 'E' and 'Q' currencies are the ALPHA and OMEGA currencies, based on the exact same PoA code and can be used in sectors of the ETHOS BIIOSPHERE System apart from, yet in conjunction with, EQUIIUS.

Exo-System Usage

18. The ETHOS Inter-System Currency can be used outside of the BIIOSPHERE System:

    a. **The 'Q' governance token** will always have a "base" value due to the intersystem regulation and constant liquidity injection. Therefore, outside influence can only further increase the value of the token and never reduce the value of the token to less than the System regulated value, thus insuring that the outside investment interest will generally further enrich the System. Outside investment interest can be expected to gravitate

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towards 'Q', supplanting interest and investment in all other non-regulated cryptocurrencies such as Bitcoin, resulting in 'Q' becoming the standard for all cryptocurrencies.

b. **The 'E' utility token** as a stablecoin, with constant liquidity injection from R.E.A.L.® activity and the entire ETHOS BIIOSPHERE Eco System, is a more reliable and convenient alternative to all other stablecoins, resulting in 'E' becoming the standard for all stablecoins, and likely the preferred and predominant World currency.

Commercially Viable World-Currency

19. The EQUIIUS Dual Currency System in conjunction with the ETHOS BIIOSPHERE and R.E.A.L.® System, is the only way to produce a viable, stable, secure, and commercially usable, globally accepted and adopted World currency.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.investopedia.com/how-to-make-a-cryptocurrency-5215343

[2] It should be noted that Ethereum's DAO – the Decentralized Autonomous Organization crypto's is considered the most historic failure because people had such great expectations about it. The DAO came into existence in 2016 and immediately reverberated across the market. However, on June 17, 2016, a hacker found a loophole that allowed him to drain funds from the DAO – 3.6 million ETH stolen, or the equivalent of $70 million.
The Ethereum crypto algorithm is a bit different than mainstream crypto algorithms, in that it uses the Keccak-256 cryptographic hash function in many places. It's a "Proof of Stake" algorithm and is currently the preferred algorithm towards making cryptocurrency a "currency", and an acceptable – stable one. However, Ethash is an algorithm with a scalability far superior to other "Proof of Work" algorithms, such as that of Bitcoin and Ethereum. So, things are changing, and changing rapidly.

[3] Digiconomist. "Bitcoin Electronic Waste Monitor." https://digiconomist.net/bitcoin-electronic-waste-monitor/

[4] University of Cambridge, Cambridge Centre for Alternative Finance. "Cambridge Bitcoin Electricity Consumption Index: Comparisons." https://ccaf.io/cbeci/index/comparisons

[5] https://rusbankrot.ru/en/society/the-crisis-of-2021-what-countries-are-on-the-verge-of-default/

[6] https://rusbankrot.ru/en/society/the-crisis-of-2021-what-countries-are-on-the-verge-of-default/

*** Note: PoS validation:**

Proof of Stake (PoS) cryptocurrencies do not use mining to validate transactions and achieve consensus in a blockchain network. Instead, PoS uses validators, who lock up some of their cryptocurrency as a stake in the ecosystem and then bet on which blocks will be added next to the chain. The blockchain algorithm randomly selects the nodes that validate and add new blocks to the blockchain based on predetermined parameters. The more cryptocurrency a user holds and stakes, the higher their chances of being chosen to validate transactions and earn transaction fees. However, if a staker doesn't verify the blockchain properly, they may lose some or all of their investment.

*** Note: PoH validation:**

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Proof of History (PoH) is a sequence of computations that enables nodes to cryptographically verify the time between two events. This **consensus mechanism** allows for 'timestamps' to be built directly onto the **blockchain** itself, informing the network that transactions occurred in a particular order without the need for confirmation from other nodes. This reduces the processing weight of the blockchain, making it faster and more energy efficient than **many other consensus mechanisms**.

PoH relies on a fairly new **cryptographic** concept — Verifiable Delay Functions (**VDFs**), which require the running of a specific number of sequential steps to ease the process of verification. Popularised by **Solana**, PoH is comparatively more efficient than many other algorithms, as a VDF can be solved with just one CPU core. Because no parallel processing is permitted, determining how long each step takes becomes simple.
Additionally, PoH eliminates the time barrier and greatly reduces the processing weight of the blockchain. In the case of Solana, PoH is combined with **Tower Byzantine Fault Tolerance** (Tower BFT) — Solana's custom implementation of practical **Byzantine Fault Tolerance** (BFT) — to ensure a much quicker transaction speed.

Key Takeaway

A type of consensus mechanism, Proof of History (PoH) nodes use their own internal clocks to encode a passage of time onto the blockchain ledger. The events are hashed with a Verifiable Delay Function (VDF).

https://crypto.com/glossary/proof-of-history-poh

*** Note: PoA validation:**

Proof of Authority (PoA) is a blockchain consensus algorithm that uses concepts from proof-of-work and proof-of-stake in its design. The intent behind designing this mechanism was to address long-term sustainability against attacks on the Bitcoin blockchain after the last bitcoin is mined and the block reward removed. At this point, the incentive to conduct work for the blockchain will be reduced to the fees paid by users. If interest in mining the cryptocurrency ever fails, participation (and thus hash rates) will drop, and the chain will be susceptible to attacks.

The solution proposed by proof-of-activity's designers was to add token staking (proof-of-stake) to the Bitcoin blockchain in addition to proof-of-work.

Unlike the Proof-of-Work mechanism, commonly referred to as "mining", there is no technical competition between validators here. This consensus mechanism requires almost no computing power, and therefore almost no electricity for its operation.

Since the PoA requires only a limited number of actors, the network can afford to update the blockchain more frequently by reducing the time between each block (Blocktime) and process more transactions (Blocksize) for processing fees close to zero (Transaction fees).

"Proof of Authority requires almost no computing power, and therefore almost no electricity for its operation"

A blockchain that rests on the PoA can do without using a native asset such as Bitcoin or Ether. Moreover, being a validating node does not immobilize any particular capital as in the case of Proof-Of-Stake for example.

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We can see that PoA has a certain number of advantages, mainly in terms of cost and scalability, but has a major weakness: a strong centralization in the hands of a small number of actors.

What use cases for the Proof-of-Authority?

Proof-of-Authority is often favoured by private or consortium blockchains: players in the banking sector, such as JP Morgan with the JPMCoin, use this technology to facilitate the audit of their funds movements, mainly for accounting purposes, with reduced costs.

"Proof-of-Authority is often favored by private or consortium blockchains"

While it is easily imaginable that no bank will trust JPMCoin for its own funds and prefer to develop an internal solution, it will require a clearing network to link these internal tools and a registry that coordinates all these incompatible solutions.

Using a public blockchain such as Bitcoin (buy BTC), Ethereum (buy Ethereum) or, as some would like Ripple, seems inconceivable given the state of the market and the refractory mentalities of the banking sector. To bring together actors who do not naturally trust each other, a consortium blockchain based on Proof-Of-Authority remains the most credible solution.

https://www.coinhouse.com/insights/what-is-proof-of-authority

https://www.investopedia.com/terms/p/proof-activity-cryptocurrency.asp

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

What if…
Nikola Tesla invented Free Money instead of Free Energy?...

What If…
You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

Liquidity Capitalization

How R.E.A.L.® RCG Technology will Positively Affect the Cryptocurrency Industry

In Brief

The Problem

The **Primary problem**: Stablecoins require liquidity for them to be viable and useable. They are generally tied or tethered to an existing fiat currency, such as the US dollar or Euro. To underwrite or back a stablecoin requires tremendous amounts of capitalization in the form of the fiat currencies the coins are tethered to.

The **Secondary problem**: New and custom cryptocurrency tokens require liquidity for them to be viable and listed on exchanges.

The Fix

To enable both stablecoins and new custom tokens to be easily provided with liquidity through outside capitalization, the RCG mechanism is employed in various manners.

FIG 10

As shown in this particular example, existing, viable, and fully capitalized cryptocurrency is used in Item 104. The assets are injected into Item 105, the Reciprocating Crowd Gifting (RCG) module where Gifting/Trading is done. Once the RCG "Cycle" is completed, the output is converted to the Stablecoin or Custom Token, Item 106. For cross-chain pairs, a bridge is needed (Item 105) which is integrated into the RCG Smart Contract algorithm.

The DETAILS

What is Liquidity?

Liquidity in this sense refers to how swiftly traders can trade digital assets for cryptocurrency; the ease and speed with which a digital asset or other asset class can be bought or sold near its market price. It's arguably the most key and important concept in the crypto landscape, as it directly affects trading activity and price volatility.

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Cryptocurrency Creation

Additionally, in the cryptocurrency sphere anyone can create a cryptocurrency. A newly created token is considered to have no liquidity, because there is no fiat or other asset class backing it. In other words, it is uncapitalized.

Cryptocurrency Liquidity Creation

To capitalize a new token requires an outside financing source. This is often accomplished through fiat currency infusion. Reciprocating Crowd Gifting (RCG) Technology provides an entirely unique method and mechanism for providing ample liquidity and underwriting particularly for stablecoins, but also for other forms of financial instruments.

Cryptocurrencies are less liquid than other asset classes and exchanging them for cash or transacting in them can be time-consuming and expensive. However, markets can achieve liquidity through order books, which are similar to stock markets. In an order book, buyers and sellers place orders that specify the price and quantity of the asset they want to buy or sell. An exchange then matches the orders to establish a price for the asset. However, many, if not most cryptocurrencies are not listed or registered on financial exchanges.

Cost of Illiquidity

High liquidity saves time and money. Like an actual physical marketplace, transactions occur swiftly and seamlessly if there are plenty of buyers and sellers. Conversely, illiquid marketplaces incur an opportunity cost: transactions take longer to fill and get executed at less favorable prices.

Buying / Selling Tokens

As previously stated, in the cryptocurrency sphere anyone can create a cryptocurrency. Currencies that are listed on their own independent blockchain, such as Bitcoin and Ethereum are called "coins" and can be bought or sold directly. Such coins can be considered "primary". Cryptocurrencies that are not listed on their own independent blockchain or an exchange are called "tokens". Tokens must be bought or sold through the agency of a primary coin. The process is to purchase a primary coin such as Bitcoin, Ethereum, or BNB, and "bridge" or "swap" the primary coin for the token.

Cross-chain: Bitcoin, Ethereum, BNB coins operate on their own respective, entirely different networks or blockchains, "chains", and are in one sense considered major assets due to that. If a major or listed currency is traded for an unlisted token, and the token was created on a different chain, the known mechanism of a bridge or swap is needed. For example, a coin on the Ethereum chain can only be traded for a token on Binance chain through a cross-chain swap or bridge.

To do this, a cross-chain bridge or swap must be used to initiate a cross-chain transfer. This involves locking up the tokens on the Ethereum network (base blockchain) and minting equivalent tokens on the destination blockchain, Binance Smart Chain (BSC), and then swap using a native decentralized exchange. This is accomplished easily via smart contract algorithms. Once the tokens are successfully transferred, the tokens can be freely used within the BSC ecosystem.

Governance and Utility Tokens

There are two types of cryptocurrency, governance and utility:

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Governance tokens are a type of cryptocurrency that allows holders to participate in the governance of a blockchain-based protocol or decentralized application (dApp). Governance tokens are built on blockchain platforms like Ethereum and give holders the right to vote on proposals and make decisions that influence the future of a project.

Utility tokens are digital tokens that allows the holder to perform a specific action within a blockchain-based ecosystem. Utility tokens are often built for a specific platform or program, and they are similar to tickets that allow access to something that otherwise wouldn't be available.

Stable and non-Stablecoins

A non-stablecoin is a cryptocurrency that is not designed to minimize price volatility by pegging its value to a stable asset, such as a commodity or fiat currency. Instead, the value of a non-stablecoin, like Bitcoin, tends to fluctuate rapidly due to market demand and speculation.

A crypto stablecoin is a type of digital currency that is designed to be more stable than traditional cryptocurrencies, such as Bitcoin, Ethereum, XRP, and Solana. Stablecoins are intended to be a bridge between cryptocurrency and fiat money, and are designed to be suitable for daily transactions, especially cross-border payments. USDT,

What are Stablecoins and Why do we need them?

A stablecoin is a type of digital currency that is designed to be more stable than traditional cryptocurrencies such as Bitcoin, Ethereum, XRP, and Solana, by being pegged to the value of a reserve asset, with the aim of mitigating price volatility. Most stablecoins use either a fiat currency, a near-cash equivalent, or crypto for collateralization, along with protocols that may include economic mechanisms, computer algorithms, or a combination of both. [1]

Stablecoins that do not feature collateralization achieve price stability instead through seigniorage rights, or rebasing to algorithmically adjust supply and suppress price volatility.

Purpose of Stablecoins

As the name suggests, the primary purpose of a stablecoin is to maintain a relatively constant value, and function as a reliable medium of exchange that is not subject to the volatility of other cryptocurrencies (such as Bitcoin and Ethereum).

This stability makes them a popular means of moving assets on blockchains. Stablecoins have also become a key building block of many DeFi protocols, on which asset owners can invest their stablecoins for set periods of time to earn yield without risk of their investments losing value through market volatility.

Stablecoins combine the properties of fiat currencies — in being a store of value, means of exchange, and unit of account — with the added utility of running on a blockchain, which means they are a form of programmable money that can interact with other digital assets and their decentralized networks.

Why are Stablecoins Important?

Stablecoins have become essential to financial activity in the cryptoverse for several key reasons:

- **They are the best way for traders to side-step volatility**

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Because of their lack of price volatility, stablecoins became the primary way for traders on non-fiat crypto exchanges to move in and out of trades. The first crypto exchanges did not have U.S. dollar or other fiat currency on and off ramps, so a stablecoin was required as a fiat equivalent. Traders could move into the stablecoin after closing a position to protect their gains.

- **They are the easiest way to turn fiat currency into cryptocurrency**

When most investors approach the cryptocurrency space for the first time, the first thing they need to do is convert their fiat currency into cryptocurrency. The easiest way to do this is by buying stablecoins that are pegged to a fiat currency's value. For example, if you wanted to convert U.S. dollars to cryptocurrency, you might trade your dollars for an equivalent amount of USD Coin (USDC) or (USD coin Tether USDT).

So, while many cryptocurrencies have different uses, stablecoins are the asset of choice for moving assets on a blockchain.

- **They are a key building block of DeFi**

In many ways, DeFi depends on stablecoins. For example, Curve — one of the larger DeFi protocols with more than $20 billion in total locked value — primarily serves as a market for traders to exchange different types of stablecoin with low fees and low slippage. Investors who add their stablecoins to Curve's liquidity pools receive a share of the trading fees whenever a trader swaps stablecoins using this liquidity.

- **Stablecoin Pools**

A number of DeFi protocols have built their platforms specifically to help investors trade on Curve, including Convex and Yearn. These protocols have, in effect, built multi-billion-dollar investment funds by helping investors participate in Curve's stablecoin pools.

- **Lending Pools**

Similarly, DeFi lending protocols, including multi-billion-dollar platforms Aave and Compound, exist to enable lenders to provide loans to borrowers in the form of stablecoins. If these loans were denominated in a volatile asset, such as bitcoin, the lending platforms could not function: when the value of bitcoin went up, borrowers' collateral would be insufficient to cover the value of the loan; and when bitcoin fell, borrowers would be left with diminished funds, in terms of dollars. As a result, these lending protocols would be in a constant state of chaos. They can only function because borrowers receive their loans in the form of stablecoins that hold a steady value for the duration of the loan.

- **Pools as Investment Vehicles**

Other DeFi protocols, such as Alchemix, Sythentix, and Lido, have created their own stablecoins to facilitate investment in their platforms.

DeFi has grown to a total value of nearly $150 billion,[2] according to crypto data and analytics platform CoinGecko — largely by leveraging stablecoin technology.

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Footnotes:

[1] https://www.coinbase.com/en-gb/institutional/research-insights/resources/education/what-are-stablecoins-and-why-do-we-need-them?

[2] https://www.coingecko.com/en/categories/decentralized-finance-defi

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

The Great Reset –A Global Financial System Solution?

And how the ETHOS™ Synergistic Economic System(s) overcome the problems and limitations of monetary inequality – and all World-wide "Old World" Monetary and Economic Systems.

What if?

What if - the debt of the world's governments could no longer be supported or ignored, their "government pensions" socialist safety-net couldn't realistically and effectively sustain itself anymore and had essentially gone bankrupt and were going to collapse? The short answer: world governments would need a "reset".

What if - the overburdened Social Security systems throughout the world could soon no longer support the populations dependent upon them, and the citizens (you) who depended on and paid into them for your meager hand-to-mouth survival went entirely insolvent (bankrupt), and you stopped receiving your meager monthly allotments? Could you even feed yourself then, let alone afford everything else?

What if - there was an effective and powerful System engineered to deliver the masses of humanity from poverty and want, provide untold economic prosperity, and seamlessly inject itself and its powerful influence into the world economy and body-politic; a System that was entirely apart from Governments and government mismanagement, that could easily provide for retirement, vacations, education, health insurance, general insurance, food, clothing, shelter, utilities, and commerce of all kinds; effortlessly, and equitably?

What if – there was a System engineered to overcome the frailties, abuses, inconsistencies, and instabilities of all previous economic systems combined; an economy vs. people-control-based system? How would you feel about your future, the future of your country, your family, your children, as you retired early, had more vacations, and enjoyed shorter work weeks?

What is *"The"* Problem?

Before we can sufficiently explain how **ETHOS™**, a Next Generation Currency and Synergistic Banking System, coupled with an entirely new paradigm Socio-Financial, Socio-Economic, Socio-Commerce System architecture, can overcome monetary inequality and globally deliver the masses of humanity from poverty, hunger, homelessness, and the countless vagaries of life-without-sustenance or material wherewithal, we need to briefly understand "money" and "economics".

Finance Basics

What is money? The short and simple answer is, it's a medium of exchange. There are four types of money, commercial money, fiduciary money, fiat money, and commodity money. [1]

What is economics? Again, the short answer is, it's the branch of knowledge concerned with the production, consumption, and transfer of wealth, or the social science concerned with the production, distribution, and consumption of goods and services. It studies how individuals, businesses, governments, and nations make choices about how to allocate resources.

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The (not so) Great Reset?

In the years surrounding the Covid pandemic we heard a great deal of talk about a "Global Reset", which is primarily concerned with a new financial system and societal governance.[2] So, what is the difference between simply providing the world with a new and centralized financial One-World governing system and a Next Generation, entirely new paradigm [**ETHOS™**] Socio-Financial, Socio-Economic, Socio-Commerce System?

A new "Reset" financial system would be the primary means of bailing out countries (i.e., politicians and despots) from their decades of disastrous socialist monetary and quasi-capitalist economic decisions known as Sovereign Debt Crises.[3] It would be based on a form of cyber or cashless money or credits without any physical counterpart. Mainstream cryptocurrency scalability problems currently prevent it from being used as the primary currency vehicle because it can take up to 10 minutes to process a transaction, and that's with an extremely limited number of transactions being conducted. Quantum computing could change this, but it's still in its infancy.

The elimination of physical money would provide governments worldwide with the most coercive form of capital and human controls ever witnessed throughout history. Many consider the Great Reset to be the Great Deception, an excuse to usher in a One World form of government;[4] all this under the pretext of "Income Inequality" preached by private jet flying Billionaires.[5]

The Socialism Solution

Marxist Communism and Socialism have been the philosophies of management of humankind which have caused the greatest number of deaths throughout history, estimated at over 100 Million.[6] Socialism is the theory of being the intermediate stage of progression towards Communism since Socialism *always* ultimately needs fascist type powers to control the subjected populations.[7]

What is "*The*" Problem?

As the late British Prime Minister Margaret Thatcher said: "The problem with socialism is that eventually you run out of other peoples' money." Both the systems of Communism and Socialism are "taker" systems. They don't generate capital; they exploit and confiscate the capital generated by their citizens, enriching the few at the expense of the many, and eventually leave the majority of the citizens with little to nothing for themselves.

The problem appears to be the "haves" who are determined to subject the "have-nots" to the power and control of the "haves" so that the "haves" can have more by minimizing or eliminating the ability of the "have-nots" to have a better life by the fruits of their labors and their freedom to self-determine and achieve it.

The Covid 19 pandemic shutdown in the United States alone saw over 100,000 independent and family-owned restaurants close and subsequently fail, and that's only the tip of the iceberg of loss and suffering. Middle class Americans were the hardest hit and quite obviously intentionally.

The path to Socialism is the reduction or elimination of the middle class to achieve the abolition of private property towards "*communalizing*". One simple example is public transportation being a form of *communal* sharing of transportation for the few who use it at the expense of the majority extended *community* who pay the lion's share for it.

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The Government Solution

The long and short of it is, Governments have proven themselves at being incapable of generating, i.e., producing - wealth, so they "take" what they need from the people they govern in the form of taxes and other means. One of the most insidious is inflation. Governments are executive, legislative, and judicial in nature, not economic powerhouses.

Politician "lawmakers" don't "produce" *anything* - except laws. This subsequently compels them to *excessively* regulate by proposing, supporting, rejecting, and creating laws that govern the land and, by extension, its people, eventually to the overburdened stress and strain upon all social and economic systems, sadly proven time and time again.

Given this fully established historical fact, the idea that any government could effectively provide a workable, fair, Universal Basic Income system based on the *generation* of wealth is beyond unlikely; it's entirely "wrongheaded".[8] But does this mean that *any* UBI system is potentially evil, incapable, dangerous, or wrongheaded?

The ETHOS™ Solution

ETHOS™ is an entirely private sector New Technology that cracked the Code. But exactly why and how does the ETHOS™ architecture provide a truly equitable, workable Universal Basic Income System? How does it overcome monetary inequality and globally deliver the masses of humanity from Government over-reaching and the oppression of heavily established Socialist systems from the United States to the United Kingdom and beyond?

Synergy

Firstly, ETHOS™ is a powerhouse of "*production*" and monetary "*generation*". It does this through the combined architecture and infrastructure of a synergy of "Modules". These Modules are comprised of the solid pillars of Social-Finance, Social-Economics, Social-Commerce and Inter-Social-media.[12] Most importantly, the System algorithm(s) don't "take" from the populace, as in taxation of every miserable kind. The System also doesn't parasitically "take" from its users.

For example: you are not Facebook's customer; you are Facebook's <u>*product*</u>. Let that sink in. Facebook and all of social media monetize all those who use it. They turn you – into money – simply by using their platforms. In the infancy of social media, very few fully understood the vast potential and power of the technology. Fewer still understood how it would become an entirely new methodology of generating wealth, not for those who used it but for those who owned the technologies, creating a new generation of technology Billionaires.

Additionally, the combined power generated by the vast multitudes who use the social media technologies was harnessed by those who owned the technologies, effectively making them some of the most powerful people history has ever witnessed, and that power has often been used not for but against, the unsuspecting and trusting users of the technology.[13] If the simple number of "Likes" on social media can create multi-millionaires purely via "influence", by harnessing the power of vast multitudes of people merely by "Likes", the power of those who own and control those media then is beyond historical compare - and comprehension.

Synergy and "Autonomous" Money

The ETHOS™ System actually produces money or wealth for those who use it, you, and a surprisingly significant amount of it. Albert Einstein called compound interest, or the proficiency of

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compounding money, "The eighth wonder of the world." And this is only one of the proficient ways the System produces copious wealth – "For the people".

The ETHOS™ System architecture accomplishes monetary generation and re-generation through various methodologies and technologies, all tried, proven, perfected, not the least of which is used by Social Network Marketing (SNM). The SNM technology was modified to achieve the production, distribution, and redistribution of wealth, through both the finance and commerce spheres; again, adapted and improved to achieve a perfectly engineered synergistic system called the BIIO System™.

Now, before going any further, we need to dispel any negative stigma that surrounds Social Network Marketing (SNM) and briefly explain the concept for those who don't know what it is. We've all heard of Avon, Amway, Mary Kay, and other such companies that rely in whole or in part on Social Network Marketing to generate the commerce or sales of their products. People join these companies in the hopes of obtaining "residual income".[9]

Residual income is a great idea – if – you're exceptionally adept at writing songs, or in the case of SNM, sales, or exceptionally lucky because the SNM business model requires a lot of hard work and significant sales ability to successfully make a living off it. Statistically, most SNM businesses fail, over 90% of all participants drop out, and participation rates in the industry as a whole are decreasing.[10] According to the FTC, a whopping 99% lose money, leaving only 1% that actually turn a profit (generally at the expense of the 99%).[11] But we're not talking about that…

Algorithms – Powerful – and Proven

We're talking about algorithms, powerful, proven ones that can be adapted to perform the generation, regeneration, distribution and redistribution of wealth to enable a workable Universal Basic Income System – no sales involved – no marketing involved – just the hard math of the (modified) algorithms to do the job – of giving worldwide populations a better more secure life, through technology and engineering ingenuity, the kind of ingenuity that builds and launches communication satellites into orbit around the earth to give everyone a better life; but an entirely new, next generation technology to benefit humanity as a whole and as never before wholistically envisioned or even achievable, until now.

Algorithms and Socio-Finance

Next, further generation of money or wealth is achieved through a synergistic Banking, Savings/Loan and Currency system, which again partially or fully utilizes the powerful Social Network Marketing algorithms in combination with other technologies to achieve the wealth generation, distribution, and redistribution necessary to power this UBI System.

The most powerful and innovative Socio-Financial algorithm by far is the revolutionary "RCG" algorithm that fuels the entire BIIO System™, which is also known as R.E.A.L.® (previously the CONTINUUM™) - because it continually generates money, and a lot of it. It's a virtual perpetual motion machine. The RCG algorithm works organically and synergistically with the entirety of the BIIO System Modules™, those of both the Finance and Commerce sectors, to produce wealth through an intense yet perfectly organic synergy.

This is what makes the **ETHOS™** System so unique and capable of providing for the world's needs, financially and economically. The System is a "giver", not a "taker". It stimulates and compels

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commerce and production, far beyond anything governments can do, coercively or otherwise, other than forced slave labor, which the System intends to preempt and forestall.

EQUITY

The ETHOS™ System is both fair and equitable. It systematically provides for the disabled, the infirm, the elderly, all those who can't provide for themselves, but without unfairly taking from the haves and giving to the have-nots. It provides for everyone, the poor to the well-heeled, because everyone (that can) contributes, and all should benefit; those with the least, of course, provided for the most; and worldwide, because the System - and technology – can, and morally should.

INCENTIVES

The System is so powerful at generating money that if people weren't incentivized, no one would bother working. So, to keep key industries running, a powerful and effective incentive system had to be engineered; this System is known as MARIS™. It's both an incentive system and reward system for those who can and want to produce more and thus receive more from the System, further enhancing it and actually further enriching the System rather than leeching from it. Higher productivity is rewarded, as is higher education and employment in various sectors of the economy to further stimulate the entire Global Economy.

GLOBAL ECONOMIC STIMULATION

ETHOS™ also provides for considerable economic stimulation through a reengineered system of commerce that enriches people and businesses alike. After all, thriving businesses are the life's blood of an economy, and ETHOS™ is the greatest single commerce generating System the world will ever see. It's a historically groundbreaking technology, infrastructure, and architectural methodology, all combined to achieve an inherently perfect marvel of engineering that is fully capable of taking mankind into an entirely new earthly paradigm, a Garden of Eden if you will; the UTOPIIA™ every politician, economist, consumer, and parent has ever dreamed of. Coming soon…and not a moment too soon.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://byjus.com/ias-questions/what-are-the-4-types-of-money/

The 4 different types of money as classified by the economists are commercial money, fiduciary money, fiat money, commodity money.

We can define Commodity money as physical goods that have value or use in themselves that consumers universally use to trade for other goods. Examples of commodity money include: alcohol, cocoa beans, copper, gold, salt, sea shells, silver, tea, tobacco.

A government-issued currency that is not backed by a commodity such as gold, backed generally by merely "faith and confidence" is known as Fiat Money. Payment on the basis of trust but not on the basis of any order of the government is known as fiduciary money; examples are cheques. The portion of a currency which is made of book money – debt generated by commercial banks is known as commercial bank money.

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You can read about the Money Supply in Economy – Types of Money, Monetary Aggregates, Money Supply Control in the given links.

[2] The plan from which the Great Reset originated was called the Global Redesign Initiative. Drafted by the WEF after the 2008 economic crisis, the initiative contains a 600-page report on *transforming global governance*. In the WEF's vision, "the government voice would be one among many, without always being the final arbiter." Governments would be just one stakeholder in a multi-stakeholder model of global governance. The report has been described as "the most comprehensive proposal for re-designing global governance since the formulation of the United Nations during World War II."

The Great Reset is the name of the 50th annual meeting of the World Economic Forum (WEF), held in June 2020. It brought together high-profile business and political leaders, convened by Charles, Prince of Wales and the WEF, with the theme of rebuilding society and the economy following the COVID-19 pandemic.

"The pandemic represents a rare but narrow window of opportunity to reflect, reimagine, and *reset* our world" - Professor Klaus Schwab, Founder. Klaus Martin Schwab is a German engineer and economist. In 1971 he founded what would become the World Economic Forum, where he currently serves as executive chairman. Wikipedia

[3] https://en.wikipedia.org/wiki/List_of_sovereign_debt_crises

The **list of sovereign debt crises** involves the inability of independent countries to meet its liabilities as they become due. These include:

- A sovereign default, where a government suspends debt repayments;
- A debt restructuring plan, where the government agrees with other countries, or unilaterally reduces its debt repayments;
- Requiring assistance from the International Monetary Fund or another international source.

Debts could be owed either to private parties within a country, to foreign investors, or to other countries. The following table includes actual sovereign defaults and debt restructuring of independent countries since 1557.

[4] https://www.opendemocracy.net/en/oureconomy/conspiracy-theories-aside-there-something-fishy-about-great-reset/

[5] https://thenewamerican.com/ray-dalio-another-billionaire-preaching-world-order-and-weeping-over-income-inequality/

[6] https://en.wikipedia.org/wiki/Mass_killings_under_communist_regimes

[7] https://www.investopedia.com/ask/answers/100214/what-difference-between-communism-and-socialism.asp

[8] https://www.forbes.com/sites/miltonezrati/2019/01/15/universal-basic-income-a-thoroughly-wrongheaded-idea/?sh=4477d46245e1
FORBES - Milton Ezrati Senior Contributor, Economist, Author
Universal Basic Income: A Thoroughly Wrongheaded Idea

"Though in some contexts the idea has a surface appeal, it is otherwise wrongheaded. It would steal resources from those truly in need for broader distribution. It would effectively warehouse people who might otherwise find ways to contribute to society and do so at great cost."

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[9] https://www.investopedia.com/terms/r/residualincome.asp
Residual income is income that one continues to receive after the completion of the income-producing work. Examples of residual income include royalties, rental/real estate income, interest and dividend income, and income from the ongoing sale of consumer goods (such as music, digital art, or books), among others. In corporate finance, residual income can be used as…

[10]https://www.dsa.org/statistics-insights/factsheets

[11]https://due.com/blog/3-mind-blowing-statistics-about-mlms/

[12]https://collab.di.uniba.it/intersocial/
https://www.sciencedirect.com/science/article/abs/pii/S0747563214002350

[13] https://choiceclips.whatfinger.com/2022/03/25/klaus-schwab-wef-wants-everyone-microchipped-fast-clip-1-5-mins/
Klaus Schwab (WEF) Wants Everyone Microchipped!

What if…
Nikola Tesla invented Free Money instead of Free Energy?...

What If…
You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

Universal Basic Income – Economy and Socio-Commerce

How the ETHOS™ Synergistic Economic System(s) overcome the problems and limitations of all previously proposed One Dimensional UBI Systems.

In A Perfect World…

What does a perfect World / Society look like?

Allow yourself to think about this for a moment: Imagine a world where… *(fill in blank).* And so, what's the answer of reimagining a better world?

The answer can be reasonably boiled-down to: *"Everyone has enough, and more, of everything they need, even if some are naturally entitled to need or have much more.* "The only thing currently standing in the way is equity, and the only thing standing in the way of equity is a System of Equity, an equity that provides for the needs of the vast masses of humanity, yet doesn't deny those who rightly deserve more because they add more significant value to society; an equity that doesn't "take from the rich and give to the poor", because that is theft and counterproductive. There simply has to be a better, more *equitable* way.

So, what would a reasonable, rational, moral, attainable system of equity look like? Enter ETHOS™, an entirely visionary system, with absolutely disruptive, real-world implications, at every level of society, economy, and government, and this in the order of magnitudes.

The 3 Pillars: Money – Finance - Commerce

For any UBI System to work - it has to:

1. Generate **M**oney – to supply the Income, and employ [an entirely inimitable] methodology of compounding to multiply it. (Taxation is not monetary *generation*).
2. Generate **F**inance – to further regulate, direct,[and compound] the Money.
3. Generate **C**ommerce – to provide Economy, as well as strength, stability, and contribute to perpetuity, and employ [an entirely inimitable] methodology of compounding to multiply it.

Why is Commerce so important to a UBI System?

Having written on the first two pillars elsewhere [1], here we're concerned specifically with Commerce, why and how it indispensably fuels the ETHOS™ UBI System, and why any UBI System would necessarily have to employ Commerce to achieve a viable, workable outcome. However, a viable system can't just employ Commerce. It has to do so in a very specific and uniquely engineered way to generate Synergy within the overall system architecture, as well as importantly and even crucially, to magnify the result through recompense-based spending, compounding, and other methodologies.

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Monetary Generation and Economic Activity - Magnified

The short answer is: People need things, businesses need to sell things, and economies need to produce things. This is the essence of commerce. But why is ETHOS™ commerce so unique, and what makes it such an entirely new paradigm; unquestionably – historically - disruptive and transformational?

The distinction between Social Commerce and Socio-Commerce is: Social Commerce is individual based - to limited group or social-sphere based; Socio-Commerce is that in addition to more broadly Societal, comprising a much larger sphere of influence and interaction on a much larger scale. It's Societal, both on a micro-scale, meaning societies of ethnicity and country, and even more dramatically on a macro-scale, meaning the combined sum of all such societies into the totality society of the vast ETHOS™ System. We're talking extremely powerful, and on many levels.

ETHOS™ UBII™ technology is deliberately and specifically engineered to produce the immense scope and effect of Socio-Commerce, ultimately to harness the potency of vast populations. The subsequent power generated from doing so results in the generation and regeneration of wealth on a scale never before conceived, or possible. This has not been possible before due to a lack of architecture and methodology.

Architecture and Methodology

Bill Gates and Steve Jobs developed platform architecture and methodology that enabled the *average person* to use a computer. Bill Gates called his personal computer architecture "Windows", as in windows to many things, such as the methodologies of word processing, email or internet, which themselves were microcosm architectures.

Similarly, ETHOS™ is the macrocosm platform supporting microcosm architecture(s) which utilize a methodology to achieve a workable, safe, secure, equitable, organic, synergistic Universal Basic Income generating System. In other words, ETHOS™ is the operating system housing and supporting the Socio-Monetary/Finance, Socio-Economic, Socio-Commerce sub-systems. Children use "Windows". ETHOS™ is simple enough an adolescent could use it.

How ETHOS™ Overcomes the Myriad Problems with UBI

Solving the multiplicity of UBI Problem(s)

The significant and immense power of the ETHOS™ UBI technology, architecture and methodology, and its resulting power to generate wealth and commerce, was precisely engineered to overcome the ream of problems associated with giving people "free" money – and "free" stuff, and does so through the third pillar – Commerce, or more specifically a purposefully re-engineered system we refer to as Socio-Commerce.

What is Social Commerce?

Social commerce is a subset of electronic commerce that involves social media and online media that supports social interaction and user contributions to assist online buying and selling of products and services. More succinctly, social commerce is the use of social network in the context of e-commerce transactions.[2]

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What is Socio-Commerce?

Socio-Commerce is the unique ETHOS™ methodology of uniting Societal – basic needs Commerce to Social Commerce, and further enhancing it by utilizing Social Network Marketing algorithms to facilitate and elevate both the economic impact, as well as effectively producing the dynamic of Generation, Regeneration, Distribution, and Re-Distribution of wealth.

Why would the ETHOS™ UBI System be so important to Economies via Commerce?

The short answer is: Systemic, Calculated, Induced Purchasing (**SCIP**), of everything from the basics of life, such as food, to nearly every other aspect of life that requires monthly purchasing, such as internet, cable, cell phones, health, property, and other insurance, etc. The list is virtually endless. The effect of the monetary generation - stimulating consumption - stimulating economic activity - through a synergistically engineered matrixed algorithm is absolutely stunning.

What Fuels ETHOS™ UBII™ ?

How does Commerce factor into and fuel the ETHOS™ Universal Basic Incentivized Income System?

It's never just about the money, giving money to people, and hoping for the best. That is what Government Systems and Politicians do. That's because Governments don't really care about people, they care about control, and votes, or popular support. Give away free money, and you're a hero. Take away money, and you're a zero, unless you can coerce your way into consciences and pockets through guilt, guile, and "correctness".

The ETHOS™ System of Commerce is based on the principle of circuitous giving and receiving, fueled and supported by an algorithm and architecture that compels a strong and vibrant internal BIIO System™ Economy, creating a type of perpetual loop. This loop of SCIP synergy is partially based on a principle found in algorithms perfected and successfully utilized by the $179.3 Billion a year Social Network Marketing [SNM] Industry.[3]

But make no mistake, the BIIO System™ is no SNM scheme; far from it. The primary and most significant difference is the BIIO System™ doesn't require any form of selling or marketing by System Recipients. ETHOS™ merely uses the powerful SNM matrix algorithms, reengineered, to enable a cohesive synergy within the System and provide one mechanism for the Generation, Regeneration, Distribution, and Redistribution of wealth, goods, and services. Why reinvent the wheel? But improve upon it we surely must in order to advance.

What is a BIIO Matrix™ ?

The short answer is: A matrix is a mathematical rectangular array of columns which is used for the purpose of mathematical/calculational purposes. The BIIO Matrix™ employs a reengineered forced matrix methodology utilized by the SNM Industry. BIIO System™ monetary Recipients are arranged into a fixed number within any given matrix to effect the calculation, generation, regeneration, distribution, and redistribution of wealth, goods, and services; all of which synergistically provide - through Commerce - for the Recipients as well as Businesses; because thriving businesses are the life's blood of a healthy economy; and the ETHOS™ BIIO System™ was purposefully engineered to benefit all of mankind, from bottom to top, and is entirely capable of singlehandedly producing the greatest economic health and wealth the world has or will ever witness.

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The Commerce End-game

By far, one of the greatest gifts to mankind has been modern Commerce, in all of its varied aspects; and one of the greatest gifts to Commerce has been Social Commerce. Yet in order to continually advance and improve, a system of Socio-Commerce was needed, to systematically expand and dynamically elevate both the recipient and producer, the buyer and the seller, the businesses and the corollaries.

Social Commerce helped bring businesses into a more interpersonal relationship with consumers. The entirely new Socio-Commerce paradigm brings both businesses and consumers into a far more synchronistic relationship within a symbiotic environment; a BIIO-Global community which consists of a more cohesive and circuitously supportive dynamic; one which history itself has proven time and again that no social-fiduciary monetary or government system has been capable of providing. This is a wheel that truly needed to be reinvented, and not just reinvented, but totally overhauled.

ETHOS™ Consumes Better

"Spend your way to happiness" wouldn't be an axiom too far from the truth through BIIO System™ Commerce Mechanics. People don't need to be compelled to spend, especially if they have a reasonably abundant money supply. This is why the "induced" spending on commerce - goods and services is perfectly acceptable; in fact, embraced. The more people spend and purchase, the more businesses produce and sell, the more the system compels/induces further spending, production, and consumption. It's the synchronistic form of self-perpetuating motion that raises ETHOS™ to an entirely new, exclusively elevated paradigm – Disruptive by Design – to the benefit of all – literally everyone.

In the case of Global Commerce and all that entails, ETHOS™ creates even more wealth for the wealthy. Some of that excess wealth generation organically flows back into the System for the further benefit of the entire BIIO System™ population. In the case of upwards from the middle class into the wealthy, ETHOS™ has much to offer them, and their children, and they have much to offer the System. In the case of Governments, it will bail them out of their extensive and egregious Social Welfare insolvency problems, along with rectifying or mitigating many other problems to one degree or another as the ultimate cliff looms ever closer and needs on every side become ever greater. ETHOS™ is a win-win for everyone.

The Best Is Yet To Come

A rising tide raises all boats. We just needed to do a better job of raising the boats of the masses of all humanity, the poor, homeless, helpless, and the hard-working peoples - the vast majority who propel the Economy boat by the sweat of their brows. The necessities of life, shorter work weeks, assured and fully funded earlier retirements, and much more is no longer just a hope or dream because technology can provide, and it's simply no less than an absolute moral imperative. And now, we have the most comprehensive and synergistically engineered System technology architecture to do it. It's **ETHOS™** - and not a moment too soon.

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Footnotes:

[1] ARTICLE - **Why We Need a Universal Basic Income System**
How Private Sector Systems combined with ETHOS™ are the Only Viable Way

[2] Wikipedia https://en.wikipedia.org/wiki/Social_commerce

[3]https://www.mlm.com/where-in-the-world-is-direct-selling/

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DISRUPTIVE BY DESIGN

Universal Basic Income –Impact – on Industries – Health Care

How the ETHOS™ Synergistic Economic System(s) will impact various Industries -
– **Health Care and Social Welfare Programs**–

In order to properly understand and appreciate ETHOS™, we must first briefly understand the problems facing world governments and, through them, the problems facing humanity.

A World without Health Care…

What does a World / Society look like when Gov't can't pay for Health Care Benefits?

Allow yourself to think about this for a moment: Imagine a world where…only Politicians, Gov't Employees, and the Well-heeled can afford beyond "basic" healthcare…

The U.S. Welfare Budget

The Unsustainable National Debt

According to the Pew Research Center, the federal government's total debt stands at over $22 trillion, and the U.S. national debt exceeds Gross Domestic Product. This is largely due to social welfare and "give away" type spending. It's a very serious and escalating problem.

According to Statista, total debt now stands at over $30.2 trillion as of Feb. 2022. [1] And according to ShadowStats: "U.S. Government 2021 Financial Statements show a deepening, record deficit net worth of $123.5 trillion in Fiscal Year 2021 (year-ended September 30), widening from the prior record $113.8 trillion negative net worth in 2020." [See the discussion on U.S. GOVERNMENT FISCAL CONDITIONS at the end of the SYSTEMIC RISK Section].[1]

Social Welfare – the Lion's share

As of this writing, according to Government reporting, Welfare takes a 24% share of the entire budget, with healthcare, principally Medicare and Medicaid, taking a 27% share; pensions, principally Social Security take a 22% share; in other words, including pensions, nearly two-thirds of the entire budget goes to some form of give-away. The money comes from five sources of revenue, all in the form of coercive taxation and "taking".[2]

And make no mistake, Social Security is largely considered a give-away by politicians, along with being severely underfunded. "Starting in 2034, the Social Security Administration will run out of the excess reserves it has and will only be able to pay out a portion of a retiree's full benefits — 78% to be exact".[3]

As tragic as the escalating repercussive consequences of that will be, according to the SSA, as of 2021, the Social Security "Trust Fund" [sic] was owed $2.908 trillion.[4] In other words, the Fund was borrowed against by a government habitually inclined to debt and non-repayment, and it will only get worse, much worse.

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Dollar Supremacy is (nearly) **Over**

Global concerns about the dollar have resulted in the unprecedented:

The dollar is no longer the world's "reserve" currency, with serious ramifications. "As of March 2022, the International Monetary Fund (IMF) approved four other reserve currencies: the Euro, British Pound Sterling, Japanese Yen, and Chinese Yuan." […] "There are some conceivable scenarios that might cause a sudden crisis for the dollar. The most realistic is the dual-threat of high inflation and high debt, […]" [5] And now, these two threats *combined* are currently plaguing the U.S. economy at historic levels, with no appreciable end or solution in sight, which is why the IMF severely diluted U.S. fiat currency hegemony, and with it, considerably neutered U.S. power and influence.

Inflation Surge

Inflation intensified in 2022 to the highest levels seen since 1980 and continues to rapidly climb due to out-of-control Government spending by the entirely Democrat-led Congress and administration. [6]

Food Banks

Food banks have been cropping up worldwide in response to either lack of food due to supply chain shortages or due, more recently, in larger part in the U.S.to inflation according to the Pew Research Center. [7]

One headline reads:

"We're terrified at what we're seeing": food banks tell of soaring demand. "Thousands more households, many with two working parents, are turning to the UK's food banks as the cost-of-living crisis deepens." [8]

The Simple Math Question

What happens when the overburdened, underfunded Government "benefits" and social insurance programs cease to provide; when rampant inflation causes the poor to middle class to eventually become destitute to poor? What happens when companies are less and less able to afford healthcare for their workers, shifting ever-rising premium costs even further on to their employees? What happens when those employees can't afford health insurance at all due to rising costs of everything – on their inflation and stagnation ridden paychecks? Think it can't happen? Think again, and this time we do the simple math.

The Simple Math Answer

The answer can be reasonably boiled-down to the obvious: Elimination or severe restriction of "benefits"; and this, for a good number of reasons, many of which are beyond the scope and purpose of this article. However, a few glaring and obvious reasons point to population decline related worker shortages, especially those in healthcare areas; the resultant and significant reduction in tax revenue; higher costs and prices due to inflation and other factors constricting economies;[9] and the greatest is Government inability to "monetize debt", i.e., to borrow money due to debt overextension, along with immense interest payments on massive incurred debt significantly eating away at government resources.[10]

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The Negational Effects of Population Decline

A Solid - Serious Concern

One headline reads: **"Elon Musk says there aren't 'enough people,' birthrate could threaten human civilization – Do the Math."** [11]

A population decline (also sometimes called underpopulation, depopulation, or population collapse) in humans is a reduction in a human population size. National efforts to confront a declining population to date have been focused on the possible negative economic consequences and have been centered around increasing the size and productivity of the workforce.[12]

Excessive strain on overly taxed, younger generation working citizens, along with population decline, can statistically mean only one thing: less money for Government handouts in the form of welfare and social insurance programs.

Socialist Solutions

One top Socialist solution is euthanasia, which is now optional in many countries, including the U.S., but could easily become mandatory, sold to the public under the auspice of humanitarianism; the "*right* to die" then becomes the "*duty* to die". It's indeed a slippery slope candidate. In nature, many animals, such as dogs, kill their own, the weak, for the greater good, the survival of the pack. Amoral pagan societies will fare no better, as history has proven.

Sociologically speaking, the weak are the elderly, the infirm, the feeble of mind or body, those stricken with diseases that are costly to combat and a tremendous systemic strain. In fascist and communist governments, this also includes the political dissidents and "undesirables". Then there are the mentally imbalanced or impaired of any age group, along with the mild to severely disabled who can't contribute much or at all to society, and the list goes on.

Young people vote, and being significantly indoctrinated in amoral philosophies, it's only a matter of time and stress before they vote "compassionate exit" for all those who are a drain and strain on the lives of the producers vs. the non-productive. This will, without question, become an eventuality "solution" to the severe strain on Government ability and ensuing complete inability to supply financing for long-term convalescence and medical care.

There simply has to be a better, more *equitable* way.

The Emperor Has No Clothes

Pointing all of this out may be mostly preaching to the choir. Hopefully so, and hopefully most readers are far more educated and informed in this area of contention and concern than this short article can possibly account. They know the emperor has no clothes, even if most aren't willing to risk pointing it out.

However, most everyone is willing to openly admit that something absolutely needs to be done, sooner than later, effectively, efficiently, securely, and equitably. The vast majority approve of Social Assistance and humanitarian provisions for virtually everyone. The only question and contention is "how" to achieve it?

Enter ETHOS™ and "Autonomous Money"

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It's massively comprehensive. It corrects the problems of Government insolvency, the lack of food, healthcare, and necessities. It illuminates the fallacy of cryptocurrency and provisions how to correct nearly all the crypto and fiat currency problems, from inflation to corruption-causing instability. It solves so many problems for mankind. It could be that the System is so far ahead of its time that even otherwise, very intelligent and informed persons "can't get it".

And it's not surprising. This is what Facebook ran into prior to hitting the one-million-member mark. It's also what Bitcoin suffered when it first began trading at $0.0008 at its launch in July 2010. Those who wait for "proof" have and will miss the biggest, fastest, most profitable vehicles in history. In this case, there's enough been said about ETHOS™ UBII™ Technology to make sure you're on the right side of history this time.

How will ETHOS™ affect the HealthCare and Insurance Industries?

The short answer is: Massive Capitalization equals adequate beyond measure Financing. Because the ETHOS™ System is projected to hold the world's largest combined population, potentially Billion(s) of people, the power and synergy being harnessed is stunning – beyond measure.

Additionally, the deliberately engineered compounding of System capital (money), along with inviolable regulatory algorithms, enables ETHOS™ to accomplish what other Systems, especially Government ones, fail to, i.e., bypass human greed, interference, and corruption, internally and externally, but most especially internally "governing" ones. In other words, all those very factors which have led to the demise and compromise of each and every governing and humanistic system devised throughout history, ostensibly to "serve mankind".

Short History Lesson

Rome, the burgeoning Republic fell 200 years after it became a democracy; then, the democracy died, and dictatorship had won. That's the ever-predictable cycle". Why? Simply because Republics are a "rule by *law*", so they survive the longest; Democracies are a "rule by the people", which always devolves into politicians having to pander to and please the people, which always requires massive amounts of money, gained either by war and conquest, or taxation. "Rule by the people" always devolves into "mob rule". [13]

Rome (and the U.S.) used war and conquest to gain wealth until it couldn't anymore. Then the crude and ambitious politicians turned to "bread and circuses" to distract the population from its self-indulgent woes, no different than the modern social welfare systems providing cell phones with internet to inner city youth to adults; with the Biden administration even going so far as to provide cell phones and $1,000 checks to illegal aliens.[14] Then from there, Democracies historically devolve into Socialism, and from there to Communism or Totalitarianism.

ETHOS™ - "Autonomous Money" – Safeguards

It is for this reason, and to this end, that internal and fully autonomous fail-safe guards needed to be put firmly into place to guard the "New World" from "crude, ambitious" politicians, as well as the lazy and self-indulgent among the populations. This is where UBI evolved into UBII – Universal Basic [Incentivized] Income. This is equitably and reasonably accomplished through the fully autonomous M.A.R.I.S.™ System.

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The entire homogenous Modular aspect of the BIIO System™ is intended to address the primary failings of human nature, as well as its needs, individually and sociologically. And, it does so - by magnitudes.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.pewresearch.org/fact-tank/2019/07/24/facts-about-the-national-debt/

https://www.statista.com/statistics/273294/public-debt-of-the-united-states-by-month/

http://www.shadowstats.com/

[2] https://www.cnbc.com/select/will-social-security-run-out-heres-what-you-need-to-know/

[3] https://www.taxpolicycenter.org/briefing-book/what-are-sources-revenue-federal-government
There are 5 sources of Federal Revenue: (1) 50% Individual Income Tax; (2) 7% Corporate Income Tax; (3) 36% Social Insurance (Payroll) Tax; (4) 3% Excise Tax; (5) 5% Other.
It is important to note that "Revenue" comes from "taking" not "making" money. Due to this, if the Government needs money, it can "create" it, out of thin air, to meet its obligations, or to spend more, or to avoid over-taxing its citizens. This "created" fiat money is called "Inflation". In essence it's a hidden tax, and the cruelest tax of all, because it hits the poor to middle income working class the hardest.

[4] https://www.davemanuel.com/how-much-money-does-the-us-government-owe-the-social-security-trust-fund-155/

[5] https://www.investopedia.com/articles/forex-currencies/091416/what-would-it-take-us-dollar-collapse.asp

[6] http://www.shadowstats.com/alternate_data/inflation-charts
Inflation Surge

https://www.dw.com/en/us-inflation-hits-highest-rate-in-four-decades/a-60402688

[7] https://www.pewresearch.org/fact-tank/2021/11/24/inflation-has-risen-around-the-world-but-the-u-s-has-seen-one-of-the-biggest-increases/

[8] https://www.theGuardiian.com/society/2022/feb/06/food-bank-donor-to-to-user-soaring-demand-for-aid

[9] https://www.itsuptous.org/why-fiscal-policy-matters/economic-impact
Rising debt will hurt our economic prospects and our ability to invest in the future.

[10] https://www.statista.com/statistics/246439/interest-expense-on-us-public-debt/

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Who gets the interest on government debt?
The interest on this debt is paid to individuals, businesses, pension and mutual funds, state and local governments, and foreign entities. Debt held by the public at the end of the 2019 fiscal year was $16.8 trillion - about 40% of this debt is held by foreign creditors.

[11] https://www.usatoday.com/story/money/business/2021/12/07/elon-musk-declining-birthrate-threatens-human-civilization/6414749001/

Universal Basic Income –Impact – on Industries – Health Care

[12] https://en.wikipedia.org/wiki/Population_decline

[13] https://www.theatlantic.com/magazine/archive/2018/10/james-madison-mob-rule/568351/

[14] https://www.rga.org/cell-phones-1000-checks/

https://www.youtube.com/watch?v=-jyOBpjj4ZQ
White House Press Secretary Jen Psaki confirmed President Joe Biden is giving FREE PHONES to illegal immigrants before releasing them into the United States, during the White House press briefing on 4/6/22.

What if…
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DISRUPTIVE BY DESIGN

ETHOS™ / UBI – Impact on the Insurance Industry

How the ETHOS™ Synergistic Economic System(s) will impact various Insurance Industries -
– **Health Insurance / Property and Casualty Insurance** –

In order to properly understand and appreciate the gravity and importance of ETHOS™ remarkable Self-Underwriting capability, we must first briefly understand the problems facing the Insurance (and interconnected Banking) Industries; how climate change and the increasing catastrophic conditions are making Insurance more costly, less affordable, and less coverage-inclusive.

A World without Insurance…

What does a World / Society look like when Insurance companies can't pay for increasing catastrophic incidents?

Allow yourself to think about this for a moment: Imagine a world where…less and less people and businesses can afford Health, Property and Casualty (P/C), or Life Insurance... and where Insurance companies are increasingly going insolvent, bankrupt, or limiting coverage and payouts to enable themselves to survive in an ever-increasing Insurance dependent world...

1. Health Insurance – Medical, Dental, Vision;
2. General Insurance – Life, Home, Vehicle, Property;
3. Disability, Unemployment, Social Services, Social Security

TOO BIG TO FAIL - FAILED...

As stated previously, the Insurance Industry, in general, is a massive Ponzi scheme. To prop itself up, it "invests" its pre-payout money in various ways in order to additionally capitalize itself to further enrich its owners and be capable of withstanding potentially catastrophic claims. [1]

Can you say "Collateralized Debt Obligations", "Equity Warrants", "Toxic Assets", "RMBS", "CMBS", "TALF", "ABS", or a hundred more acronyms that the general public is entirely ignorant of and overpaying premiums and interest on? After all, someone has to pay for Risk management.

Systemic Collapse Ahead...

If the "Too Big to Fail" insurance companies and major banks weren't bailed out by world Governments, there would have been a potential collapse of the entire economic system as we knew it, via the domino effect.

What banks? Citigroup, Bank of America, AIG, JPMorgan Chase, Wells Fargo, GMAC Financial, Goldman Sachs, Morgan Stanley, PNC Financial Services Group, U.S. Bancorp, Capital One Financial, Regions Financial Corp., American Express, Bank of New York Mellon Corp., State Street Corp., Discover Financial, and a host of others. [2] And, although certain safeguards were put into place after the fact, human nature always finds a way to screw with the System and screw things up, and of course, the *core* problems were never entirely addressed, including corrupt human nature.

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Can you say "Systemic Collapse Ahead"? Because it's inevitable, and next time neither the system nor we will be so lucky.

JUST ONE EXAMPLE

AIG - One of the World's Largest Insurers

How bad was it? On Sept. 15, 2008, American International Group's (AIG) share price dropped 61%. On Sept. 16, the Federal Reserve deemed AIG *systemically important to the global financial system* and provided the company with an **$85-billion**, two-year loan in exchange for a 79.9% equity stake in the company. [3] (Didn't see *that* takeover coming, did they/we?)

How much money did AIG get in the bailout?

During the financial crisis, the government's overall support for AIG totaled approximately **$182 billion**. That included nearly $70 billion that the Treasury committed through TARP and $112 billion committed by the Federal Reserve Bank of New York (FRBNY). [3]

It's Worth Repeating - (The Insurance Industry CrowdFunding)

The Insurance industry, Health, Property, etc., is literally a form of Crowdfunding. It takes an awful lot of people to pay into an insurance company for the program to work, i.e., for a few large insurance policy payouts from the smaller policy money pay**ments** gathered from a large multitude of members. So yes, it's a form of a funding crowd.

Insurance Underwriting

But in reality, the Insurance industry is a legalized form of a Ponzi scheme. [5] How the Ponzi is prevented is if any given company is overwhelmed by insurance claims, say, by a natural disaster, and can't meet its payout obligations, it can draw from a larger insurance company underwriter, such as AIG. [3]

Risk Mis-Management

What is the most common cause of insurer insolvency?

A.M. Best cites deficient loss reserves/inadequate pricing and rapid growth as the major causes of financial impairments in the P/C industry over the past 41 years. While an impaired company may not necessarily be declared insolvent, the causes of impairments are often precursors to insolvencies. [4]

Is there industry oversight? To be sure, yes. [5] And, so as to not sound entirely alarmist, we point this out. *BUT*, the industry oversight was there *before* the massive 2008 collapse, so obviously something else needs to be substantially addressed, i.e., *sufficient Underwriting* and a viable methodology to accomplish it to minimize systemic risk.

All Strain - No Gain

Excessive strain on overly taxed, younger-generation working citizens, along with population decline, can statistically mean only one thing: less money for Government handouts in the form of welfare and social insurance programs. [6]

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In fact, the only way Governments can pay for entitlement programs, fearing public reaction to raising taxes, is through creating inflation, the hidden tax, which is accomplished through excessive printing of money or the expansion of the monetary supply, which dilutes the purchasing power of a country's currency.[7] No worries about this ever-eroding condition happening within the ETHOS™ BIIOSPHERE™ Eco System (as explained elsewhere throughout this white paper).

How will ETHOS™ affect the HealthCare and Insurance Industries?

The short answer is: Massive Capitalization equals adequate beyond measure Financing and Underwriting. Because the ETHOS™ System is projected to hold the world's largest combined population, potentially Billion(s) of people, the power and synergy being harnessed is stunning – beyond measure.

The Underwriting POINT IS

The Insurance and Banking industry as a whole use a very creative mixed means of underwriting themselves, and by creative is meant remarkably "innovative" – but shady, the "robbing Peter to pay Paul" type of operation and otherwise mechanisms to move money around their system in an attempt to increase its value, its gross accumulative amount, or otherwise simply launder it and game the system, which of course is what ultimately caused the 2008 meltdown - and will undoubtedly create the next one.

ETHOS™– RCG Insurance Industry Self-Underwriting

Enter ETHOS™ RCG Technology, which can literally transform how the external world Insurance Industry operates and underwrites itself. Granted, there will always be those players in the industry that want to game the system and use the people's money to increase the players power and personal wealth. But at least now there's hope for the industry that it will actually be able to avoid catastrophic failure, taking humanity down with it, if it chooses to use the RCG Technology to sufficiently self-underwrite itself.

The Underwriting SPECIFICS

If you haven't already read the following especially important article and you want to really understand how significant ETHOS™ underwriting methodology is, now's the time.
See the Chapter on:

ETHOS™– R.E.A.L.® System Capitalization & Underwriting Analysis

How the ETHOS™ Eco System Uniquely Capitalizes and Underwrites Itself

Two Sides to the ETHOS™– BIIOSPHERE™ System

There's the Finance side and the Commerce side to the ETHOS™ RCG Technology. On the Commerce side are "Services", one of which is Insurance – Health, Property/Casualty. Obtaining the inter-System insurance is handled the same way the "Goods" or Products are, through the RCG Technology.

"Autonomous (Free) Insurance"

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R.E.A.L.® – RCG Enabled Platform Modules

In other words, *FREE* Insurance, accomplished through humanity's gifting and receiving to each other! – accomplished through RCG Technology. And if that weren't enough, all gifting and receiving through the R.E.A.L.® Platform Modules is additionally and fully self-underwritten.

This effectively means that the ETHOS™ Eco System is entirely capable of underwriting itself and would never suffer the need to have outside government bailouts or risk-taking and acronym-based gaming to enable it to aptly supplement existing Insurance policies or even replace external world systems with a fully functioning internal-System Insurance.

The SWITCH is IN

Why would anyone want to pay full price for external world Insurance policies when they can get ETHOS™ Eco System Insurance literally "Free"? All through the power of the masses of humanity powering R.E.A.L.® RCG Enabled Platform Modules, through a process that returns their money back to them instead of into the pockets of the elite and wealthy.

The CHOICE is SIMPLE

The choice is simple, and the people won't have to be convinced or sold on the idea of entering into a System that autonomously helps them take care of their business without being taken advantage of in the process.

The MORAL IMPERATIVE

It is an absolute moral imperative to care about humanity, deeply – and meaningfully. The problem is that many systems and institutions simply don't, often the banking and insurance industries which take care of only enough to justify their existence, make their owners wealthy beyond belief, and only secondarily provide a much-needed service to humanity, allowing civilization to function and flourish, most of the time. The greed and avarice in human nature will undoubtedly never change, but the damage it causes can definitely be mitigated - with ETHOS™.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://knowledge.wharton.upenn.edu/podcast/knowledge-at-wharton-podcast/the good-reasons-why-lehman-failed/

[2] https://en.wikipedia.org/wiki/Troubled_Asset_Relief_Program

[3] https://www.investopedia.com/articles/economics/09/american-investment-group-aig-bailout.asp

[4] https://www.google.com/search?q=2008+insurance+bailout&rlz=1C1OKWM_enUS785US785&oq=2008+insurance
2008 Insurance Bailout

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[5] https://floir.com/property-casualty/property-casualty-financial-oversight

[6] https://www.taxpolicycenter.org/briefing-book/what-are-sources-revenue-federal-government
There are 5 sources of Federal Revenue: (1) 50% Individual Income Tax; (2) 7% Corporate Income Tax; (3) 36% Social Insurance (Payroll) Tax; (4) 3% Excise Tax; (5) 5% Other.
It is important to note that "Revenue" comes from "taking" not "making" money. Due to this, if the Government needs money, it can "create" it, out of thin air, to meet its obligations, or to spend more, or to avoid over-taxing its citizens. This "created" fiat money is called "Inflation". In essence it's a hidden tax, and the cruelest tax of all, because it hits the poor to middle income working class the hardest.

[7] https://en.wikipedia.org/wiki/Inflation

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DISRUPTIVE BY DESIGN

R.E.A.L.® XP2P™ PAID-For / PAID-To EDUCATIION

How R.E.A.L.® Technology Paid-for / Paid-to Education will
Positively Affect the Education Sector

The Problem(s)

1. Over-priced Education.
2. Exorbitant Student loans and resultant slavery.
3. Political / Social ideological agenda intrusion and infection.
4. Prohibitive and/or Manipulative Admissions policies.
5. Standards manipulation endangering critical Science, Engineering, Medical fields, etc.

Key Takeaways

- XP2P™ R.E.A.L.® Technology enables an entirely "Free" education.
- XP2P™ R.E.A.L.® Technology incentivizes learning by rewarding extra Cycle money for various degree fields, achievement scores, and various other categories. The System literally pays people to get educated. After all getting educated is hard work, and "the laborer is worthy of their wages".
- XP2P™ R.E.A.L.® EducatiionX™ proposes an entirely remote, online learning experience and environment free from intrusive and amoral indoctrination.

According to Pew Research

Some studies rank the United States 30th in math, 19th in science, and 38th overall in academics among 71 industrialized nations. Character training and issues of the heart are no longer part of the curriculum. The alarming violence and immorality so rampant on school campuses today show the results of this void.

The reason why more and more families choose this educational option are many, but one of the primary reasons is the failure of our modern educational system. Not only is academic performance declining, but our schools are becoming less safe for our students, physically, mentally, emotionally, and many would say spiritually. [1]

In early 2016 there were an estimated 2.3 million homeschooled students in the United States, and this amount appears to be growing. [2]

Making A "Freeing" Education Affordable (how about "Free"?)

Minus all federal and state government aid allows the XEducation

to operate independently of burdensome government regulations. That means XEducation is free to focus on its mission of providing an outstanding liberal arts education to students without interference from Government bureaucrats regarding curriculum, admissions standards, and more.

Better yet

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The R.E.A.L.® XP2P Technology enables an entirely "Free" education for Members who utilize the eXperiience.ai educational platform. What more need be said? But then there's…

The Industrial Model of Education

With lectures, rules and ringing bells, we continue to use an industrial model of education designed to churn out factory workers. Students learn how to agree with the masses, but not how to think for themselves. Subjects are taught in isolation, resulting in students who fail to understand how all knowledge is interrelated.

Educational System Undermining

Our current system undermines the ability of parents to direct the moral formation of their children. Fathers and mothers are denied a voice regarding the values being taught in our schools. Many school districts have the attitude that once a child enters the doors of the schools, the parents no longer have jurisdiction.

Education Sociology

Then there are the sociological and cultural problems harboring one overwhelming challenge, a resultant terrible discipline from non-existent parenting. You simply can't teach savages with no manners, no respect, and no discipline. However, you can incentivize some, if not many, *using money, products, and services*.

Education Shortcomings

A close examination of modern education reveals that it is not education at all. Our current system bears at least three fundamental flaws: the incorrect focus on right(?) knowing instead of right being, the lack of instruction in how to discern truth and communicate it winsomely, and the disintegration of subjects, not teaching how all things fit together and are stamped with the fingerprint of the Creator. [3]

Fundamental Underlying Flaw(s)

A major problem with the modern education system is its tendency to prioritize standardized testing and rote memorization over critical thinking, creativity, and real-world application of knowledge, often seen as an outdated "Factory model" that fails to adequately prepare students for the complexities of the modern world. The "Factory" model insists that the same function be performed over and over again, to produce the product, in this case an 'educated' person.

This results in leaving many feeling disengaged and lacking essential life skills like problem-solving and adaptability. Additionally, issues like unequal access to quality education, teacher shortages, and a focus on academic performance over holistic development can further exacerbate the problem. In the past, problem-solving and adaptability came from strong, moral, social structure, and a parented home environment.

Our current system undermines the ability of parents to direct the moral formation of their children. Fathers and mothers are denied a voice regarding the values being taught in our schools. [4]

Why Modern Education is Outdated

Education is perhaps the only avenue to personal freedom and societal improvements that is available to us, or at least should be. There is a raging debate on why school systems fail students all across the board.

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There is by many accounts a lack of faith in the education system we currently have and the possible solutions available range from the privatization of education through capital measures such as a larger focus on private schooling and less public funding, to dedicating huge amounts of money in order to improve the system in place.

There is large debate on what is to be done within the set system to improve performance not only inside the classroom but perhaps more importantly how to improve performance outside the classroom which arguably is what school is set out to do. [5]

Young people need to understand AI and machine learning

Artificial intelligence and machine learning applications are already changing many aspects of our lives. From search engines, social media content recommenders, self-driving cars, and facial recognition software, to AI chatbots and image generation, these technologies are increasingly common in our everyday world.

Young people who understand how AI works will be better equipped to engage with the world around them, make informed decisions about using and creating AI applications, and choose what role AI will play in their futures. They will also gain better critical thinking skills and awareness of how they might use AI to come up with new, creative solutions to problems they care about. [6]

In the Final Analysis

The world has undergone tremendous change in just the past 50 years, and radical changes in just the past 10 years, with AI promising and determining far more revolutionary and unforeseeable change and challenges.

The only possible way for society and youth to cope with all of the problems and challenges is to rethink education on a fundamental level, the cost, availability, and incentives.

ULTIMATE INCENTIVE

XP2P R.E.A.L.® Technology supplies for the vast majority of humanity's and societies educational needs by not only paying for each individual's education, but also paying each individual to incentivize them in their education. After all, getting educated is work, and XP2P pays and rewards honest, hard work, unlike other systems failing in results driven education.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes

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4. https://www.nheri.org/research-facts-on-homeschooling/
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7. https://medium.com/@nicholasamartinez732/why-modern-education-is-out-dated-292fbe201795

8. https://experience-ai.org/en/

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DISRUPTIVE BY DESIGN

ETHOS™- Beyond A Second Chance

How ETHOS™ will *Positively* Affect Criminal Reform – Before and After the Fact

What If…

What if we could recreate the world in the image of Truth, Justice, Fairness, and true Equity vs. rhetoric, and in the process, reduce crime?...

The PROBLEM

It is an absolute moral imperative to care about humanity, deeply – and meaningfully. The problem is that many systems and institutions simply don't. For example, if you have bad credit, you could easily be denied homeowners insurance, an apartment, or even a meaningful job. And that's if you're a relatively "good citizen" who just had a bad break or two. Felons?...

The QUESTION

What company wants to risk hiring a convicted felon when they can hire a fresh perky face straight out of high school or college vs. straight out of a state penitentiary? Former inmates face numerous psychological challenges when released from prison, including stigma, discrimination, isolation, and instability. This can lead to devastating outcomes, like failed relationships, homelessness, substance misuse, recidivism, overdose, and suicide.

The SOLUTION

ETHOS™ provides a livable income and revolutionary no-to-low-interest loans – to everyone, regardless of bad credit history or felony convictions.

The pain and suffering relieved by the ETHOS™ System is incalculable, not to mention relieving the financial and other strains on society by repeat offender criminals, repeating because they're defeated the minute they're released from prison, return to a life of crime, and end up re-incarcerated.

The STATISTICS

25% The U.S. has 5% of the world's population but nearly 25% of its incarcerated population. [1]

$87B Our spending on jails and prisons reached $87 billion in 2015, an increase of 1000% from the $7.4 billion spent in 1975. [2]

$2.2M In 1972, there were only 200,000 people incarcerated in the United States. Today that number has grown to 2.2 million. [3]

750% From 1980 to 2017, the number of women in jails and prisons in the U.S. grew by 750%. Over 225,000 women are incarcerated today. [4]

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One Tragic Example

"Shirley Schmitt is no one's idea of a dangerous criminal. She lived quietly on a farm in Iowa, raising horses and a daughter until her husband died in 2006. Depressed and suffering from chronic pain, she started using methamphetamine.

Unable to afford her habit, she and a group of friends started to make the drug for their own personal use. She was arrested in 2012, underwent drug treatment, and has been sober ever since. She has never sold drugs for profit, but federal mandatory minimum rules, along with previous convictions for drug possession and livestock neglect, forced the judge to sentence her to ten years in prison.

Each year she serves will cost taxpayers roughly $30,000—enough to pay the fees for three struggling students at the University of Iowa. When she gets out, she could be old enough to draw a pension." [5]

Smarter not Harder?

Gaining an accredited college degree in prison only guarantees you have something to keep you hopeful and busy while incarcerated. It may help build self-esteem, but…

Educated convicted felons don't fare much better in the job market than uneducated ones. The "Have you ever been convicted of a felony?" tick-box on a job application virtually guarantees rejection, or a substandard-paying job no one else wants. So much for self-esteem.

The Revolving Door

The most recent government study of recidivism reported that 82% of people incarcerated in state prison were arrested at some point in the 10 years following their release, but the vast majority of those were arrested within the first 3 years, and more than half within the first year.[6]

Why do most people return to prison? When people exit prison, they have problems with literally everything about life, getting a car, a job, adequate income, adequate living conditions, insurance, the list goes on. [7]

The lack of employment, negative social stigmas, and lack of support upon release can put inmates into a deeper state of depression and lead to desperate attempts to get the things they want, such as drugs, to escape their reality. Meaningful rehabilitation is virtually non-existent. Denied substantial assistance, left entirely to their own devices, they literally end up going from the hell of prison to the hell of freedom.

America's Prison System is becoming more Inhumane

"The inmates at Logan Correctional Centre, a women's prison in rural Illinois, have to endure a lot. The kitchens are infested with cockroaches. The ceilings are crumbling. Many of the buildings are full of black mold. The showers and toilets often break down, and the plumbing occasionally backs up, pumping sewage onto the floors." [8]

If this weren't bad enough, there is no real provision for those exiting the "correctional" system, which in itself causes correctional dysphoria and recidivism, among many other adaptation problems, physical, emotional, mental, and temporal. And if that weren't enough…

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What is the Psychological Impact of Prison?

"Prison changes people by altering their spatial, temporal, and bodily dimensions; weakening their emotional life; and undermining their identity;" […] "and what of the issues of desocialization from incarceration?" [9]

What Are We Going to Do About It?

ETHOS™ provides an important psychological and emotional cushion to life behind bars by providing legitimate hope, something to actually look forward to upon their release. Convicts can take part in the System while incarcerated, with the System affording somewhat for their minor needs in prison, but more especially after their release.

ETHOS™ also provides general "Pre-Paid Legal" expenses. Any additional legal needs draw upon capitalization from other ETHOS™ auto-capitalized areas which System Participants (SPs) can use to offset any capital imbalance within their account; with the end result being, proper legal representation can minimize, shorten, or even eliminate certain prison terms.

In the event of incarceration, ETHOS™ stores up capital for SPs during their time in prison. After their release, and depending upon their length of incarceration, they can tap into their accumulated "Savings" to purchase various necessities of life such as food, clothing, cars, and potentially even homes, either outright or from loans via the collateralizing aspect of the Guardiian VAULT Depository™ System.

Recidivism? Far more unlikely.

What If… there was a more effective, humane way… And now there is…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

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What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

The Effect of ETHOS™ on Social Media

How the ETHOS™ Economic System(s) will impact the entire Social Media Sphere

– UBII™ –

145 Minutes

The average daily social media usage of internet users worldwide.[1]

A Social Media World of - Economic Stimulus…

What is the ETHOS™ Social Media SINGULARITY™ ?

Allow yourself to think about this for a moment: Imagine a world where…everyone opportunely contributes to and benefits from – a central Social Media Platform that is the largest, most vibrant, highly stable, and systemically robust Platform in the world…all because it PAYS its users to use it… and not *just* PAYS them, but through a revolutionary technology PAYS everyone *substantially*, and *continually*… Let the ramifications of that sink in…

Transmigration Populated

Allow yourself to also think about this for a moment: Imagine a mass Transmigration of users and usage from all the non-monetized social media platforms to the highly monetized ETHOS™ Platform, and how it will affect entire social media and world systems… not to mention the massive "Valuation" of such a Platform… Let that SINGULARITY™ sink in…

Revolutionary Paradigm Shift

ETHOS™ Advanced Technology

In order to properly understand and appreciate how ETHOS™ solves myriad economic problems, we must first briefly understand how ETHOS™ works through Social Media to achieve monetary generation that effortlessly, organically, and profusely produces significant money for its user base.

Firstly, you can fully imagine that doing so will cause ETHOS™ to go absolutely viral and become the largest and most prolific Platform in the world, not only dwarfing all others but, in many cases, entirely supplanting them due to a revolutionary new Patent Pending Advanced Technology that enables Platform users to receive *significant* money, simply by using the Platform.

Social Media Monetizes its users

Presently, social media largely provides its services to its users for free. That is only possible because social media monetizes (exploits) its users. It turns them (you) into money. It does this secondarily through targeted advertising of its own and other outside industry sources. But it

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principally does this by utilizing highly adapted algorithms that track users and their behavioral habits, their shopping, their "likes" and "dislikes", and sells that statistical information to industry, governments, and other concerns for the primary purpose of benefiting those concerns, not necessarily its end users - (yours).

What is Social Media?

The term social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a computer, tablet, or smartphone via web-based software or applications. While social media is ubiquitous in America and Europe, Asian countries like Indonesia lead the list of social media usage.[2]

Types of Social Media

There are six types of social media. Though this can be broken down in many ways, they include social networking, bookmarking, social news, media sharing, microblogging, and online forum sites.

Social media may take the form of a variety of tech-enabled activities. These activities include photo sharing, blogging, social gaming, social networks, video sharing, business networks, virtual worlds, reviews, and much more. Even governments and politicians utilize social media to engage with constituents and voters.

For individuals, social media is used to keep in touch with friends and extended family. Some people will use various social media applications to network career opportunities, find people across the globe with like-minded interests, and share their thoughts, feelings, insights, and emotions. Those who engage in these activities are part of a virtual social network.

For businesses, social media is an indispensable tool. Companies use the platform to find and engage with customers, drive sales through advertising and promotion, gauge consumer trends, and offer customer service or support.

Social media's role in helping businesses is significant. It facilitates communication with customers, enabling the melding of social interactions on e-commerce sites. Its ability to collect information helps focus on marketing efforts and market research. It helps in promoting products and services, as it enables the distribution of targeted, timely, and exclusive sales and coupons to would-be customers. Further, social media can help in building customer relationships through loyalty programs linked to social media.

KEY TAKEAWAYS

- Social media is a computer-based technology that facilitates the sharing of ideas, thoughts, and information through the building of virtual networks and communities.
- **There are more than 4.5 billion social media users around the world.** [3]
- Social media typically features user-generated content and personalized profiles.
- By 2023, the number of social media users in the United States is forecast to increase to approximately 257 million. [4]

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Benefits of Social Media

Social media has changed the way we all interact with each other online. It gives us the ability to discover what's happening in the world in real-time, to connect with each other and stay in touch with long-distance friends, and to have access to endless amounts of information at our fingertips. In many senses, social media has helped many individuals find common ground with others online, making the world seem more approachable.

According to a survey by Pew Research Center, the use of social media is correlated with having more friends and more diverse personal networks, especially within emerging economies. [5] For many teenagers, friendships can start virtually, with 57% of teens meeting a friend online. [6]

The top 10 social media apps are:

1. Facebook (2.74 billion users)
2. YouTube (2.29 billion users)
3. WhatsApp (2 billion users)
4. Facebook Messenger (1.3 billion users)
5. Instagram (1.22 billion users)
6. Whatsapp (1.21 billion users)
7. TikTok (689 million users)
8. QQ (617 million users)
9. Douyin (600 million users)
10. Sino Weibo (511 million users) [7]

Facebook is the largest social media platform in the world, with a clear advantage over other social media, though it has similar audiences to others like Twitter and Instagram.

There are 7.6 billion people on the planet, and 2.5 billion of them use Facebook at least once per month. With nearly a third of the world's population connected over a single social network, it's worth asking: who isn't Facebook's target market?

Advertising

Social media marketing is the use of social networks to market a company's products using influencers or otherwise to build a presence online to engage with customers. Small businesses comprise the vast majority of Facebook's eight million advertisers, with those advertisers spending their budgets on platforms that receive the most viewership, gaining Facebook a whopping *third quarter* $28 billion in advertising revenue for 2021. [8]

KEY TAKEAWAYS

- Facebook, Twitter, and Instagram are all popular social media platforms used by people around the globe.
- Each appeals to slightly different types of users and offers unique services or features.
- Facebook has a broad appeal: 68% of adult Americans report using the platform.
- Twitter users are more likely to be college graduates, affluent, and live in a city.
- Instagram users tend to be young. About 1 billion users check-in with Instagram monthly.

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Mobile Trends

Mobile applications have accounted for much of Facebook's rapid growth, with its Messenger app launched in 2011. [9]

As of 2020, Messenger has an estimated 2.77 billion monthly users. [10] Rather than battle mobile market competitor WhatsApp, Facebook acquired its rival in 2014 for $19 billion, bringing another one billion users into the fold. [11]

As of 2020, Smartphone users typically spend about 4.2 hours per day on their mobiles. More than 40 applications reside on the typical Smartphone, with an estimated 18 applications accounting for 89% of daily usage. Among all worldwide users, Facebook is the third most popular app. [12]

A Social Media World of - Economic Stimulus

The ETHOS™ Social Media SINGULARITY™

Humanity is its own greatest resource on many levels. Here we will largely concern ourselves with humankind being its own greatest Economic resource – through a monetizing approach to Social Media.

ETHOS™ is a Monetary and Commerce generating machine, in the order of magnitudes beyond anything known before; the ultimate Economic Stimulator. In this case, monetary generation and economic stimulation come in the form of how ETHOS™ uniquely acts upon and hyper stimulates the Social Media sphere.

The ETHOS™ Paradigm

As stated, ETHOS™ entirely unique algorithm(s) provide a form of residual type income to its users. In other words, it's an income that keeps coming. All they need to do is simply use the SINGULARITY™ Platform. That's because the Platform is directly tied to the new FinTech "RCG" Technology, which is a remarkably powerful algorithm formula; Patent Pending, highly classified, and for very good reason.

Why don't the other Social Media platforms employ this methodology? Simple. Because they don't have it. The other answer is because for centuries, the masses of humanity have been looked upon purely as a resource to be exploited. It served the Pharaohs in Egypt, who used slaves to build their massive pyramids. It served the Roman Empire from 500BC onwards, who used populations captured in war as slaves to build their empire. The history of exploited peoples is long and heartless.

So, it's no wonder why its still happening, only now humanity is being monetized, turned into money, not by veracious taxation or credit card interest, or by picking cotton, but by picking buttons on apps. It's really ingenious when you think about it. And when you think about how many billionaires Social Media has created, you see where all that money's going.

ETHOS™ Reversal

So, it's merely a matter of monetization reversal. In other words, instead of exploiting and monetizing the people, turning the masses of humanity into money, it's about allowing them to monetize themselves by providing them with a revolutionary, Next Generation Technology by which

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to do it. The concept couldn't be simpler, or simpler to achieve. Although the algorithms themselves are complex, the interface is no more complex than Facebook itself, PayPal, or online banking.

The Sheer Power, Beauty and Importance of it

And because ETHOS™ is all about everything money, monetary generation, re-generation, distribution, and redistribution of wealth, deep into the Commerce spheres, it goes far beyond affecting merely the Social Media sphere. But because the Social Media sphere is about people, and ETHOS™ is all about humanity, the sheer power of Billions of lives plugged into and fueling a System – for their own ultimate benefit, the sheer power, beauty, and ultimate importance of it can't be over-stated - or over-estimated.

Finally, *humanity's* time has come…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

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What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If… Is… What Now

We have solved many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…Now, it's only a matter of time…

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DISRUPTIVE BY DESIGN

ETHOS™ - *Beyond* Crowdfunding

How ETHOS™ will Absolutely Affect Crowdfunding – and *Many More* Industries

What If…

What if we could recreate the greatest (and entirely organic) *wealth generation* and *redistribution* system the world has ever seen (and we dare say, ever will)...

CrowdFunding STATISTICS 2022

Every 8 Seconds - A new GoFundMe Campaign is started.[1]

Most GoFundMe campaigns *fail* *for Medical bills!* Less than 12% reach their goal. [2]

There are 5 types of Crowdfunding: Donation-based, Rewards-based, Equity-based, Debt-based, and Royalty-based.[3]

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$65B **Crowdfunding added** $65 Billion to the world economy.[1]

$99 **The average** crowdfunding donation.[1]

$560 **The average** raised in a donation campaign.[1]

53% S**haring campaigns by email and texting** has a conversion rate of 53%, bigger than Facebook shares (12%) and Twitter shares (3%).[1]

To Avoid Repetition

Since we've dealt with Crowdfunding in other Articles, we'll just touch on the salient points here to make a point and to ask, "Is ETHOS™ Crowdfunding?"

The PROBLEM

Crowdfunding fails most of the people most of the time. Most campaigns fail entirely, and the majority of those that produce results still fail miserably to reach their goals. [4]

And yet, while desperate people need desperate money, most people simply need money, and there are very few ways to get your hands on it, especially for... Free!

The Other PROBLEM

Crowdfunding is tough. And a lot of work. Period. When it does work it's great. But what isn't great*when it works*? The problem is age-old, trying to get money from people - for basically nothing, or having to give up too much to get it, daunting requirements, or exorbitant system fees, and the list goes on and on.

But Funding by Crowd is Popular

Of course it is, and modern technology has completely enabled it. But success by popularity and experiential success are two entirely different animals. To put it a different way, trying to get money is popular, funding by pure altruism is near impossible, and funding by crowd is better than trying to get a high-interest loan from a bank, making funding by crowd the logical means of obtaining money, even if the system is flawed in many ways.

But Funding by Crowd is Necessary - (Is The Insurance Industry CrowdFunding?)

The Insurance industry, Health, Property, etc., is literally a form of Crowdfunding. It takes an awful lot of people to pay into an insurance company for the program to work, i.e., for a few large insurance policy pay**outs** from the smaller policy money pay**ments** gathered from a large multitude of members. So yes, it's a form of a funding crowd.

Insurance Underwriting

But in reality, the Insurance industry is a legalized form of a Ponzi scheme. [5] How the Ponzi is prevented is if any given company is overwhelmed by insurance claims, say, by a natural disaster, and can't meet its payout obligations, it can draw from a larger insurance company underwriter, such as AIG. [6]

The problem is the industry could catastrophically collapse, such as in the 2008 "Too Big To Fail" near financial system collapse. [7]

Ultimately, the U.S. Government had to underwrite the Insurance Industry and many Financial System Titans; a massive burden that Taxpayers will labor under for generations.

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ETHOS™ Superiority

ETHOS™ SUPERIOR Self-Underwriting

Another superior technology development, patentable, and Patent Pending aspect of ETHOS™ is its ability to self-underwrite. This keeps it as far from being a Ponzi scheme as conventional Crowdfunding (or McDonald's) is.

Is ETHOS™ a Crowdfunding System?

ETHOS™ has apparent elements of "Crowd" and "Funding", but that's where the similarity ends, and the Next Generation Technology begins. So no, **ETHOS™** isn't exactly Crowdfunding, although we market it that way for simplicity's sake, calling it "Circular" funding.

ETHOS™ is engineered specifically not to fail anyone, anytime. It's simple, organic, and requires very little effort, and you don't have to ask anyone for money! So that's where **ETHOS™** parts company from crowdfunding. And that's entirely significant.

So Different It's Patentable - and Disruptive

It's also entirely Patentable, along with many other aspects of the vast BIIOSPHERE™ Eco System, making the System extremely valuable, to say the very least. Why?

The **ETHOS™** System differs from each and every traditional crowdfunding and MLM models for the simple reason that System Participants (SPs) do not have to recruit anyone, sell anything, or ask for money, making the System far superior to, and giving cause to antiquating those business models.

So Disruptive it Antiquates and makes Obsolete entire Industry methodologies

In actual fact, the ETHOS™ "Circular Funding" System could conceivably eliminate entirely, and make obsolete, the over-abundance of Multi-Level Marketing / Direct Sales pay-out and qualification business models and 4 of the 5 Crowdfunding models, (minus only the Real estate model, which is essentially an Equity Crowdfunding model, so we're back to 4 main models).

The ETHOS™ no-to-low interest loans could conceivably make many finance business models obsolete. That's why the System is called "Disruptive by Design". (Probably a considerable understatement).

The Perennial QUESTION

The Meaning of VIRAL

What would people do if they found out they could get quick, easy money, month after month, for basically doing nothing? Can you say "Viral"?

What would such a world-wide System, going globally Viral, be worth? And we're talking "worth" in terms of alleviating human suffering, poverty, and want, not to mention the ETHOS™ Modular System model that produces and provides "Free" Products and Services in addition to Money!

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How "Viral" and rapidly do you think such a System would propagate itself?! And then, how much do you think such a System would be valued by the Market when it goes public with an IPO?

The CONCLUSION

ETHOS™ provides a livable income and revolutionary monthly monetary Supplemental Income, in addition to No-to-Low-interest loans – to everyone, regardless of bad credit history, a Cryptocurrency that is Stable and Profitable and PAYS YOU to purchase it, along with PAYING YOU to purchase Products and Services, and doing so in an absolutely unique, patentable, and thus market-cornering way.

It's ABSOLUTELY REVOLUTIONARY. And will, needless to say, alter the very fabric of societies, governments, and civilization.

It's INCREDIBLY POWERFUL and Merciful. The pain and suffering of humanity relieved by the ETHOS™ System on so many levels is incalculable, not to mention relieving the financial and other strains on society and the very governments that created those strains.

ETHOS™ provides an important psychological and emotional cushion to life, something the vast majority of humanity lacks, no matter how hard they work or how much they try to get ahead or even make ends meet.

So, What If…there was a more effective way…to fund by crowd, without having to actually do anything...and EVERYONE got money? Now there is!

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

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DISRUPTIVE BY DESIGN

ETHOS™ and Online Gaming and Gambling

How ETHOS™ will Positively Affect the Online Gaming Industry

3.03 *Billion*…The number of people playing online games in 2022.[1]

What is Online Gaming?

Online gaming describes *any video game that offers online interactions with other players***.**

Online gaming is simply playing a video game over the internet, usually with friends. Online games can be played on any number of devices, from dedicated video game consoles such as PlayStations, Xboxes, and Nintendo Switches, to PCs, laptops, and mobile phones. Online gaming provides many benefits. [2]

21st Century Socialization

Online games are important to understand because they offer a huge amount of fun and enjoyment, encouraging teamwork, collaboration, and imaginative adventure for all ages. Played healthily, they contribute to an essential part of children's development and socialization. [2]

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Although there are plenty of positives and negatives, to playing video games, we're only interested in one positive side of mention, and that is that some games allow people to **play and chat with anyone in the world**.[2] Due to the global context of the ETHOS™ Technology, this aspect is of particular importance.

Let's see some other basic statistics to round out our understanding of this massive industry to better understand how the ETHOS™ Technology will influence and impact it.

US Video Gaming Industry in 2023: Gaming Devices & Video Game Content Viewership Trends

The STATISTICS

54.2% The percentage of the US population digital gamers. Mobile gaming was the largest segment, with 48.3% of the population (162.9 Million people) playing games on their smartphones in 2022. [3]

68% Two-thirds of people in the US under 18 years old play video games online, putting it only behind watching YouTube videos as an activity, according to PC Magazine. [3]

75% of Mobile-only gamers are female, though the stereotypical gamers are young males, where desktop/laptop gaming makes up about two-thirds of players on both platforms. [3]

74.2% ages18-24 play video games, compared to just 58.2% TV penetration for the same age group and falling. [3]

Gen Z – Millennials and Gaming

Gaming also makes up a larger part of younger users' media diets. According to Deloitte's 2022 media trends report, playing video games is the favorite entertainment activity among Gen Z respondents in five different countries (the US, UK, Germany, Brazil, and Japan).

Gen Z spends one-quarter of their leisure time playing video games, more time spent than any other medium. Millennials also spend more of their time gaming than with any other media type.[3]

Video Game Industry Ad Revenue

In 2022, video game advertising spending in the United States was forecast to be $5.8 billion U.S. dollars. This would constitute an increase of more than 14 percent compared to the value of $5 billion reported in 2021. [4]

In 2022 the video game market size in the United States was estimated to be $978.67 Billion U.S. dollars, setting a new all-time industry record. [4]

The Point Here Is…

There's plenty of evidence that Gaming is *big* business, a massive public market, and marketplace. Tapping into it is a no-brainer, and neither is monopolizing it. How? Simple. Give people enough money to get their attention and allegiance.

How? Simple. Through the R.E.A.L.® Platform RCG monetary generation and distribution methodology, uniquely paying people to use the Platform.

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GAMBLING, GAMING, and ('FREE') MONEY *ARE* ADDICTIVE

The global gambling market grew from $449.04 billion in 2022 to $702.45 billion in 2023 at a compound annual growth rate (CAGR) of 56.4%. 26% of the world population gambles. That means around 1.6 billion people worldwide gamble, and 4.2 billion gamble at least once every year.[5]

Which Countries Have the Highest Percentage of Gambling Population?

- Singapore. Around three-quarters of the population regularly play at casinos.
- Finland. Around two-thirds of the Finnish population gamble regularly, with the most popular form of gambling being the lottery.
- Australia. (also highest gambling losses per capita in the world)[5]
- Ireland.
- The United Kingdom.
- Macau is the largest gambling market in the world. [6]
- Vegas monthly revenue is $659 Million. [6]
- **In 2021, Americans spent $105.26 billion on lottery tickets, making it the most popular form of gambling. That's more than the total spending on music, books, sports teams, movies, and video games combined.** [7]

What more need to be said?

The Point Here Is…

There's more than just a "potential" market here. And this is especially true if you factor in the ETHOS™ *extremely generous sharing model* of 99% payout vs. mere fractional payouts from Casinos and Government lotteries.

The Payout Here Is…

Casinos and Government lotteries exist for one reason and one reason only, to enrich owners and operators. Both have the additional objective of paying for overhead and Government's enormous monetary disbursements for their entitlement programs, schools, etc.

No Overhead - No Agenda

ETHOS™ 99% Payout model ensures that it will become the most popular and most widely 'played' game in world history. ETHOS™ can afford to payout in an unprecedented way simply because there's near zero overhead, no agenda commitments, and the 1% retained more than covers everything and everything System related. Any excess simply gets put into a charitable giving account to help out those who truly can't help themselves.

Why Game and Gamble Anywhere Else?

Of course, most Gaming and much of Gambling will always attract people. ETHOS™ isn't in the business of putting them out of business; it's in the business of enriching and changing the lives of as

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many people as possible. Dividing up the wealth into smaller amounts allows for more people to benefit, even have a life-changing experience.

And you can bet your bottom gaming/gambling dollar that having the odds in their favor, for a change, will gain massive, Viral, even addicted support from the masses of down-trodden humanity.

Why Give Sparingly and Exclusively

Why give only one person $2 Billion dollars in a lottery [8] when you can spread it around and affect many more lives, families, groups, locales, and businesses through economic stimulation?

Ask, and *They* Shall Receive

And that's the whole point of the ETHOS™ gambling model: Spread the wealth; Change lives; Give people something more tangible than merely hope and wishful thinking.

The people have asked repeatedly for this and have been repeatedly denied. Now it's time to deliver, and deliver we must since it's a moral imperative to give, but not just give, to give abundantly, and ETHOS™ now allows us to do this.

Give, and *All* Shall Receive

And that's how you gain loyalty and sheer numbers, in fact, to win over the vast majority of humanity's global population.

Winning is supreme in gaming and gambling, and no different in real life - affecting real lives, and doing so - profoundly. The problem has been that there was never an effective System-Methodology to enable and provide this Next Level Paradigm. Now, there absolutely is, and the results are going to be absolutely - Next Level - Beyond Stunning...

What If…there was a far more effective Gaming and Gambling business model way… And now there is…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.statista.com/statistics/748044/number-video-gamers-world/

[2] https://www.internetmatters.org/resources/online-gaming-advice/the-basics/

[3] https://www.insiderintelligence.com/insights/us-gaming-industry-ecosystem/

[4] Generic Google Search resultshttps://www.google.com/search?q=video+game+ad+industry+revenue+2022

[5] Generic Google Search results https://www.google.com/search?q=global+gambling+statistics

[6] https://time.com/6227922/macau-gambling-capital-casino-china/

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[7] https://smartasset.com/taxes/the-economics-of-the-lottery

[8] https://www.cnbc.com/2022/11/10/world-record-2point04-billion-powerball-jackpot-sold-one-winning-ticket.html#:~:text=Tom%20Huddleston%20Jr.,8%2C%202022.

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

R.E.A.L.® XP2P™ LOTTERIIA

How R.E.A.L.® Technology Will Positively Affect the Lottery Industry

Lotteries = Extreme Odds CrowdFunding - Mass Funding

R.E.A.L.® Technology produces groundbreaking results when used as a Lottery and renders traditional (and even Cryptocurrency) lotteries archaic and obsolete.

The Methodology of Traditional Lotteries

Key Takeaways:

- The traditional lottery methodology is static and one-dimensionally limited to utilizing extreme odds/extreme payouts as its sole influencer/enabler.
- The methodology is to make it near impossible to win the jackpot, so that the crowds keep funding to drive the jackpot higher.
- The Government is *always* the Biggest lotto winner.

In most Government run lotteries, particularly in the United States, when the jackpot is finally won, the State lottery Government takes half the money in any case, and the Federal, State, and Local Government(s) takes 40% of the half that's left.

Crypto Lotteries - Same problem.

- High jackpots are needed to excite and entice crowdfunding the lottery.
- Higher odds to generate higher jackpots result in fewer winners of any monetary significance.
- Static, limited methodology.
- However, any funds you win are *100% owned by you* and don't need to be stored in a bank.

The Ultimate Question

Why should only one person win $1 Billion (and the Gov't take half of that in a lump sum payout, and then you get taxed 40% on the rest?!).

Why not have that $1Billion divided among EVERYONE! You could have 1,000 life-changing $Million dollar winners, or break it down even more and make a significant financial impact on far more lives! Impact… Life Changing… On far more lives… That's the R.E.A.L. point.

R.E.A.L.® *IS* A *SURE THING*

If you use the R.E.A.L.® Technology along with the Parallel Gifting model, you get FAR MORE Winners, and ZERO taxes. It's worth repeating. *FAR MORE Winners*, *ZERO taxes*.

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Why is the **R.E.A.L.**® Technology based **LOTTERIIA**™ far superior to ANY other Crypto or Fiat lotteries?

1. R.E.A.L.® Technology assures far more winners and payouts than possible to any other lottery system.
2. The ACTIION™ Parallel Gifting Technology assures that nearly 100% of winnings are TAX FREE.
3. 99% Payout of ALL money received into the **LOTTERIIA**™ - unlike Government lotteries that take 99% of all money for themselves.
4. **LOTTERIIA**™ functions more like a Sweepstakes. Members are issued an Identification Number that is randomly drawn by a secure algorithm. Winners are rotated to ensure the highest winning saturation.
5. There are winning amounts from $150 to $1Million.
6. Membership is $49 and different levels of "Gifting" can be purchased for winning different levels of money or winning odds increased.

How does R.E.A.L.® Technology work?

The R.E.A.L.® Gifting/Receiving methodology is simple. It's similar to crowdfunding in the sense that Members-upon-Members "donate" money into the System. One difference is that the money is compounded and distributed equally among all the Members.

Another difference is that there are progressively higher "Stages" or "Levels" of Gifting/Receiving. Yet another difference is that the distribution of money is done in a hybrid Binary/Matrix/Unilevel methodology, modified to be "dynamic" vs. "static", enabling "Auto-Entry" and "Auto-Re-Entry", which enables the population and repopulation of the System and its various Stages/Levels.

Members who receive any given "Stage" or "Level" of Gifted money are "Auto-Re-Entered" into the Gifting/Receiving stream of new and "Re-Entered" Members at the back of the line in that same Stage or Level, and also "Auto-Progressed" into the next higher Stage or Level which consists of a higher level of money. This enables and assures a continual and self-perpetuation of the System

.

Each Stage or Level and each higher Stage/Level entrance is paid for by the proceeds gained by the Member. This enables Members to enjoy higher and higher amounts of Gifting and Receiving money without having to pay out-of-pocket for it and is one of the methods of compounding. This method assures that virtually no one will be left out or unable to participate fully in the System and thus gain fully from the System. This unique methodology is thereby rendered entirely fair, balanced, and equitable.

The Gifting/Receiving process is so novel and revolutionary that it is Multi-Patent Pending.

R.E.A.L.® - Not a "Gamble" - a "Certainty"

When used in a lottery [type] fashion, *the System is capable of paying out to everyone* - to one degree or another. The "game of *chance*" is no longer *"chance"*, just like donation Crowdfunding

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isn't "chance". The payouts are entirely algorithmically, perfectly predictable, *and entirely assured*. What could be better?!

R.E.A.L.® as a "Lottery" – "Cycle" Rewards

Lotteries use the drawing of random numbers which players either choose or are assigned. The R.E.A.L. System has "Members" vs. "Players", and assigns a 12 digit number to each Member upon Membership. Members also choose their Membership ID, which is another identifier and is used to reward Members who "Invite" others to become Members. The bonus is rewarded in the form of an extra first Stage/Level "Cycle".

System performance can be further understood in the following Chapters:

- **ETHOS™ - R.E.A.L.® System Capitalization / Underwriting Analysis**.....**Page 41-50**
  How the ETHOS™ Eco System Uniquely Capitalizes and Underwrites Itself

- **"AUTONOMOUS" (Free) MONEY™**.....**Page 15-24**
  What ETHOS™ "Autonomous (Free) Money" Is –
  vs. other "Free Money" Methodologies

- **A PONZIE SCHEME?**.....**Page 25-29**
  How R.E.A.L.® Technology Stands Up Legally

- **PERPETUAL MONEY MACHINE?**.....**Page 36-40**
  How R.E.A.L.® XP2P™ - RCG Technology Generates Capital

- **ETHOS™ – *Beyond Crowdfunding***.....**Page 148-152**
  How the ETHOS™ Economic System(s) will Absolutely Affect Crowdfunding – and *Many More* Industries

What are Lotteries?

Lotteries are one of the oldest chance games played today. They involve players buying tickets that possess random numbers. To win the lottery, your ticket must have some or all of the number sequence generated by the machine at the close of the lottery.

There are two types of lotteries: open and closed. In an open lottery, tickets are continuously sold, and winners are announced periodically (weekly, bi-weekly, or monthly). In a closed lottery, all tickets are sold before the winner is announced.

Jackpots for cryptocurrency lotteries may not be as large as the national lotteries with fiat, but it's a far better alternative, with more people winning life enhancing or life changing money, especially **R.E.A.L.® LOTTERIIA™**.

Lotteries and Lotteries

Crypto lotteries are a new entrant into the lottery space, and they aim to battle for dominance against traditional lotteries. As a lottery enthusiast, which should you choose? Let's compare these two lottery categories.

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Crypto Lottery

Crypto lotteries use blockchain technology and digital tokens to create a lottery system. This differs from traditional lotteries as players do not need to buy a physical ticket. The essential workings of this lottery are similar to those of conventional lotteries, but the design was created to take advantage of the benefits of blockchain. Cryptocurrency lotteries can also use application and data layers to create a seamless experience. Below are the pros and cons of playing the crypto lottery.

Traditional Lottery

Traditional lottery games involve players buying tickets to win prizes if their ticket holds a winning combination. Most traditional lotteries are open with announced weekly winners and the jackpot given to the player who gets a ticket with complete matching numbers. As players purchase tickets, the prize pool grows, which leads to the eventual winner receiving millions in payouts. Closed lotteries usually have smaller payouts than open ones, with a start and end date, giving players a timeframe within which they can participate. Here are the pros and cons of traditional lotteries.

Pros

- **Community Development**: Some traditional lotteries are run by state governments, and the proceeds from these Lotteries are used to fund community development projects and other local developments. This is one of the reasons that traditional Lotteries have survived for this long, as their benefits are felt beyond the individual who claims the grand prize.

- **Low Entry Cost**: The cost of entry into lotteries is low by design. The aim is to get as many people buying tickets as possible to maximize the chances of winning. At a small price point, players can purchase hundreds of tickets, which go into the prize pool and raise the value of the jackpot.

- **Solid Regulations**: Traditional lotteries are well-regulated by state and federal governments. They try to limit the influence of private companies and halt any manipulations that may occur. They also ensure that lottery tickets are only sold to players of an adult age, as lotteries are considered gambling and regulated as such.

- **Entertainment**: lotteries are a form of entertainment for players. The reality of lotteries is that they are a game of chance, and there is a small probability that you will be the lottery winner. Therefore, they are a source of entertainment that occasionally pays out to some users who have bought a ticket.

Cons

- **Centralization**: Due to their centralization, lotteries are prone to manipulation despite the government's best efforts. There have been scandals involving lottery companies where tickets were manipulated so that the winning numbers were not circulating. Although the government actively works to remove bad actors from the space, lottery manipulation is still an active problem. Private companies are made to follow strict regulations that limit their ability to cheat users, which helps maintain trust in the lottery system. [1]

To reassert from another White Paper Chapter…

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The Casino Always Wins

Everyone knows that "The casino always wins". That's its business model, to win. The fact is, every gambling enterprise is rigged in favor of the Owner/Operators. States pull in Billions upon Billions of dollars annually. What if that money could largely go to the people instead? What if a System was engineered to benefit the players? Why? Why not?! [2]

Whatever Happened to the Lottery Money?

Every budget, every project, begins with revenue. States run out of it. What better way to refill the egregiously emptied coffers than by offering false hope to millions of people for Billions of dollars in revenue? After all, it's more than obvious that the Lottery isn't meant to do anything but offer false hope to the vast majority.[2]

The Lottery Methodology of R.E.A.L.® Technology

What if the Lottery was set up to benefit people instead of the government?

We all know why U.S. Lotteries rise so high. They're engineered to benefit failed Government institutions, to finance and subsidize "General Funds", often under the guise of helping the children…

"The lottery helps schools." Often it does. More often, it doesn't because General Funds are, well, "General" in their usage, distribution, and destination of money. And that's largely where the lottery money verifiably goes, the black hole of General Funds, where its destination is ultimately less than verifiable, or as promised.

Thousands, to Millions, vs. Billions

The most played and largest payout lotteries require winning by picking six to seven sets of numbers. This creates such high odds of winning and such soaring lottery pay-outs. This most benefits needy government agencies because the higher the lottery prize money, the more money they get.

In 2021 alone, the sales of State lotteries in the U.S. rose to $105.26 Billion dollars.[3] Payouts were comparatively, if not embarrassingly, minuscule. But this serves to starkly illustrate our point. Something needs to change, and R.E.A.L.® Technology is that something. How?

More Winners

How about starting with far more winners?! Of course, if fewer sets of numbers were needed there would be more winners. The winners wouldn't win as much, but there would be far more of them, far more often, with far more life-changing events. The system would be far fairer and more equitable. Instead of one person winning a Billion dollars, there could or would be a thousand people winning one Million dollars. But that wouldn't benefit the Lottery providers, so you'll never see it happen.[1]

The R.E.A.L.® Technology Lotteriia System is the lottery reengineered, to enhance the lives of the people, as many of them as possible, and the Lotteria does that simply by redistributing the vast majority of the money back into the population further enriching the people, and of course, further enriching the BIIOSPHERE™ economy to the benefit of everyone, businesses included. [1]

Market Cornering

This is only one example of why ETHOS™ will corner markets. It's easy to corner the Lottery

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and Gambling market. Simply engineer a System that will actually payout, and payout to the most people possible.

A million dollars today won't make anyone "rich", but it will sure take the pressure off, pay off bills, homes, cars, and student loans, and enhance many more lives than typical lotteries are made to do because they aren't made to, and that's why ETHOS™ will corner the Lottery Gambling market.

Why buy losing tickets if your changes with ETHOS™ are far greater? With far more people winning $5k to $1M, you can be sure that the vast majority of people will sign up for daily drawings, where thousands of millionaires will be created on a daily basis simply because billions of people and caring engineering will be making it happen. [2]

Why and What are Crypto Lotteries?

Essentially, Crypto lotteries are the same as Fiat lotteries, with the exception of being DeFi (decentralized finance) based.

Playing a crypto lottery offers several benefits compared to a traditional lottery. Firstly, crypto lotteries often have higher payout percentages, meaning that players have a better chance of winning larger sums of money.

Additionally, crypto lotteries are typically more transparent and provably fair, as the results are recorded on the blockchain and can be verified by anyone. This level of transparency helps to build trust among players.

Furthermore, crypto lotteries often have lower fees and faster payout times compared to traditional lotteries, allowing winners to receive their winnings quickly and without excessive deductions. Conversely, players and winners have absolute anonymity.

Overall, playing a crypto lottery can provide a more secure, transparent, and rewarding experience for players. [4]

Crypto Lottery Advantages

Using crypto for online casino gaming has many advantages. First, it offers better privacy and security of personal information, as wagering with crypto does not involve sharing sensitive bank information. All that is needed for crypto is a valid ID for a digital wallet.

Secondly, crypto casinos also offer much faster transaction times. While traditional money can take a few days to process, crypto transactions can be completed within hours or mere minutes.

All money transfers involve a small fee to complete the transaction. While traditional bank fees can be hefty, cryptocurrency transactions typically offer lower fees, taking away less of players' winnings

Crypto also offers wider global accessibility. While traditional money is often region-restricted due to different currencies used around the world, cryptocurrency is not tied to a particular region and can be used anywhere in the world. [5]

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Disadvantages

While using crypto sweepstakes casinos has far more advantages than disadvantages, a few disadvantages can greatly affect the overall experience and should always be considered.

The number one disadvantage of using crypto in online casinos is the volatility of value. Cryptocurrencies are still relatively new, and their overall value can rise and fall greatly over short periods of time. This can then affect players' digital wallets and winnings.

User Experience

The overall user experience in a crypto sweepstakes casino is similar to any other sweepstakes model casino. The interface, games played, VIP programs, and bonuses are similar to those offered in regular online sweepstakes casinos.

A helpful feature hosted in some crypto casinos is the ability to purchase cryptocurrency within the app, directly depositing the crypto into the platform's wallet. This eliminates the middle step of opening a digital wallet, purchasing the cryptocurrency elsewhere, and depositing the funds into the casino's wallet to begin playing. With this feature, players can purchase the crypto of their choice directly from the casino itself and begin playing immediately after purchase.

Why does California win Mega Millions so much and where do others Rank?

California has an undeniable knack for lottery wins, boasting 37 Mega Millions jackpots — the second-highest in the nation, behind only New York's 44 wins, according to Mega Millions data.

New Jersey has its own impressive record of wins. The Garden State has 26 Mega Millions jackpots, ranking third in the country.

Luckiest Mega Millions States

In the 20-plus years that Mega Millions has been held, these states have won the most Mega Millions jackpots, according to the Mega Millions website: [7]

Lucky in lottery? These are the states with the most Mega Millions jackpot winners

Only 3 of the following States are "conservative" or "Red" states. The rest are "Blue" or predominantly Socialist leaning States. And it does give pause to wonder…Is the lottery "fixed"?

- New York – 44
- California – 40
- New Jersey – 25
- Ohio – 20
- Michigan – 18
- Texas – 16
- Illinois – 15
- Georgia – 15
- Maryland – 11
- Virginia – 10
- Florida – 6
- Washington – 5
- Massachusetts – 5
- Pennsylvania – 3

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And Lastly…

No matter who wins the lottery, the Government always wins the jackpot… Reckless and unconscionable spending by Governments can still be supported by the masses, but at least now there's a R.E.A.L.® Technology alternative – a fair, and equitable, societally and individually life altering one…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://www.ibtimes.co.uk/crypto-lotteries-vs-traditional-lotteries-which-one-should-you-choose-1726087

[2] White Paper - **ETHOS™ Markets and Industry Domination –**

[3] https://www.statista.com/statistics/215265/sales-of-us-state-and-provincial-lotteries/

[4] https://nowpayments.io/blog/lotteries-with-cryptocurrencies

[5] https://www.starleaf.com/blog/advantages-vs-disadvantages-of-crypto-sweepstakes-_casinos/

[6] https://www.yahoo.com/news/lucky-lottery-states-most-mega-090621340.html

[7] https://www.northjersey.com/story/news/2024/12/28/mega-millions-winners-by-state-powerball-winners-by-state/77285770007/

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

R.E.A.L.® - M.A.R.S.™ and NFTs

M.A.R.S.™ is Calling… Be Martiian!

Why NFTs?

The short answer: *Because NFTs are viewed as a secure and valuable "investment".*

The Compelling MARS Factor

The fascination with Mars can't be understated, and Elon Musk has made sure it's in the forefront of everyone's SpaceX-mind who Follows him on Twitter "X".

Mars is an excellent place to investigate because it is the most similar planet to Earth in the Solar System. Evidence suggests that Mars was once full of water, warmer and had a thicker atmosphere, offering a potentially habitable environment.

The Merits of a Mars NFT: A Leap into the Virtual Frontier

In the ever-evolving landscape of digital assets, Mars NFTs represent a groundbreaking fusion of technology and human aspiration. These Non-Fungible Tokens (NFTs) are not merely digital collectibles; they embody the spirit of exploration and the potential for economic innovation. This essay delves into the merits of Mars NFTs, highlighting their uniqueness, economic potential, and role in shaping the virtual future.

What's An NFT?

A non-fungible token (NFT) is a unique digital identifier that is recorded on a blockchain to certify the ownership and authenticity of a unique asset. It cannot be copied, substituted, or subdivided. The ownership of an NFT is recorded in the blockchain and can be transferred by the

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owner, allowing NFTs to be sold and traded. NFTs can represent physical or digital assets, such as art, music, videos, writing, video game content, sports trading cards, or real estate.

Uniqueness and Ownership

At the heart of Mars NFTs lies the principle of uniqueness. Each token is a one-of-a-kind digital asset that signifies ownership of a virtual plot on Mars, created with data from NASA and other space agencies[1].

This exclusivity is not just a matter of pride for collectors but also a legal entitlement in the digital realm. The ability to own, explore, and customize a piece of the Red Planet is a novel experience that blends the allure of space with the tangibility of property rights, and Citiizenships™ as in IINTERSTELLAR.io.

Economic Potential

Mars NFTs are designed to be more than static assets; they are dynamic entities that generate passive income for their holders. This is achieved through a revenue model that redistributes a portion of the income from land NFTs back to the owners. Such a model incentivizes early adoption and long-term holding, as the value of these NFTs is expected to increase with scarcity and demand on the one hand, and the R.E.A.L.® RCG™ technology "buy-backs" on the other hand. Furthermore, the integration of play-to-earn (P2E) gaming elements allows owners to gather resources from their land, adding another layer of engagement and potential revenue.

Community and Governance

Ownership of Mars NFTs grants individuals a stake in the platform's governance. This democratic approach empowers the community to vote on key decisions, influencing the development and future direction of the Mars4 metaverse. It fosters a sense of belonging and responsibility among users, who can actively participate in shaping their virtual environment.

Technological Innovation

Mars NFTs are at the forefront of technological innovation, combining virtual reality, gamification, and blockchain technology. They offer a glimpse into the potential of the metaverse, where virtual and physical realities converge. By leveraging precise data from NASA, Mars NFTs provide an immersive experience that is both educational and entertaining.

Conclusion

Mars NFTs stand as a testament to human creativity and the quest for new frontiers. They offer unique ownership rights, economic benefits, community involvement, and technological advancements. As we continue to push the boundaries of what is possible, Mars NFTs serve as a beacon, guiding us toward a future where the virtual and the real coalesce into a single, boundless universe of possibilities. In essence, Mars NFTs are not just about owning a piece of virtual land; they are about owning a piece of the future itself.

And now for some interesting NFT stats...

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1. The Merge – $91 Million

Source: Nifty Gateway

The most expensive NFT sold is *The Merge*, the NFT collection created by digital artist PAK that was sold for $91,806,516 within just 48 hours following its release on December 3, 2021, on the NFT marketplace Nifty Gateway.

In 2024, the non-fungible tokens (NFT) market experiences meaningful recovery, with Statista predicting that the market could make $2.37 billion this year and see an annual growth rate of 9.10%, potentially reaching $3.36 billion in the next four years.

Since the first NFT was ever minted in 2014, the market has seen a total market capitalization surpassing $4 billion and all-time sales volumes exceeding $78 billion, according to CoinMarketCap.

As of April 2024, some of the most valuable NFTs ever sold include:

- The Merge: Created by artist Pak, this NFT collection sold for $91.8 million, making it the highest-selling NFT collection
- Everydays: The First 5000 Days: Created by Beeple, this NFT sold for $69 million
- Clock: Created by Pak and Julian Assange, this controversial NFT sold for $52.74 million
- CryptoPunk #5822: Sold for 800 ETH, which was worth $23.7 million at the time, in 2022
- CryptoPunk #3100: Sold for 4,500 ETH, which is approximately $16 million
- CryptoPunk #7804: Sold for 4,850 ETH, which is equivalent to over $16.95 million[2].

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70+ Video Game Statistics You Need to Know in 2024:

Market Growth, Emerging Trends, and More

- **Players**
  In 2023, there were about 3.38 billion video game players worldwide, with 52% of them living in the Asia-Pacific region. By 2024, there are expected to be 3.32 billion gamers globally.
- **Revenue**
  In 2023, the global video game industry earned $184 billion, which is a 0.6% increase from the previous year. The global games market is projected to reach $205.7 billion in 2026.
- **E-sports**
  eSports has been growing in popularity, and is estimated to reach $2.5 billion by 2024.
- **Gender**
  55% of gamers are male, and 52% subscribe to at least one gaming service.
- **Age**
  89.6% of 16–24 year olds play video games, compared to 74.5% of 45–54 year olds.

Other Gaming Statistics

- 212.6 million Americans play video games *at least once an hour*.
- *More than half* of players have made *monetary transactions* for games.
- 1.7–10% of the American population are affected by video game addiction. [3]

The Merits of Martian Exploration

The prospect of traveling to Mars has captivated the human imagination for generations, and with recent advancements in technology, the dream is closer to becoming a reality. The merits of a manned mission to Mars are multifaceted, encompassing scientific discovery, technological advancement, and the intrinsic value of expanding human frontiers.

Scientific Discovery

Mars presents a unique environment for scientific study, offering insights into the history of the solar system. The red planet's geological features, such as its riverbeds and polar ice caps, suggest a past where water was abundant. Studying these features up close could answer fundamental questions about the possibility of life beyond Earth and the planet's climate evolution.

Technological Advancement

Preparing for a Mars mission drives innovation. The challenges of long-duration spaceflight necessitate advancements in life support systems, propulsion technology, and sustainable habitats. These innovations not only make space exploration more feasible but also have the potential to benefit life on Earth, as seen with past space technologies that have led to improvements in medical imaging, telecommunications, and material sciences.

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Human Expansion

The human spirit is driven by the desire to explore and push the boundaries of what is known. A journey to Mars represents the next step in human exploration, following in the footsteps of the pioneers who traversed oceans and continents. It inspires new generations to dream big and pursue careers in science, technology, engineering, and mathematics (STEM).

Economic Growth:

The space industry can be a catalyst for economic growth. The infrastructure required for a Mars mission would create jobs and stimulate industries ranging from manufacturing to software development. The commercial opportunities associated with space travel, such as space tourism and mining of extraterrestrial resources, present new markets for economic expansion.

Global Collaboration:

A mission to Mars offers an opportunity for international cooperation. Space exploration has historically brought nations together in pursuit of common goals, fostering peaceful relations and cultural exchange. The complexity and cost of a Mars mission encourage countries to pool resources and expertise, promoting unity and shared achievement.

In Conclusion

The journey to Mars holds promises that extend far beyond the immediate goal of setting foot on another planet. It is a venture that could redefine humanity's place in the cosmos, spark unprecedented technological growth, and unite the world in a shared vision of exploration and discovery.

As we stand on the cusp of this great adventure, it is essential to consider the profound implications that reaching Mars would have on society and the future of human civilization.

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

You can gain access to the M.A.R.S. NFT here:
https://MARS.IInterstellar.io/
(Don't forget to spin the 3D MARS model – and reserve your Citiizenship!)

You can watch the captivating short explainer video on the site - or here:
https://www.youtube.com/watch?v=tzrECrSvFZY

Footnotes:

[1] https://www.purdueglobal.edu/blog/human-services/helping-those-in-need/

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[2] https://www.techopedia.com/most-expensive-nfts-ever-sold

[3] https://www.techopedia.com/video-game-statistics

What if…

Nikola Tesla invented Free Money instead of Free Energy?...

What If…

You could solve many of the world's problems, with a Revolutionary Algorithm, and a System designed and engineered to support and accomplish it…

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DISRUPTIVE BY DESIGN

R.E.A.L.® UTOPIIA™

What is UTOPIIA™?

R.E.A.L.® vs. Reality

Can we achieve Utopia in the near or distant future?

Realistically, we will all never agree on what Utopia is. Therefore, the answer would have to be no. However, from a purely individual standpoint, the potential for achieving a certain autonomous personal UTOPIIA™ is entirely possible. And then, there's R.E.A.L.®…

The Compelling UTOPIIA™ Pursuit

The desire for utopia (and UTOPIIA™) can't be understated. Entire nations have been destroyed and recreated by evolutionary or brutal means to achieve it, and yet it's been all-elusive, and likely will continue to be. Why?

Simple, because human nature being what it is, "free will", individuality, and all that, requires either an iron fist to compel billions of people with billions of differing personalities, ideas, desires, ambitions, defects, weaknesses, and vices, to embrace the predetermined and necessarily limiting personality of a State contrived consciousness, or requires an ingenuity heretofore unimagined and unattained even by the best and brightest of minds. But then, there's AI…

Visions of AI UTOPIIA™

Our future will be built on systems of artificial intelligence. In many ways, it already is. All of us have now seen the potential AI has to transform every aspect of human society. We've also started to collectively realize that the time is now.

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Indeed, the impact will be so huge that people such as Sam Altman (CEO of OpenAI, the creators of ChatGPT) have publicly stated they are slowing the release of technology platforms to give society time to catch up to the idea. AI is here and it's already begun to change everything — we've got a few years to adapt before it will be embedded in every aspect of society. [1]

Will Technology or AI eventually lead to Utopia?

This is an interesting, complex, and ultimate question about the long-term impacts of technological progress and the role of AI. There are a range of perspectives on whether advanced technology and AI will ultimately lead to a utopian future for humanity.

Rewards

On the one hand, many technologists and futurists argue that continued advancements in fields like artificial intelligence, robotics, biotechnology, renewable energy, and other areas have the potential to dramatically improve quality of life, eliminate scarcity, cure disease, and solve major global challenges. The idea is that as technology becomes more powerful and ubiquitous, it could create a world of abundance, leisure, and fulfillment for all.

Risks

However, others are more skeptical and warn of potential downsides and risks. Concerns include the possibility of AI systems becoming misaligned with human values and causing unintended harm, the disruption of job markets and economic upheaval, the concentration of power and wealth in the hands of a few, and the existential threat of advanced technology if not developed and deployed responsibly.

Considerations

Ultimately, whether technology and AI lead to utopia likely depends on many complex factors - the specific technological trajectories, the robustness of ethical frameworks, the distribution of benefits, the adaptability of social and political institutions, and the overall values and decision-making of those guiding technological progress. There are valid arguments on both sides, and the outcome is far from certain. A balanced, nuanced perspective is warranted when contemplating such a weighty and speculative question.

The Utopian Concept

The concept of "utopia" refers to an imagined ideal or perfect society or community, where all aspects of life are organized in a way that maximizes human happiness, wellbeing, and fulfillment.

The term "utopia" was coined by Sir Thomas More in his 1516 book of the same name, where he described a fictional island society with ideal political, social, and legal systems. The word itself is derived from the Greek "ou-topos," meaning "no place," suggesting that a true utopia is an unrealizable, imaginary ideal.

Some key characteristics often associated with utopian visions include:

- Equitable distribution of resources and elimination of poverty, hunger, and deprivation
- Guaranteed access to education, healthcare, housing, and other basic needs
- Harmonious social relationships without conflict, oppression, or exploitation
- Democratic governance structures that empower citizens
- Environmental sustainability and coexistence with nature
- Technological advancement that improves quality of life

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However, critics of utopian thinking argue that such perfect societies are ultimately unattainable, and that attempts to forcibly create utopia can often lead to dystopian outcomes. They caution that human nature, with its flaws and complexities, makes a true utopia impossible.

Nonetheless, the utopian ideal continues to inspire social, political, and technological visions for improving the human condition. Debates around the feasibility and desirability of utopian societies remain an active area of philosophical and academic discourse.

That said…

The R.E.A.L.™ UTOPIIA™ as a Place *You* Build with Technology – and Escape to - through Technology

UTOPIIA™ Technology

Utopiia™ Living – the Advertisement

Discover the ultimate living experience with our revolutionary product, Utopiia. Designed to provide a seamless blend of comfort, convenience, and luxury, Utopiia offers a lifestyle like no other. From state-of-the-art technology to exquisite design elements, Utopiia redefines modern living. Experience the future of comfort with Utopiia.

Utopiia is a revolutionary smart home System that seamlessly integrates with your daily life to make it more convenient and efficient. With its cutting-edge technology, Utopiia allows you to control your home's lighting, temperature, security, and more with just the touch of a button or a simple voice command.

Its sleek design and user-friendly interface make it easy to use for all members of the household, while its advanced features ensure that your home is always running smoothly and securely. Utopiia™ is the perfect solution for anyone looking to upgrade their living space and embrace the future of smart home technology.

UTOPIIA™ through R.E.A.L.™ Technology

If you've read through the entire White Paper to here, it's become apparent that R.E.A.L.™ technology is in fact more than capable of providing for a sustainable Universal Basic Income, and Universal Basic Products and Services. In other words, the masses of humanity can provide for the masses of humanity's most basic and fundamental needs through R.E.A.L.™.

And then there's UTOPIIA™ - the Game…

Gaming is all about escape, challenge, artificial "reality". So why not go to **UTOPIIA™**?
Because, there's no better place…to Be…

www.ETHOS-UBI.com **www.XP2P.io** www.Get-REAL.io

Footnotes:

[1] https://medium.com/r-planet-together/visions-of-ai-utopia-bb0002174e3a

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Classic BIIOSPHERE™ Access Card

Classic BIIOSPHERE™ Access Card allows you into a UTOPIIA™ called the "U" District. You can own a room in the hotel, rent your room to non-holders, and have access to the CASIINO™, EVENT HORIIZON™ and Social Zones. There are only 4,000,000 of them globally.

- Supply: 4,000,000
- Own a customizable hotel room
- Access to UTOPIIA™ CASIINO™, EVENT HORIIZON™, and Social Zones
- You can rent your hotel room to non-holders

Silver BIIOSPHERE™ Access Card

Silver BIIOSPHERE™ Access Card provides you with every utility of the Classic card with a Suite replacing the standard hotel room. Only 400,000 will be available globally.

- Supply: 400,000
- Own a customizable hotel Suite
- Access to UTOPIIA™ CASIINO™, EVENT HORIIZON™, and Social Zones
- You can rent your hotel room to non-holders

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Gold BIIOSPHERE™ Access Card

The card itself is a work of art. With a Golden Card provides you can have a plus size Suite in the UTOPIIA™ Hotel. In addition to the Silver Card, you will also have a shop in the commercial zone SPENDATORIIUM™ for you to use or rent for additional income. Only 200,000 of them available.

- Supply: 200,000
- Own a SPENDATORIIUM™ Shop and a Plus-Size hotel suite
- You can rent your Shop and Hotel room to non-holders for Passive Income
- Access to UTOPIIA™ CASIINO™, EVENT HORIIZON™, and Social Zones

Platinum BIIOSPHERE™ Access Card

Exclusive Platinum BIIOSPHERE™ Access Card allows for the top-tier Products and Services that are waiting for you in the UTOPIIA™ "U" District. Only 100,000 special holders will be able to have Platinum Cards to benefit from everything the "U" District has to offer. With the Platinum Card, you will have your exclusive penthouse, your own yacht, and the biggest shops in the SPENDATORIIUM™ Commercial Zones.

- Supply: 100,000
- Own an Exclusive Penthouse

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