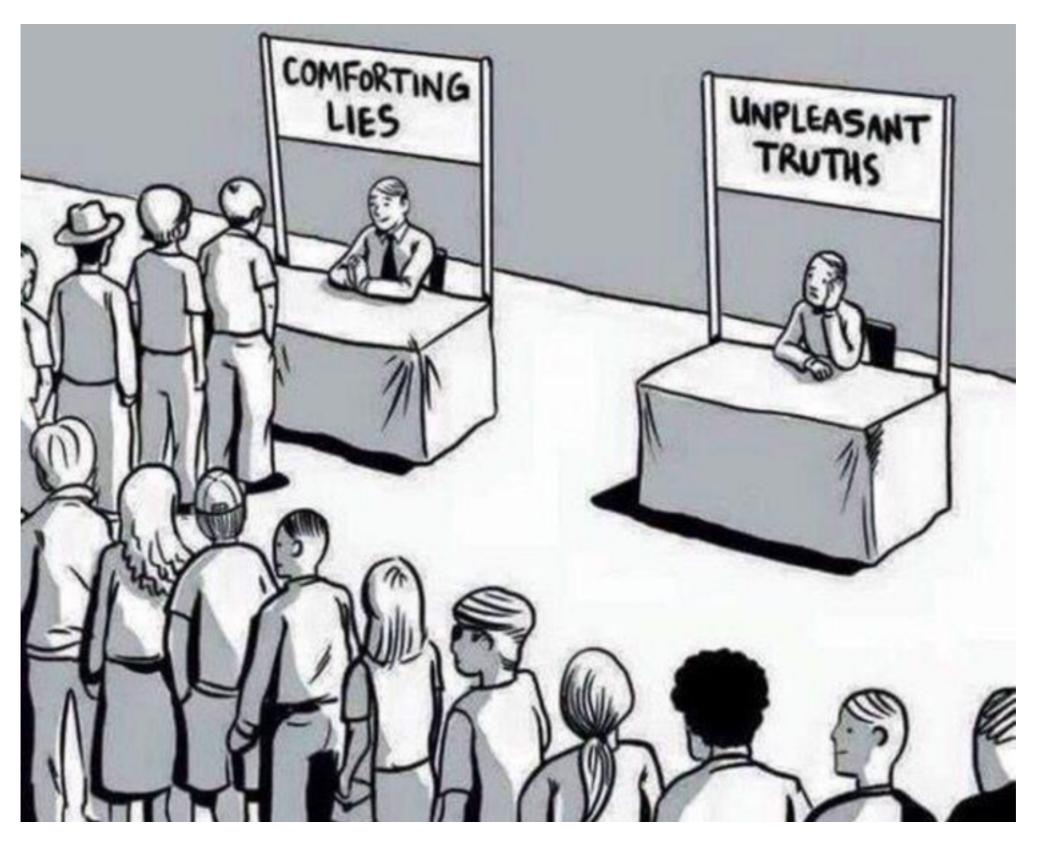
WE NEED TO GET AMERICA ON CHAIN TO GET THE WORLD ON CHAIN...WHY?

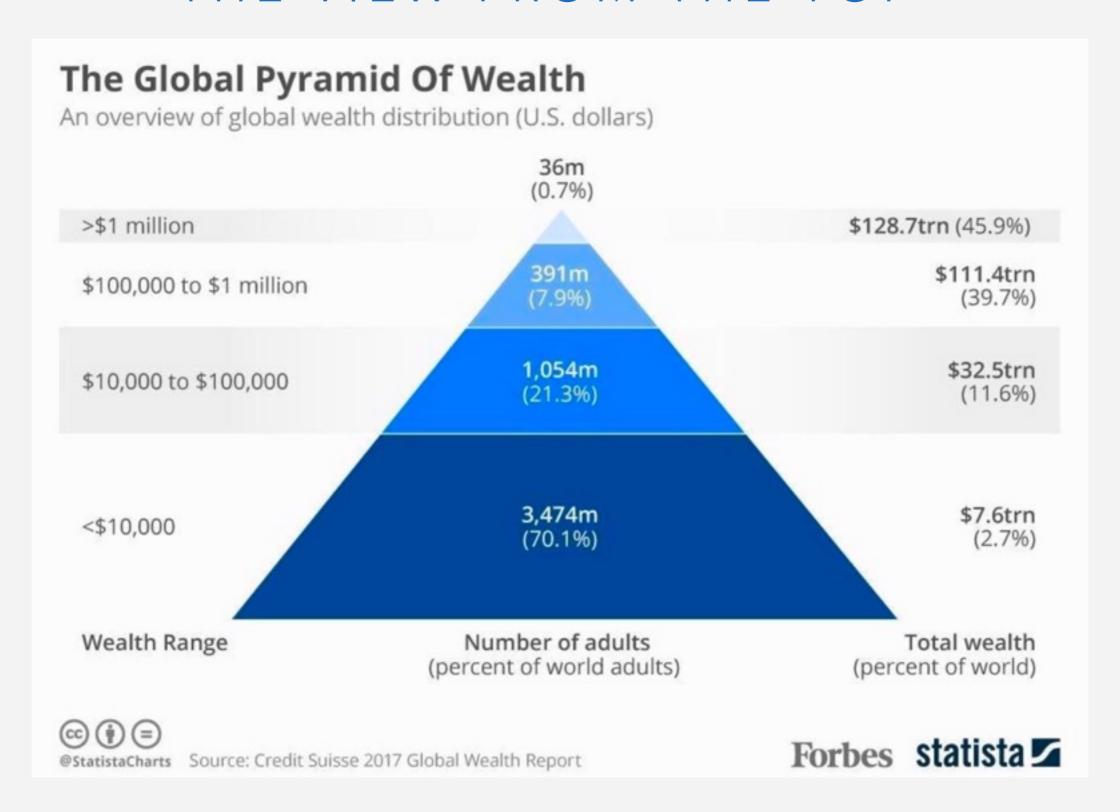


HUMANS ARE MEANING SEEKING MACHINES



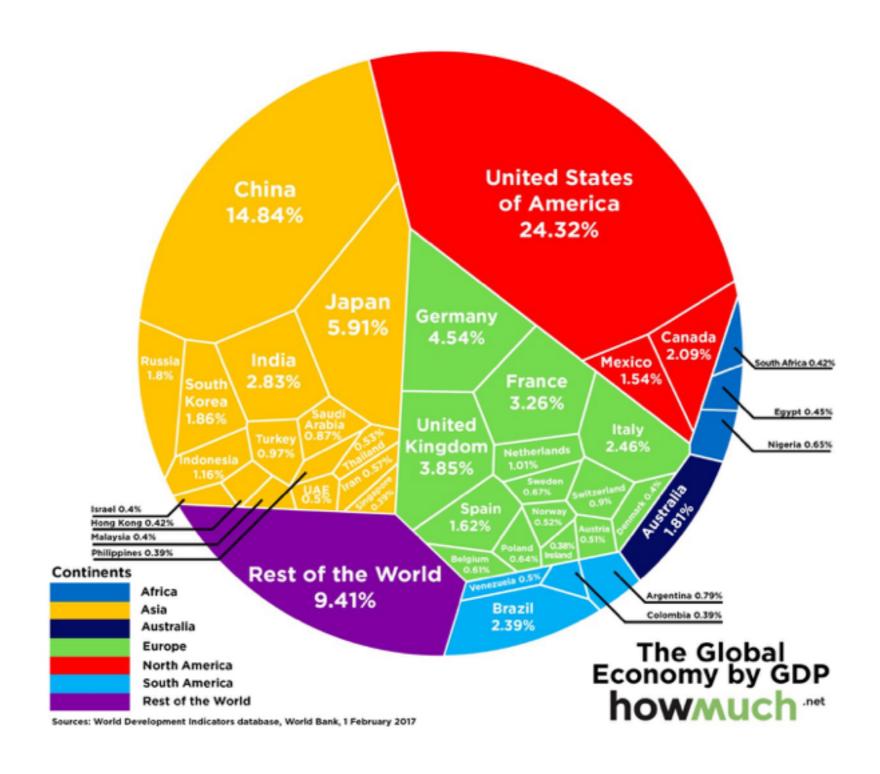
WE SEE UNIQUELY, WE LABEL BY EXPERIENCE, WE JUDGE NEAR INSTANTANEOUSLY

THE VIEW FROM THE TOP

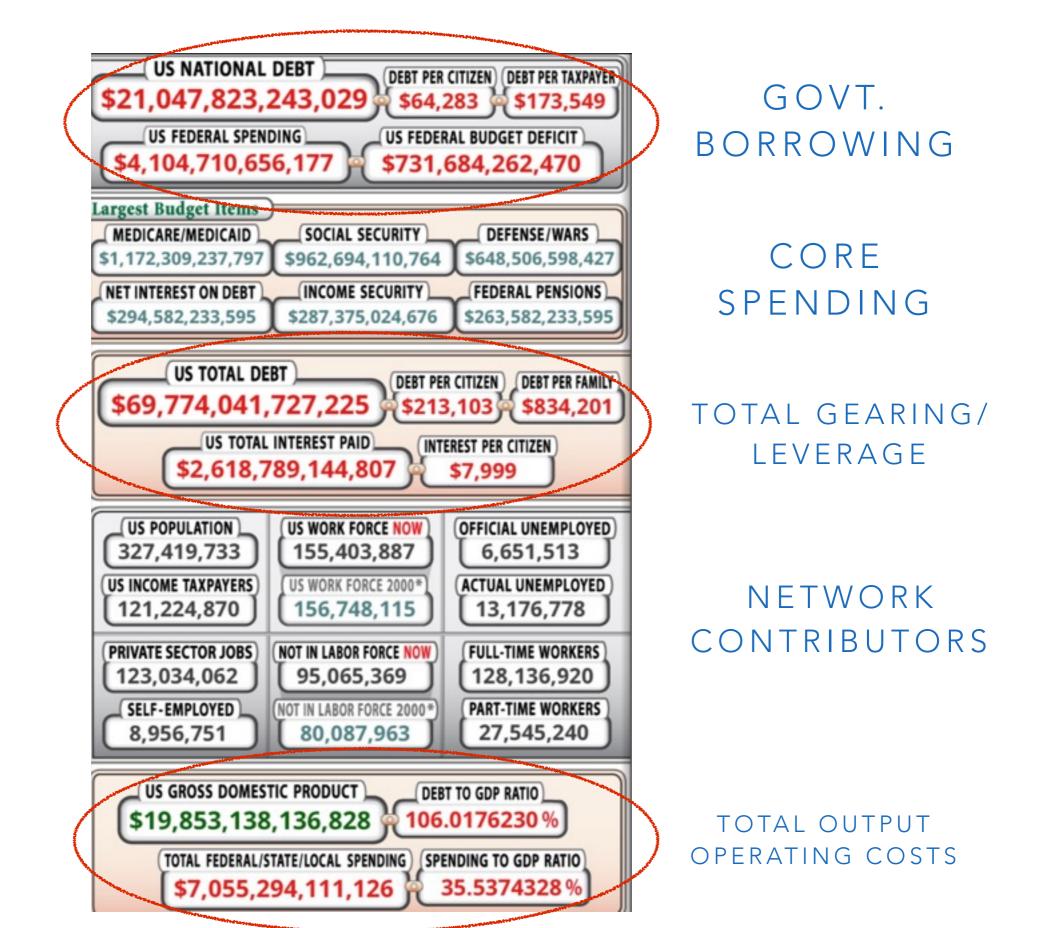


BEAUTY IS IN THE EYE OF THE BEHOLDER

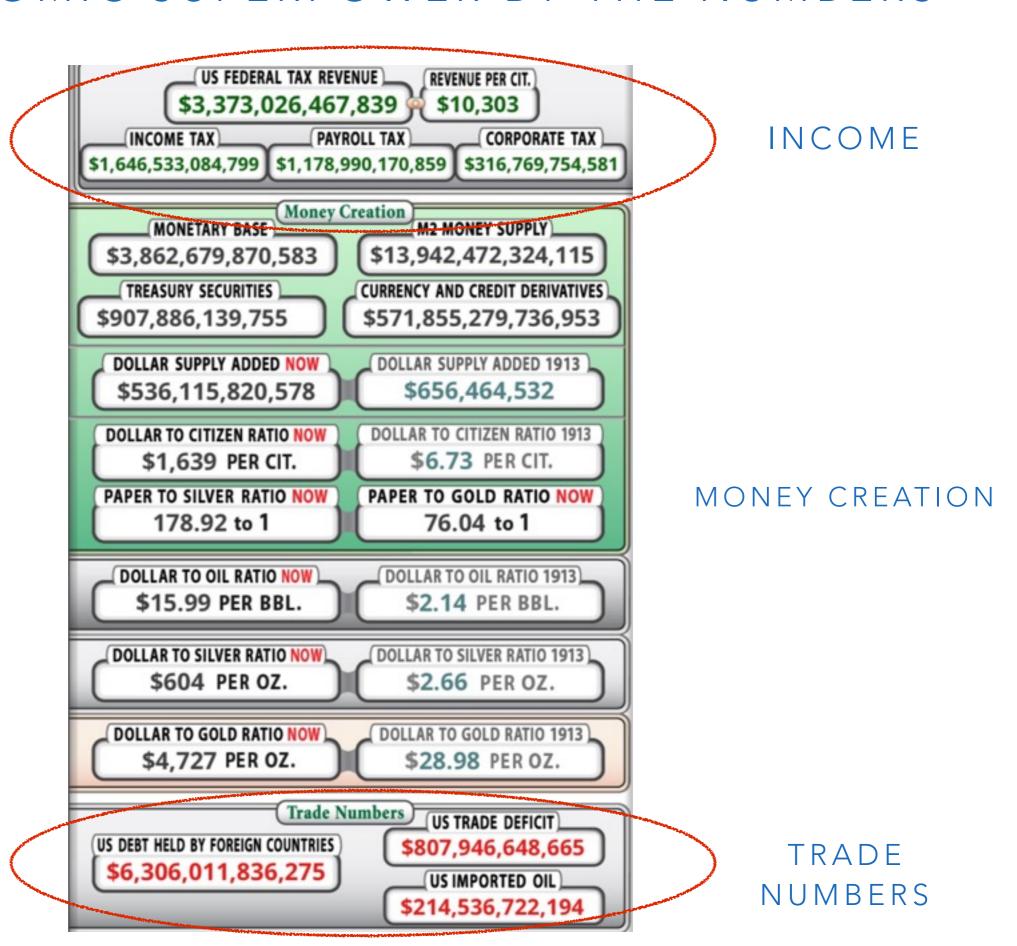
AMERICA AND THE US\$ IS THE ECONOMIC SUPERPOWER THE CORNERSTONE OF THE GLOBAL ECONOMIC SYSTEM



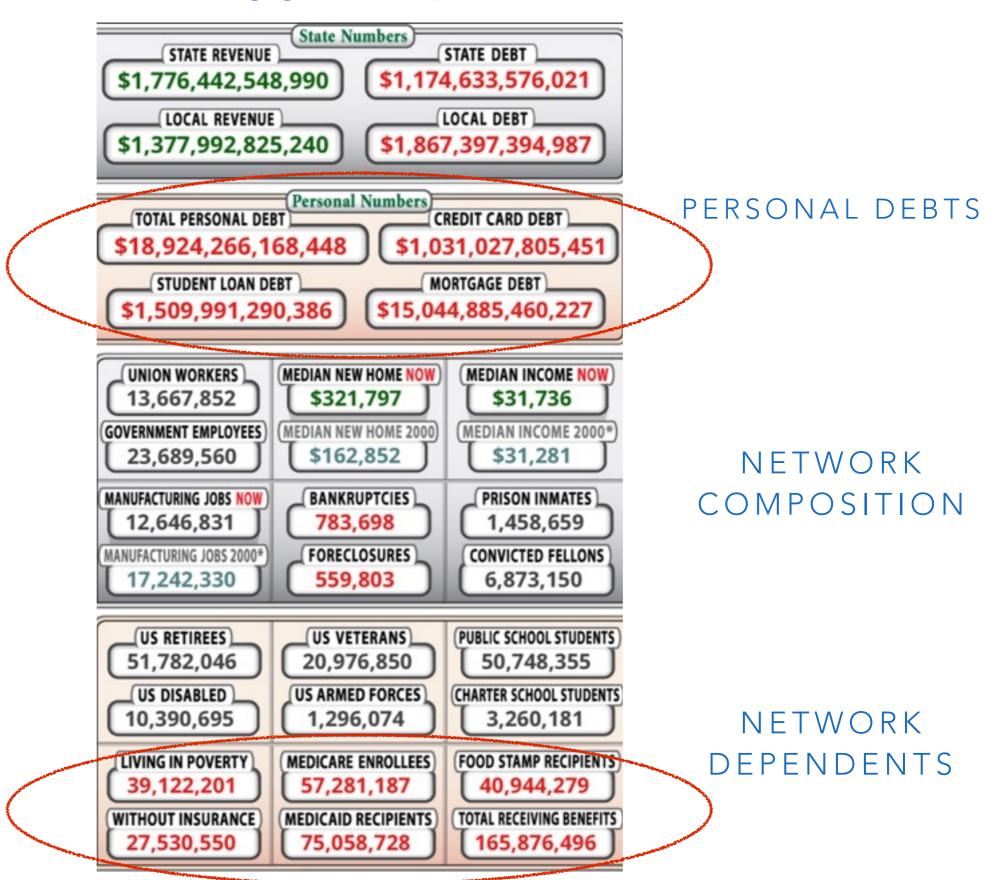
AN ECONOMIC SUPERPOWER BY THE NUMBERS



AN ECONOMIC SUPERPOWER BY THE NUMBERS



WHAT DO THE FINANCES OF SUPERPOWER CITIZENS LOOK LIKE?



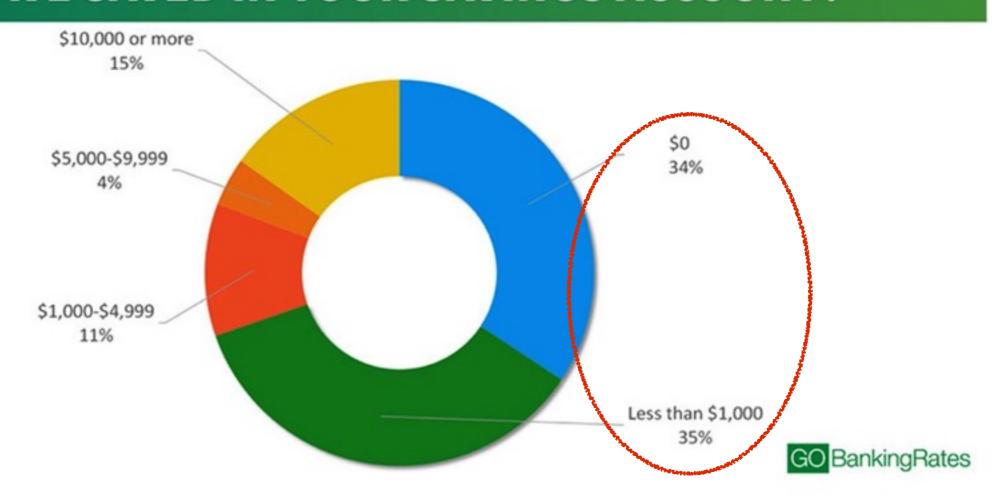
WE ALL HAVE COGNITIVE BIASES



CONVENIENT MENTAL MODELS THAT HELP US PROCESS OUR WORLD

DESPITE U.S. ECONOMIC POWER

SURVEY: HOW MUCH MONEY DO YOU HAVE SAVED IN YOUR SAVINGS ACCOUNT?



228 MILLION AMERICANS HAVE LESS THAN US\$1,000 OF SAVINGS

THIS IS AN AMERICAN WITH LESS THAN US\$1,000 OF SAVINGS?

Table A. Average expenditures and income of all consumer units and percent changes for selected components, 2014-16(1)

Item	2014	2015	2016	Percent	change 2015-2016
	2014			2014-2013	
Average income before taxes	\$66,877	\$69,629	\$74,664	4.1	7.2
Average annual expenditures	53,495	55,978	57,311	4.6	2.4
Food	6,759	7,023	7,203	3.9	2.6
Food at home	3,971	4.015	4,049	1.1	0.8
Food away from home	2,787	3,008	3,154	7.9	4.9
Housing	17,798	18,409	18,886	3.4	2.6
Shelter	10,491	10,742	11,128	2.4	3.6
Owned dwellings	6,149	6,210	6,295	1.0	1.4
Rented dwellings	3,631	3,802	4,035	4.7	6.1
Apparel and services	1,786	1,846	1,803	3.4	-2.3
Transportation	9,073	9,503	9,049	4.7	-4.8
Vehicle purchases	3,301	3,997	3,634	21.1	-9.1
Gasoline and motor oil	2,468	2,090	1,909	-15.3	-8.7
Other vehicle expenses	2,723	2,756	2,884	1.2	4.6
Healthcare	4,290	4,342	4,612	1.2	6.2
Health insurance	2,868	2,977	3,160	3.8	6.1
Entertainment	2,728	2,842	2,913	4.2	2.5
Cash contributions	1,788	1,819	2,081	1.7	14.4
Personal insurance	5,726	6,349	6,831	10.9	7.6
and pensions					
Life and personal					
insurance	327	333	322	1.8	-3.3
Pensions and Social					
Security	5,399	6,016	6,509	11.4	8.2
All other expenditures	3,547	3,845	3,933	8.4	2.3

⁽¹⁾ Subcategories do not sum to 100%.

AMERICANS ARE RELUCTANT SAVERS BUT DEDICATED CONSUMERS

70% OF AMERICANS LIVE PAYCHECK TO PAYCHECK



THEY ARE WORTH US\$1,000 - US\$1,500 PA TO ACQUIRE

WHO ACQUIRES AMERICAN CONSUMERS?

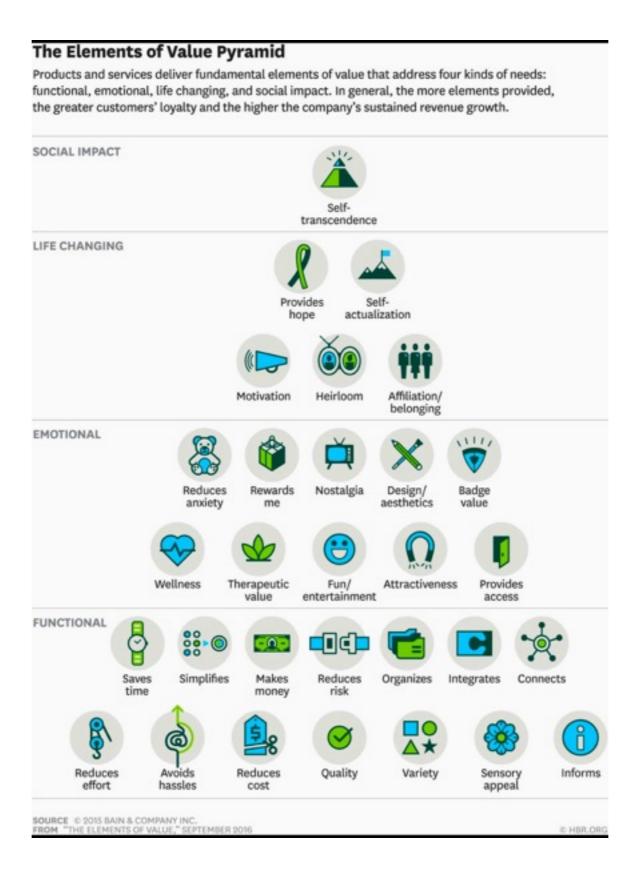


E-COMMERCE IS POWERED BY CONSUMPTION



SOME PERSPECTIVE
THIS IS JUST THE BEGINNING

WHAT DO CONSUMERS WANT?

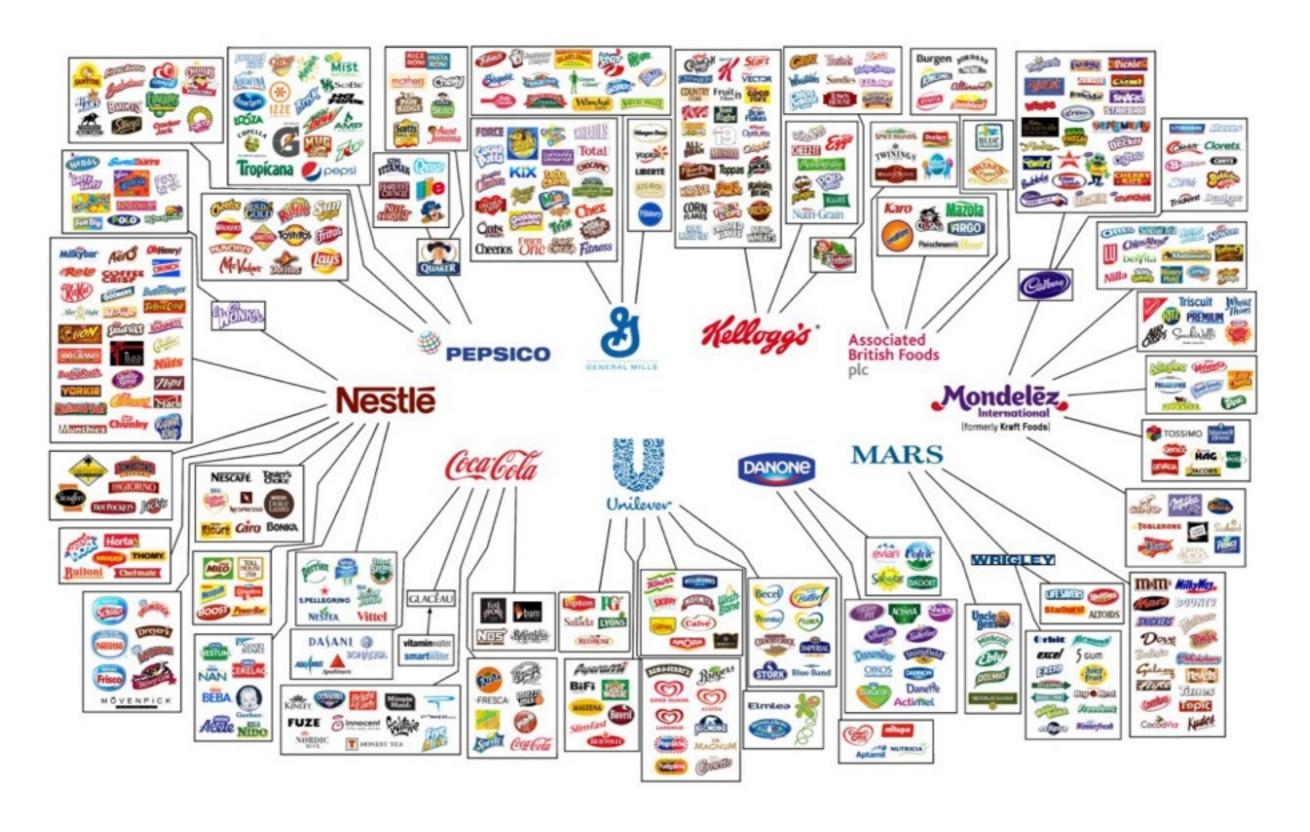


EVERYTHING!

WHO ACQUIRES AMERICAN CONSUMERS?

The consumer packaged goods (CPG) industry is one of the largest and most successful industries in North America. During the last several decades, this industry experienced remarkable growth in both revenue and shareholder returns, fueled by the expansion of emerging-market economies and the subsequent increase in global consumption. The last few years, however, saw a decline in people's disposable incomes, as well as a general change in consumer attitudes. Nevertheless, CPG sales in the United States constantly grew over the past five years. Sales figures were estimated to exceed 760 billion U.S. dollars by 2016. Consumer packaged goods include commodities such as food and drinks, clothing and footwear,

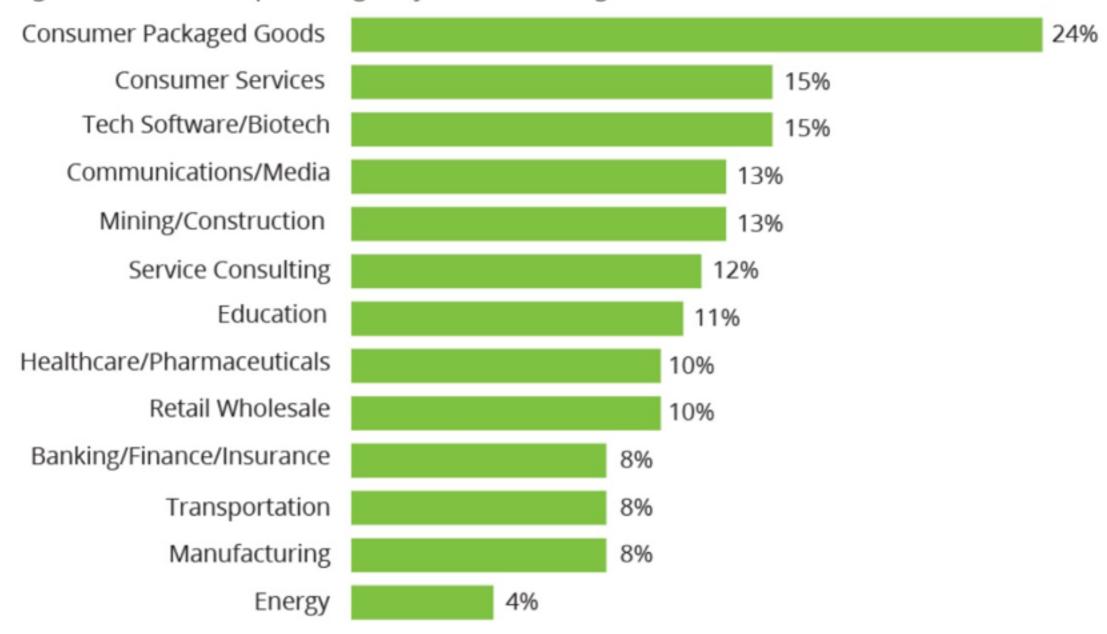
WHO ACQUIRES AMERICAN CONSUMERS?



HOW MUCH DO THEY PAY?

Figure 1: Marketing Budgets By Industry

Marketing accounts for what percentage of your overall budget?

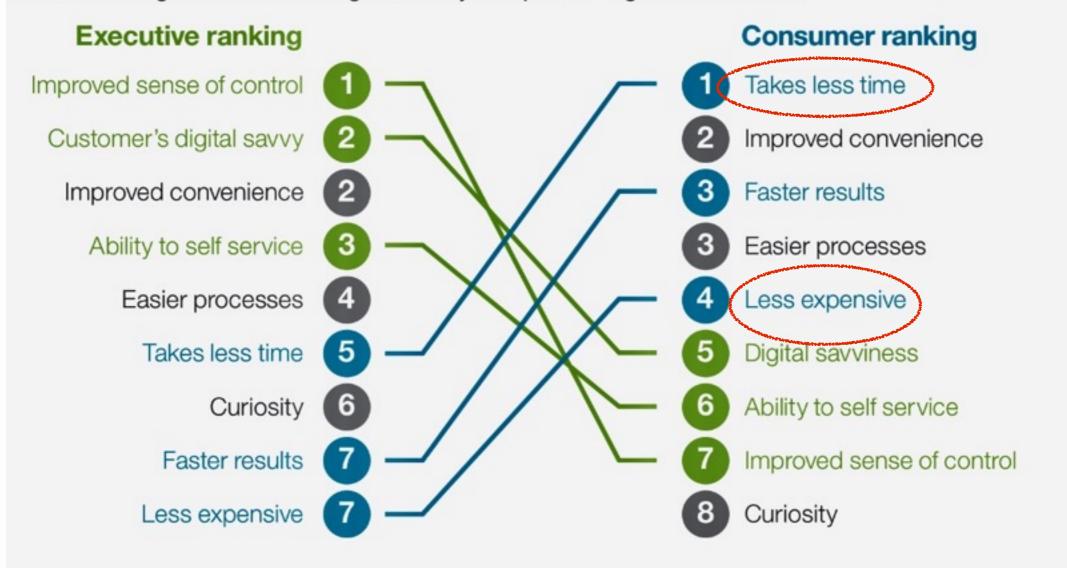


Source: The CMO Survey and Deloitte Digital

WHAT DO CONSUMERS REALLY WANT?

The big disconnect: Executives and consumers are seriously misaligned

Factors driving customers' willingness to try companies' digital CX initiatives

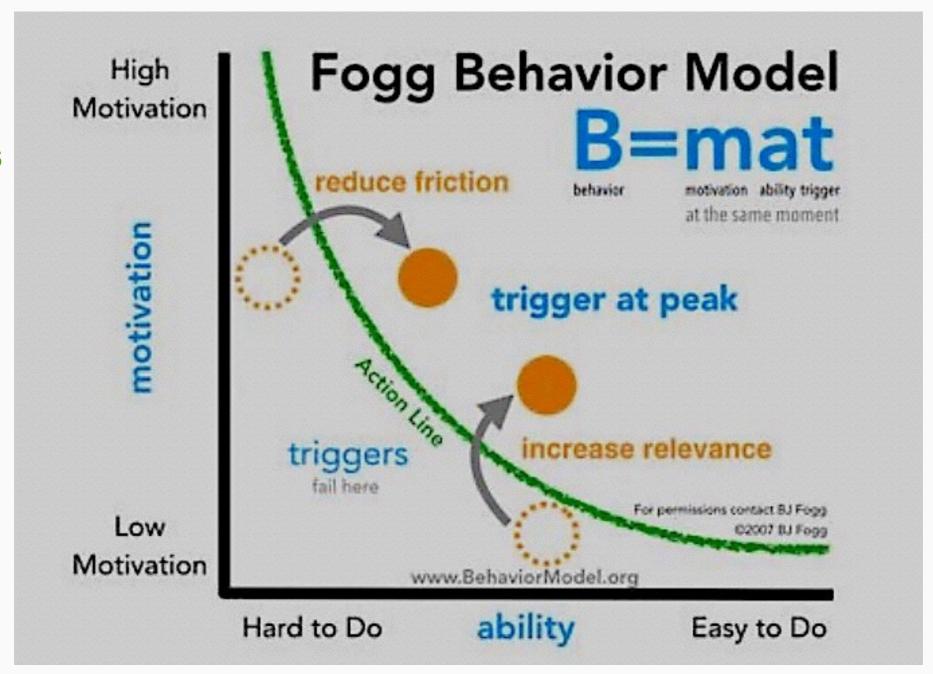


Source: IBM Institute for Business Value, Executive survey n = 600; Consumer survey n = 5,895.

Note: Multiple instances of the same ranking number represent a tie.

SHOW ME THE BEHAVIORAL ECONOMICS

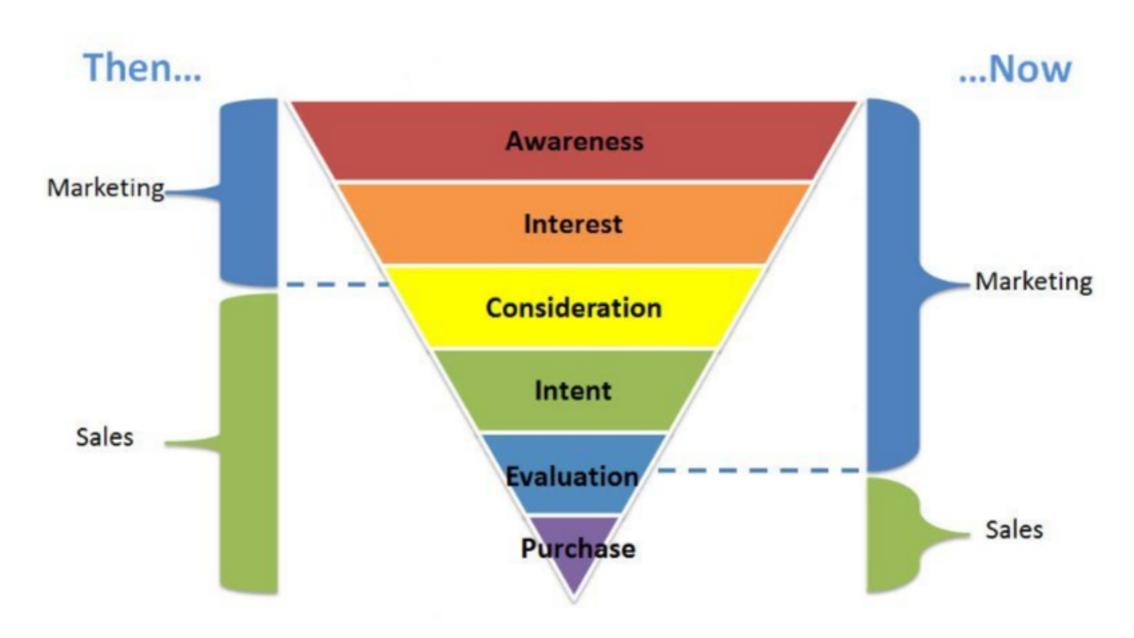
Brand
Money
Exclusives
Offers



Simple Takes less Time

EXPANSION OF "MARKETING" CONTRACTION OF "SALES"

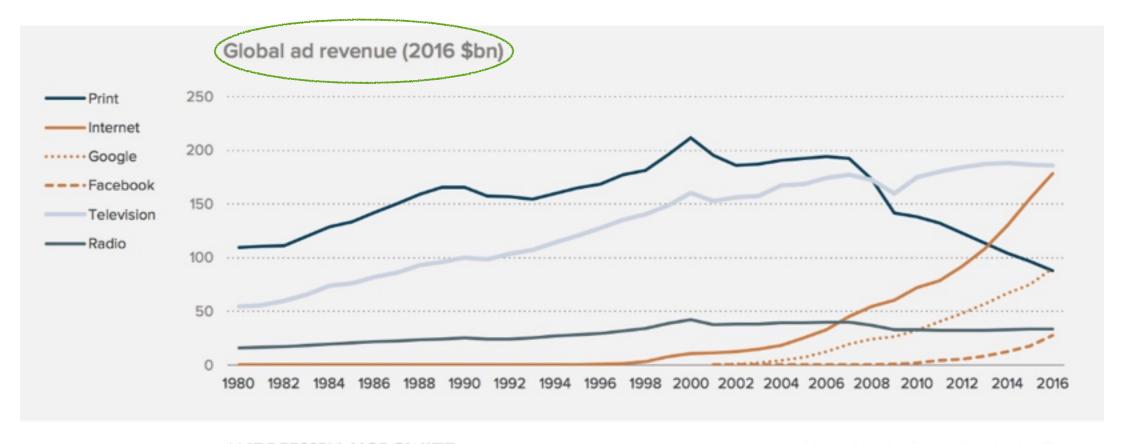
The New Marketing & Sales Funnel



BRANDS PAY ADVERTISING COMPANIES FOR OUR DATA

Demand generation

Internet is now a third of all advertising: Google and Facebook have well over half of it



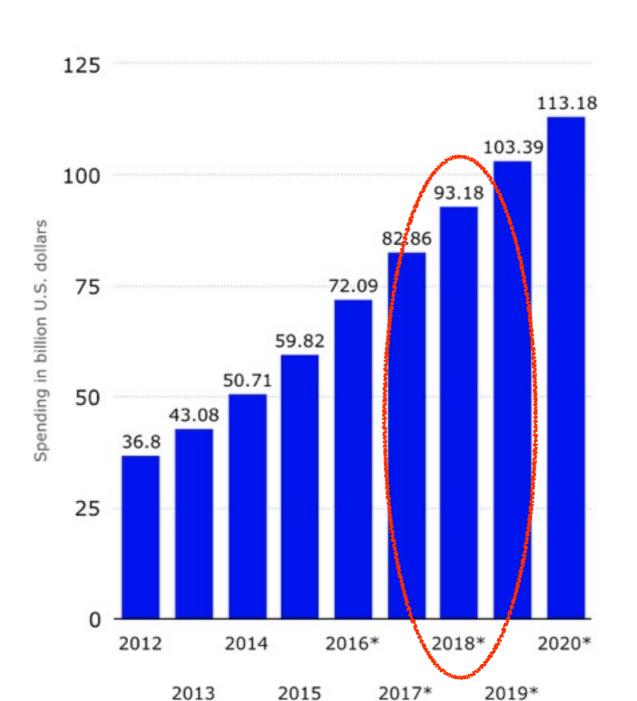
ANDREESSEN HOROWITZ

Souce: Zenith, Google, Facebook, a16z

GOOGLE, FACEBOOK & AMAZON OWN 73%+ OF INTERNET ADVERTISING

TOTAL US) AD SPEND US\$220B

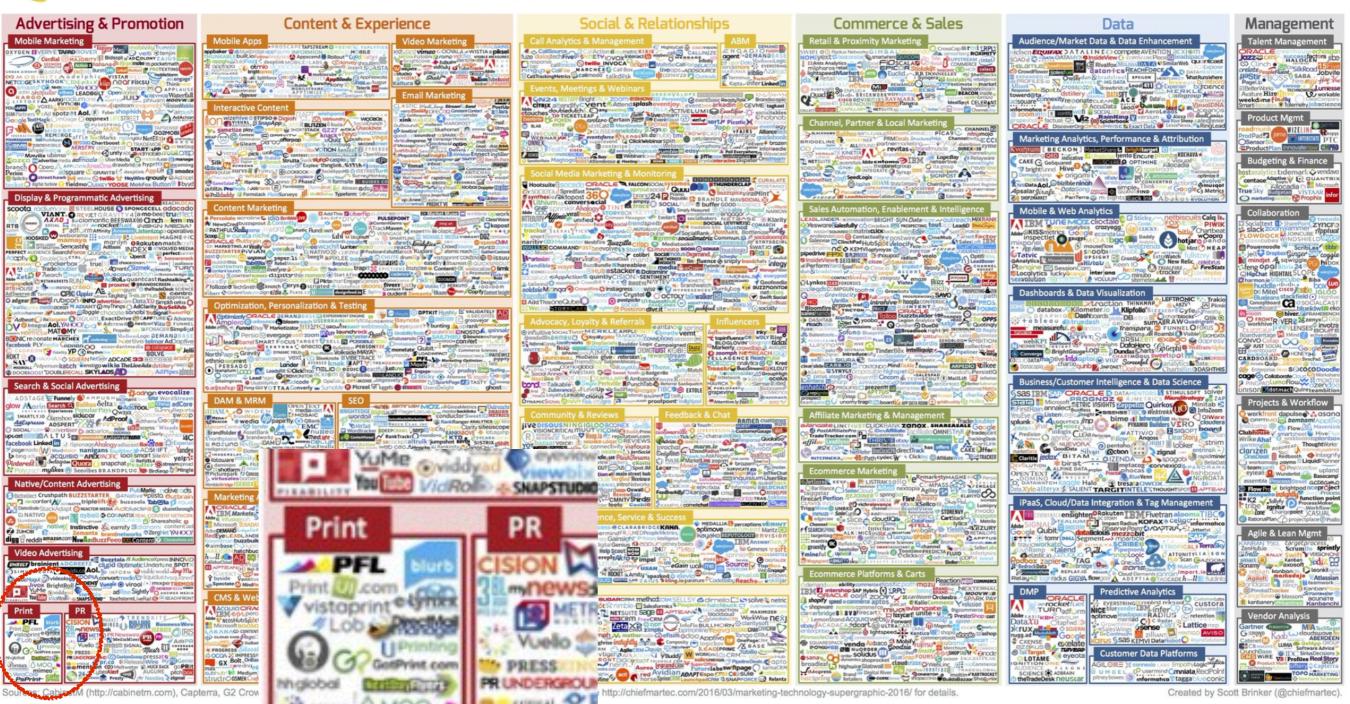
This statistic contains data on the digital advertising expenditure in the United States from 2012 to 2015, with forecasts until 2020. The source projected digital ad spending would reach 93.18 billion U.S. dollars in the U.S. in 2018.



ALL COMPETING FOR THE SAME DIGITAL MARKETING DOLLARS TO GET YOUR ATTENTION!

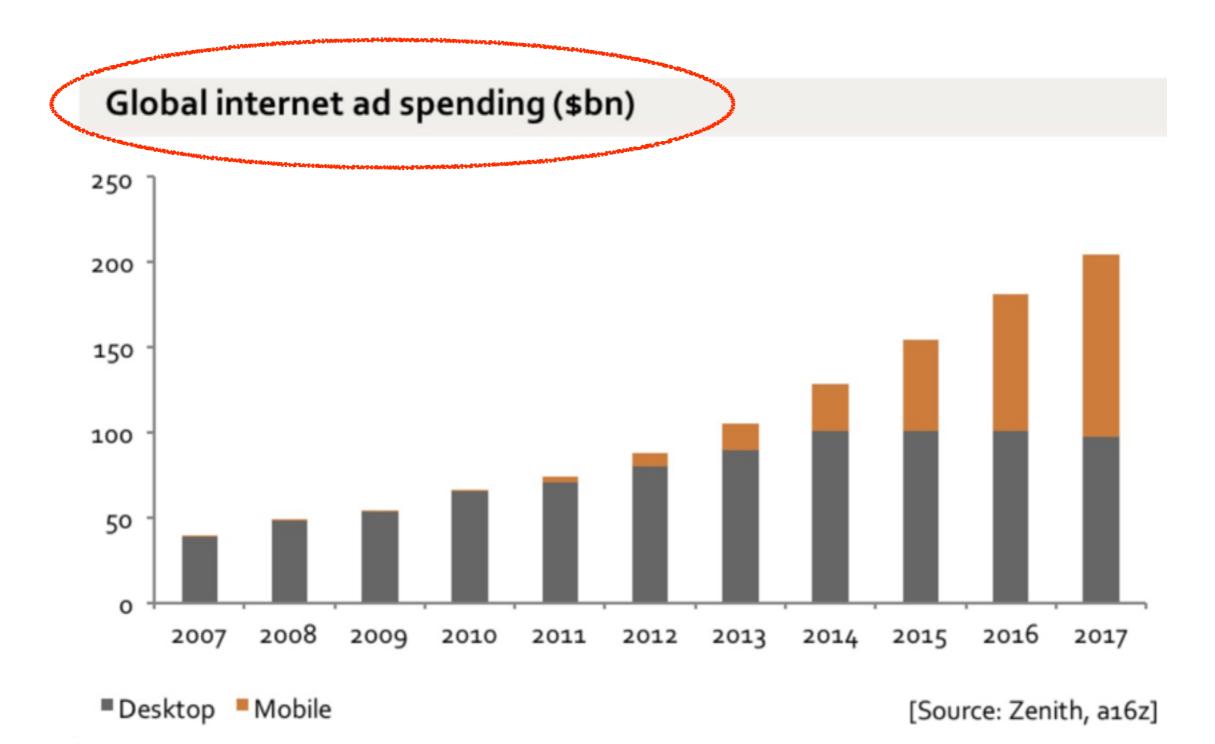
chiefmartec.com Marketing Technology Landscape

March 2016



Sources: CabinetM (http

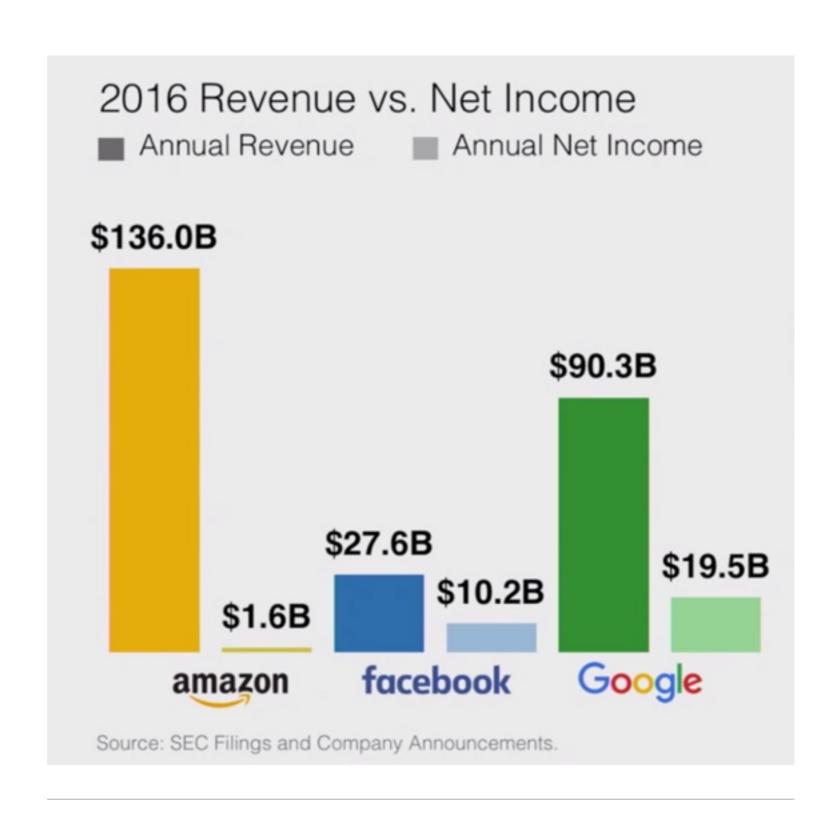
GOOGLE, FACEBOOK AND AMAZON OWN 73%+ OF ALL DIGITAL ADVERTISING,



HERE ARE THE SUPER SUCCESSFUL ONES!



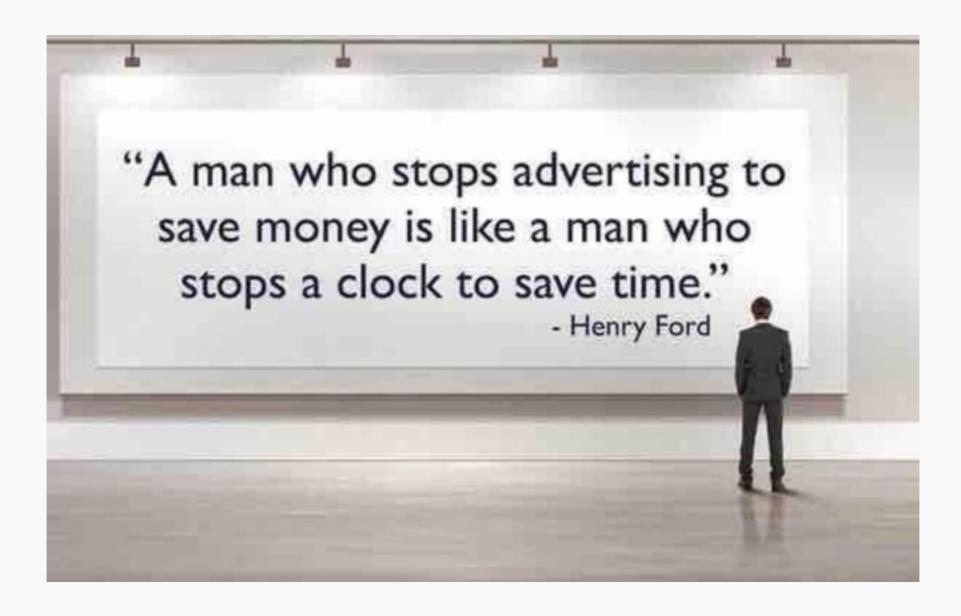
YOU ARE THE CONSUMER AND THE PRODUCT!



THIS IS A LOCK IN AND A LOCK OUT!

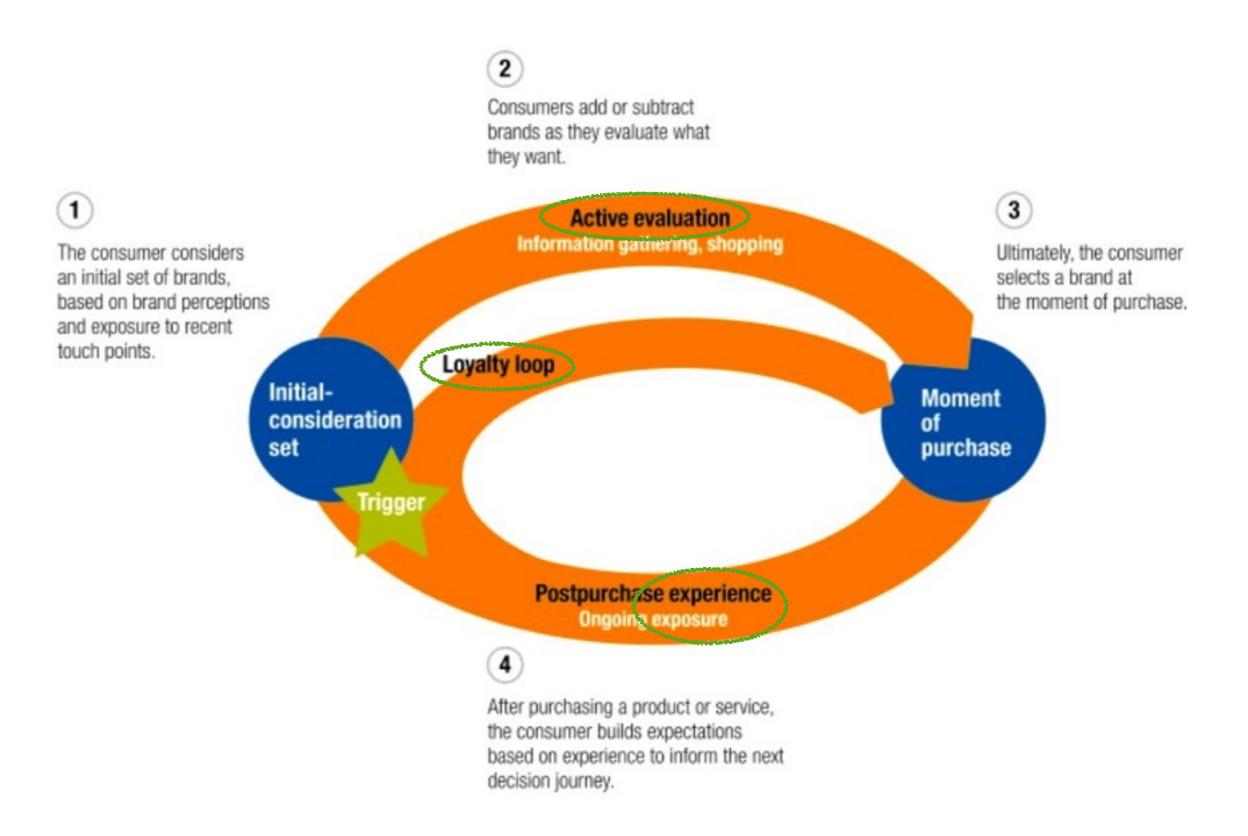
	Google	amazon	f	Ć
IT & Infrastructure	Google fiber	GG amazon Pamazon	Aquila	Apple SIM
Artificial Intelligence	Google Assistant	amazon alexa	Jarvis	Siri
Hardware Devices	G Pixel	amazon fireTV amazonkindie amazon echo	oculus	■ iPhone iPad WATCH etc.
Communication & Messaging	G+ Google+ Allo		Whatsapp f facebook Messenger Workplace	Message
Digital Media & Entertainment	► Google Play You	amazon	facebook.com/gaming	€ iTunes € [V € MUSIC
Connected Car & e-Mobility	▲ androidauto	alexa Alexa integration	-Integration (Transportation)	© CarPlay
E-Commerce & Retail	Google Shopping "Purchase on Google"	amazoncom etc. amaz∳n Prime∩SW	Facebook 'Buy-Button'	iBeacon store
FinTech & Payment	Google Day	amazon payments	-Integration (Friend-to-Friend Payment)	≰ Pay
Navigation & Location services	Google Maps	Amazon Maps API, MAPS.ME integration		Apple Maps
Advertising	A Combined C	amazonassociates amazonadvertising	Facebook Business, Instagram Business	Apple Search Ads

IF THE **BRANDS** ARE PAYING **US\$220**BN TO SPEAK TO **125M** US HOUSEHOLDS...

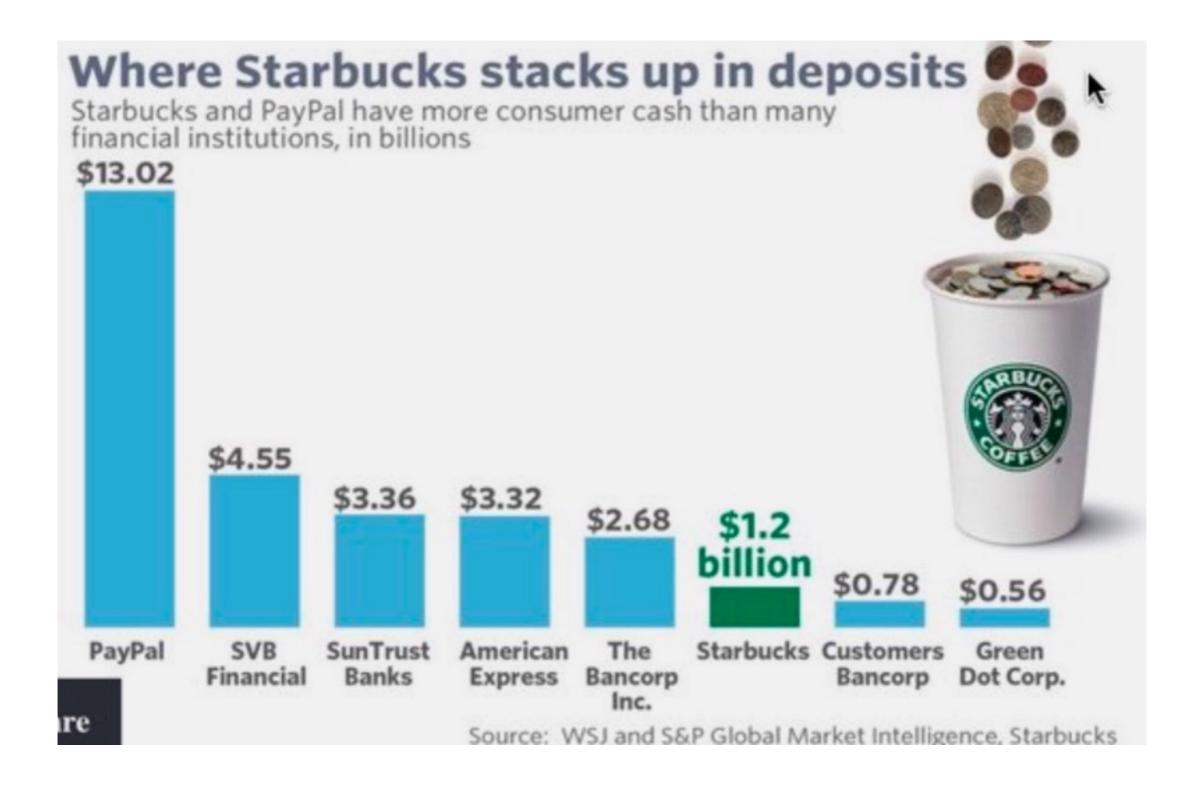


WHY DON'T THEY PAY US DIRECT? HOW?

ONCE A BRAND HAS CONSUMER ATTENTION, THEY MUST RETAIN IT, BUT HOW?



WHY PAY TWICE TO **ACQUIRE CONSUMERS**? RETENTION IS VITAL TO SUCCESS



MASTERS OF WEB 1.0 & 2.0

verto			E-commerce, November 2016								
POSITION	I & SUBJECT	OWNER PUBLISHER	MONTHLY UNIQUE USERS [Net] [M]	REACH [%]	STICKINESS!	TIME SPENT PER MONTH PER USER [Hours]	SESSIONS PER MONTH PER USER (#)	AVERAGE SESSION DURATION (Minutes)	DESKTOP USERS [M]	SMARTPHONE USERS [M]	TABLET USERS [M]
a	Amazon	Amazon.com, Inc.	200	81%	31%	1:42	33	3:05	109.1	130	53.1
2 %	Walmart	Wal-Mart Stores, Inc.	113.1	46%	15%	0:26	8	3:14	55	65	19.1
ebay	еВау	eBay Inc.	86.7	35%	18%	1:22	13	6:22	49.3	42	13.8
É	Apple.com	Apple, Inc.	71.3	29%	7%	0:07	3	2:58	22.9	39.3	21.5
G	Groupon	Groupon, Inc.	67.8	27%	12%	0:14	6	2:34	26.5	43.3	8.5
0	Microsoft Store	Microsoft Corporation	62.5	25%	10%	0:15	3	4:22	49.8	13.7	3.7
0	Target	Target Corporation	61.3	25%	9%	0:13	4	3:29	23.6	36.5	12.3
	Craigslist	Craigslist, Inc.	44.6	18%	16%	2:14	9	14:40	21	23.9	8,4
	Coupons.com	Coupons.com, Inc.	43.1	17%	10%	0:37	5	7:39	28.2	12.3	5.7
0.	Best Buy	Best Buy Co., Inc.	41.5	17%	7%	0:10	3	4:21	21.7	17.7	4.7
	The Home Depot	Homer TLC Inc.	33.7	14%	7%	0:16	3	5:04	16.6	13.9	6.1
2. CVS	cvs	CVS Health Corporation	32.4	13%	11%	0:16	5	2:57	11,1	20.7	4.6
3 (200	Ebates	Ebates Inc.	30.4	12%	19%	0:34	13	2:39	22.7	6.5	2.9
4 Etsy	Etsy	Etsy, Inc.	30.3	12%	8%	0:19	4	4:33	13.6	15.5	5
15.	JCPenney	J.C. Penney Corporation, Inc.	29.1	12%	6%	0:10	2	4:40	16.1	9.7	4,3

HOW ELSE DO BRANDS CONNECT WITH CONSUMERS?

The United States Postal Service delivers more mail to more addresses in a larger geographical area than any other post in the world. The Postal Service delivers to more than 156 million addresses in every state, city and town in the country. Everyone living in the United States and its territories has access to postal products and services and pays the same for a First-Class postage stamp regardless of their location.

FROM DIGITAL COPY TO DIGITAL PRINT

Mail is big business

The U.S. Postal Service is the core of the more than \$1.4 trillion mailing industry that employs more than 7.5 million people.

These types of mail brought in most of the \$71.4 billion in operating revenue in 2016:

First-Class Mail — \$27.3 billion

Standard Mail — \$18.0 billion

Shipping and Package Services — \$17.3 billion

Periodicals — \$1.5 billion

If it were a private sector company, the U.S. Postal Service would rank **39th** in the 2016 Fortune 500.

In the 2016 Global Fortune 500 list, the U.S. Postal Service ranked **107th**.

THE US POSTAL SERVICE (USPS) IS THE LOGISTICS BACKBONE OF AMERICA, A "MASTER NODE" NETWORK SERVING 125M HOUSEHOLDS

By the Numbers*

- 71.4 billion 2016 operating revenue
- 153.9 billion number of mail pieces processed and delivered
- 47 percent of the world's mail volume handled by the Postal Service
- 1.9 billion dollar amount paid every two weeks in salaries and benefits
- 508,908** number of career employees
- 130,881** number of non-career employees
- 31,585 number of Postal Service-managed retail offices
- 227,896 number of vehicles one of the largest civilian fleets in the world
- 37 million number of address changes processed
- 13.5 billion total retail revenue
- 877.4 million total number of retail customer visits
- 24 percent of retail revenue from alternative access channels
- 1.7 billion total number of visits to usps.com

HIDING IN PLAIN SIGHT

THE US POSTAL SERVICE (USPS) IS THE DECENTRALIZED DISTRIBUTED LOGISTICS BACKBONE OF AMERICA

Total Number of Mail Pieces (All Classes) Attributed to Direct Mail: 2005 - 2015

Year	Total # USPS Pieces	Total # Direct Mail pieces	Percentage of Total Volume attributed to Direct Mail		
2005	211,742,711	104,258,020	49.2%		
2006	213,137,703	105,672,117	49.6%		
2007	210,603,097	113,057,605	53.8%		
2008	201,128,003	108,151,636	53.8%		
2009	175,363,436	91,093,787	51.9%		
2010	169,154,120	91,699,510	54.2%		
2011	166,460,877	92,429,764	55.5%		
2012	159,858,854	86,659,650	54.2%		
2013	155,280,499	87,298,707	56.2%		
2014	152,135,884	86,450,581	57.0%		
2015	150,197,938	85,996,674	57.0%		

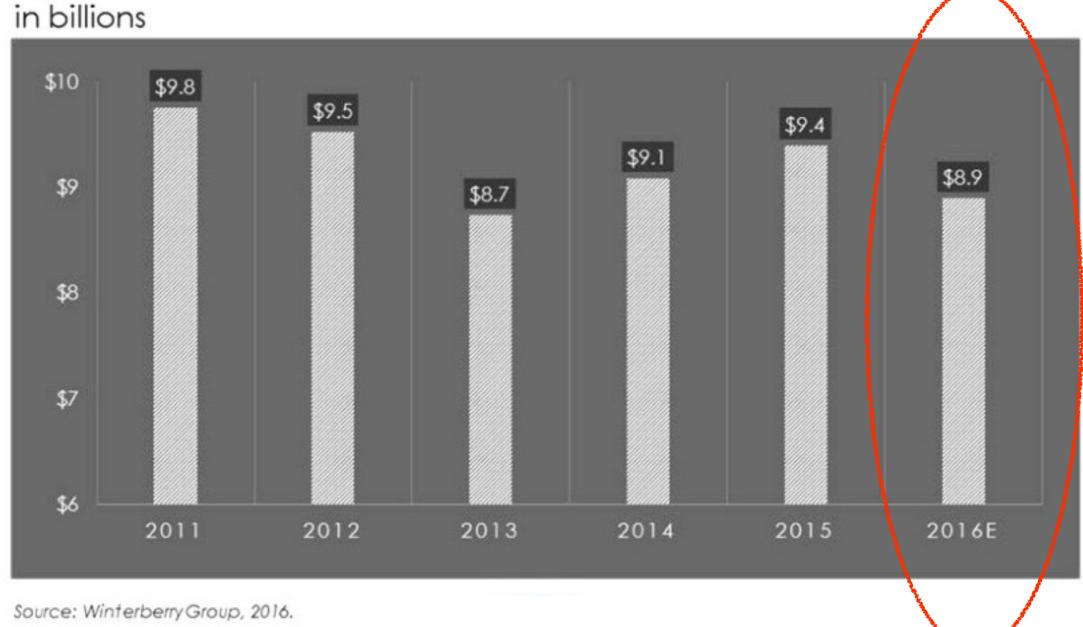
[&]quot;The total number of direct mail volume is determined from the following percentage approximations agreed upon by the USPS and DMA.

Due to changes in USPS classifications and marketer practices, DMA's methodology for calculating direct mail has changed. In the old calculation, before 2006, numbers are for 95% of standard mail (A), 7.5% of First Class, 85% of Standard Mail (B) Bounded Print Matter, and 2% International. In the new calculation after 2007, numbers are 15% of First Class, 95% of Standard Mail, 85% of BPM.

Source: The DMA/USPS Revenue, Pieces and Weight by Classes of Mail and Special Services for fiscal years 2005 - 2015.

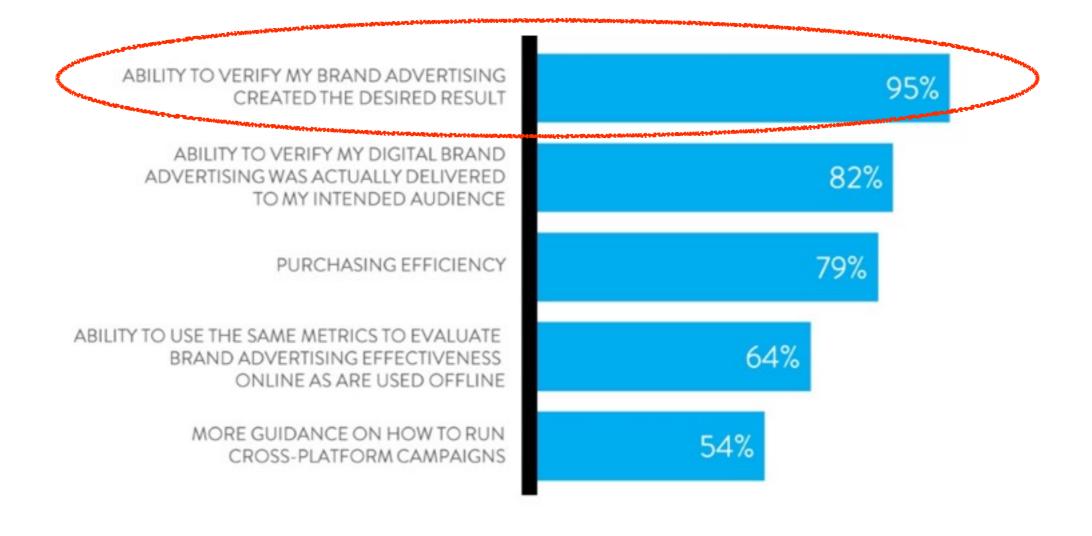
HOW MUCH, DATA?

TOTAL DATA SPEND FOR DIRECT MAIL



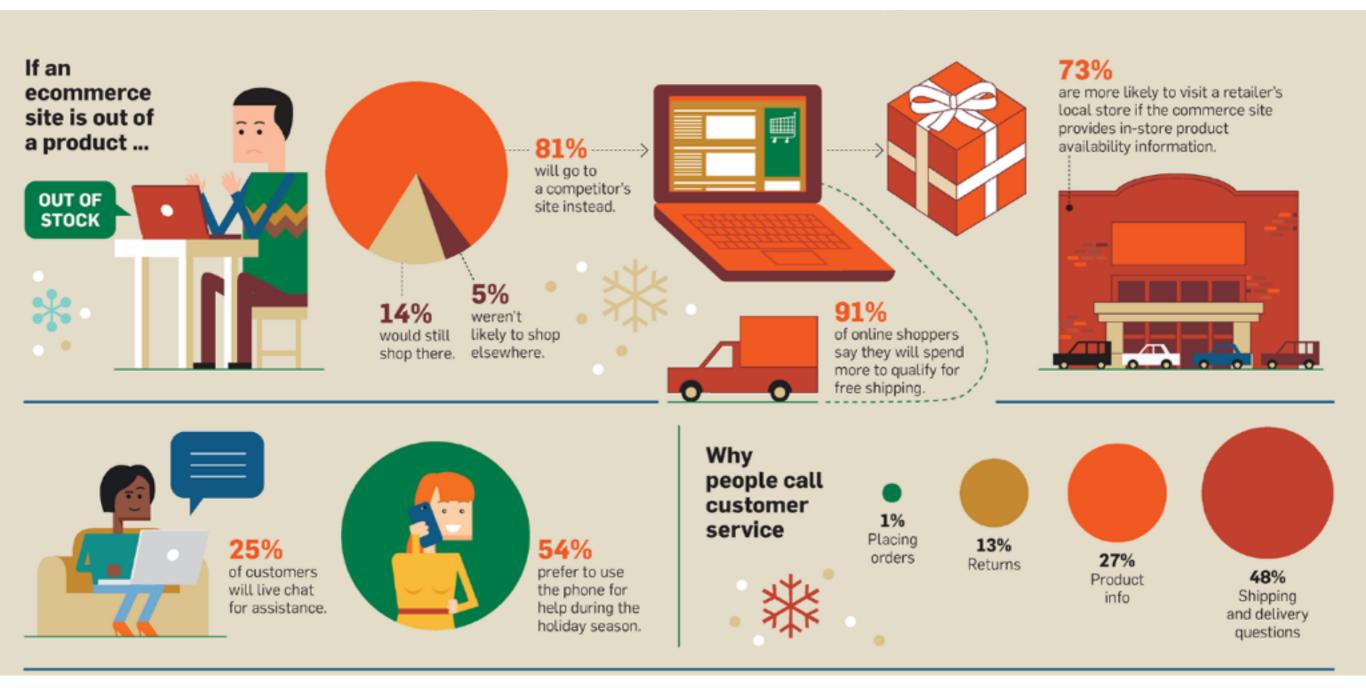
WHY DO THEY DO IT?IT WORKS...

LACK OF DIGITAL METRICS IS HINDERING DIGITAL GROWTH

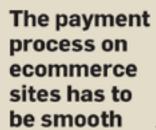




AND WHERE ARE THE JOBS? THE NEW GIG ECONOMY OF "ME & WE"



AND WHERE ARE THE JOBS? THE NEW GIG ECONOMY OF "ME & WE"



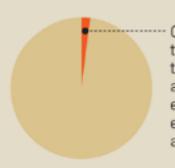




18% -----> 22% -----> 57% of those said they've had an order shoppers will never do wrongly identified business with as fraud. retailer again.

will think twice about placing an order with that retailer.





Only 2% of respondents said they will use social media if they have questions about a holiday order. But they expect quick responses: 70% expect same-day response and 27% within a few hours.

always choose expedited shipping.





YOU ARE THE CONSUMER AND THE PRODUCT



THE GDPR IS GOING TO USHER IN A NEW ERA IN, PRIVACY, SECURITY AND DATA VALUE

FINANCIAL INCLUSION REQUIRES DIGITAL INCLUSION



WE NEED TO OWN OUR DATA!

WE NEED TO OWN OUR IDENTITY & DATA

As we wrote before, the CLOUD Act is a far-reaching, privacy-upending piece of legislation that will:

- Enable foreign police to collect and wiretap people's communications from U.S. companies, without obtaining a U.S. warrant.
- · Allow foreign nations to demand personal data stored in the United States, without prior review by a judge.
- · Allow the U.S. president to enter "executive agreements" that empower police in foreign nations that have weaker privacy laws than the United States to seize data in the United States while ignoring U.S. privacy laws.
- Allow foreign police to collect someone's data without notifying them about it.

FINANCIAL TIMES

· Empower U.S. police to grab any data, regardless if it's a U.S. person's or not, no matter

where it is stored.

Letters If you are not satisfied with the FT's response to your complaint, you can app to the FT Editorial Complaints Commissioner: complaints.commissioner@fu

Greatest threat to our personal data since Orwell wrote 1984

Sir, In the UK, the attempted murder of Sergei Skripal, a former double agent, and the poisoning of his daughter grabbed the headlines, offering a distraction from Brexit as well as revanchist memories of Britain's leading role in the cold war. And yet, while it struggles to deal with Russia (with accusations running from poisoning enemies to meddling in foreign elections), the west is about to start exchanging sensitive personal and financial information concerning every Russian resident with foreign bank accounts with Vladimir Putin's government under the OECD's programme of global automatic information exchange, known as the Common Reporting Standard. Beyond Russia, from 2018 the west

will exchange information with China and a number of Middle Eastern countries, including Saudi Arabia.

It is already exchanging information with a number of Latin American countries with a recent history of corruption and violence, such as Argentina and Mexico (Brazil will be added to the list this year). In Argentina seven members of the Argentine tax authorities were arrested on February 2 for allegedly selling taxpayers' information, showing the risks faced by citizens living in highrisk jurisdictions who for one reason or another have bank accounts abroad (Argentine police also seized \$5m in cash, which gives a measure of the scale of data trafficking). Dissidents with foreign accounts will be

particularly vulnerable to reprisals from their governments.

Electronic information exchange across borders is also likely to affect many of the 19.3m EU citizens who live in a different EU member state and who have bank accounts in both countries, prompting the EU data protection authorities to raise "strong concerns regarding the repercussions on fundamental rights of mechanisms entailing major data processing and exchange operations such as those envisaged by the Common Reporting Standard". An expert group appointed by the European Commission went a step further, claiming that "on many aspects, [automatic information exchange] may be compared with the Data Retention Directive which has

recently been declared illegal by the European Court of Justice".

include daytime telephone number and full address

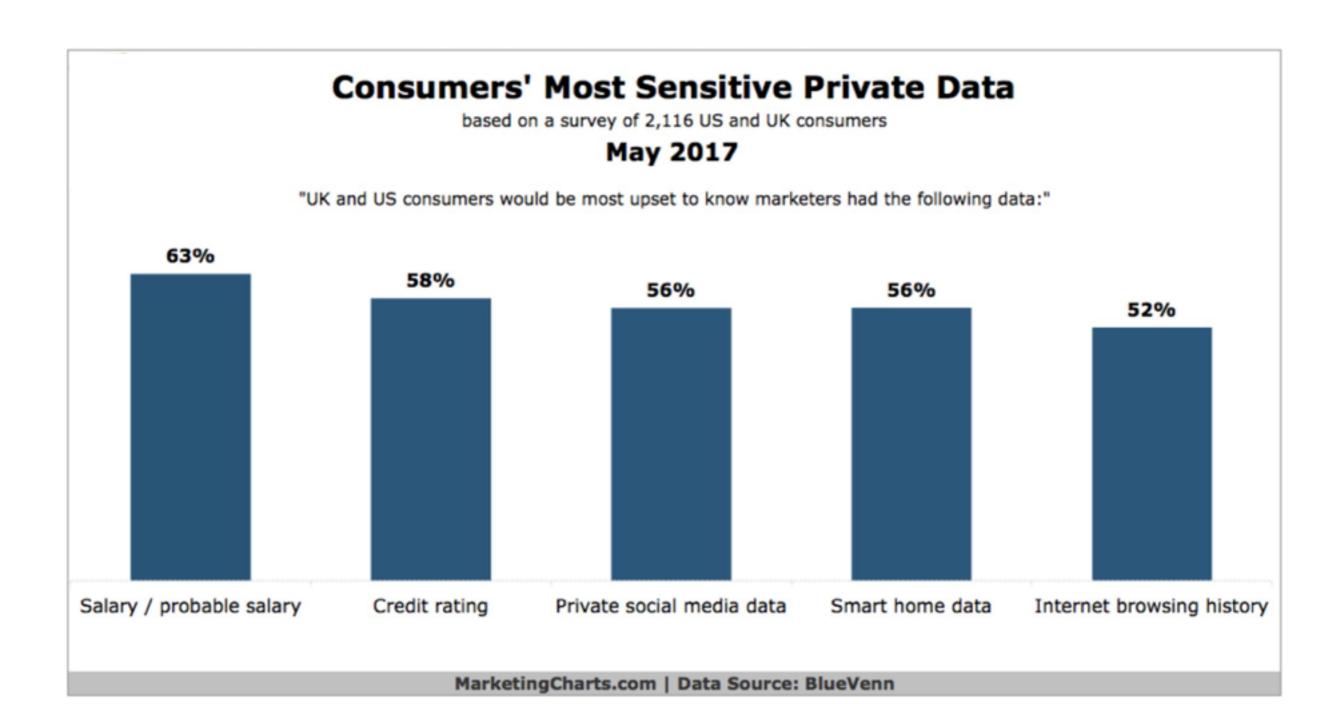
Tuesday 20 March 2018

Corrections: corrections@ft.cor

With just two months to go before the EU's general data protection directive (GDPR) comes into force on May 25 (with the much-trumpeted aim of "giving citizens back control of their personal data" following Edward Snowden's revelations about statesponsored collection of metadata), when will public opinion wake up to one of the greatest data protection threats since Orwell wrote his seminal book 1984? No doubt, well equipped hackers and their political masters will be ready for the May deadline. Filippo Noseda

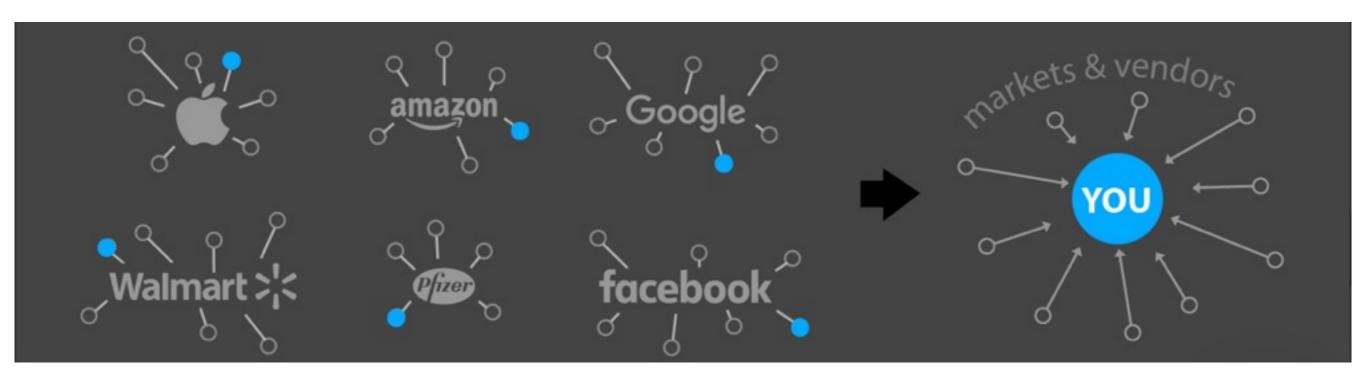
Partner, Mishcon de Reya Solicitors, London WC2, UK

YOU SAY YOU CARE...BUT THE FREEMIUM MODEL IS ADDICTIVE



#DELETEFACEBOOK IS NOT TRENDING

WE SAY WE CARE ABOUT PRIVACY AND SECURITY...BUT

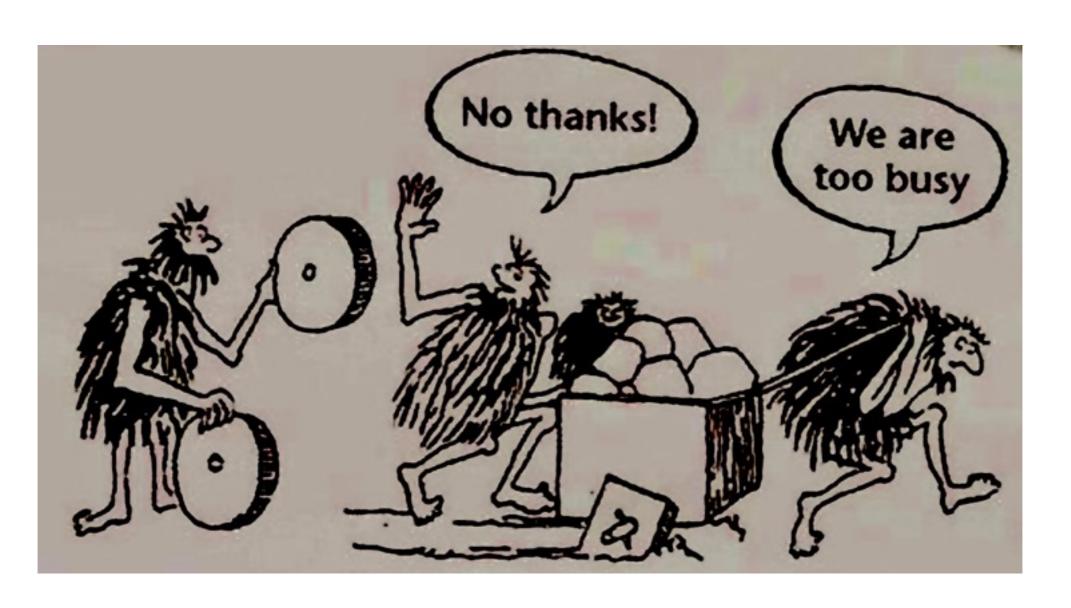


WE TRADE OUR IDENTITY (OUR DATA) FOR SEARCH, EMAIL, CLOUD, MAPS, SOCIAL MEDIA....WHY?

FREE & EASY IS IRRESISTIBLE - WHAT HAVE I GOT TO LOSE?

SO WHY IS #DELETEFACEBOOK NOT TRENDING?

PEOPLE DON'T REALLY CARE & CHANGE REQUIRES TIME AND MONEY



YOU HAVE TO BE 10X THE EXISTING EXPERIENCE

TO MAKE PEOPLE SWITCH

POST GDPR CONSUMERS ARE GOING TO RECOGNIZE THEIR DATA IS VALUABLE

The EU GDPR will increase privacy for individuals and give regulatory authorities greater powers to take action against businesses that breach the new laws.

Here's what it means for your business:

Tough penalties:

fines of up to

4% of annual global revenue

or

€20 million, whichever is greater.



The regulation also applies to **non-EU companies** that process personal data
of individuals in the EU.



The **international transfer of data** will continue to be governed under EU GDPR rules.

The **definition of personal data** is now broader and includes identifiers such as







mental



cultural



economic



social identity.

Obtaining consent for processing personal data must be clear, and must seek an affirmative response.





Data subjects have the **right to be forgotten** and erased from records.



Parental consent is required for the processing of personal data of children under age 16.

Users may request a copy of personal data in a portable format.

CONSUMERS ARE GOING TO RECOGNIZE THEIR DATA IS VALUABLE



Controllers must report a data breach no later than

72 hours

after becoming aware of the breach, unless the breach has a low risk to the individual's rights.

Data controllers must ensure adequate contracts are in place to **govern data processors**.

Controllers must have a legal basis for processing and collecting personal data.

ISO 27001 and other certifications will help demonstrate "adequate technical and organisational measures" to protect persons' data and systems.

The appointment of a data protection officer (DPO) will be mandatory for companies processing high volumes of personal data and good practice for others.



Privacy risk impact assessments will be required for projects where privacy risks are high.

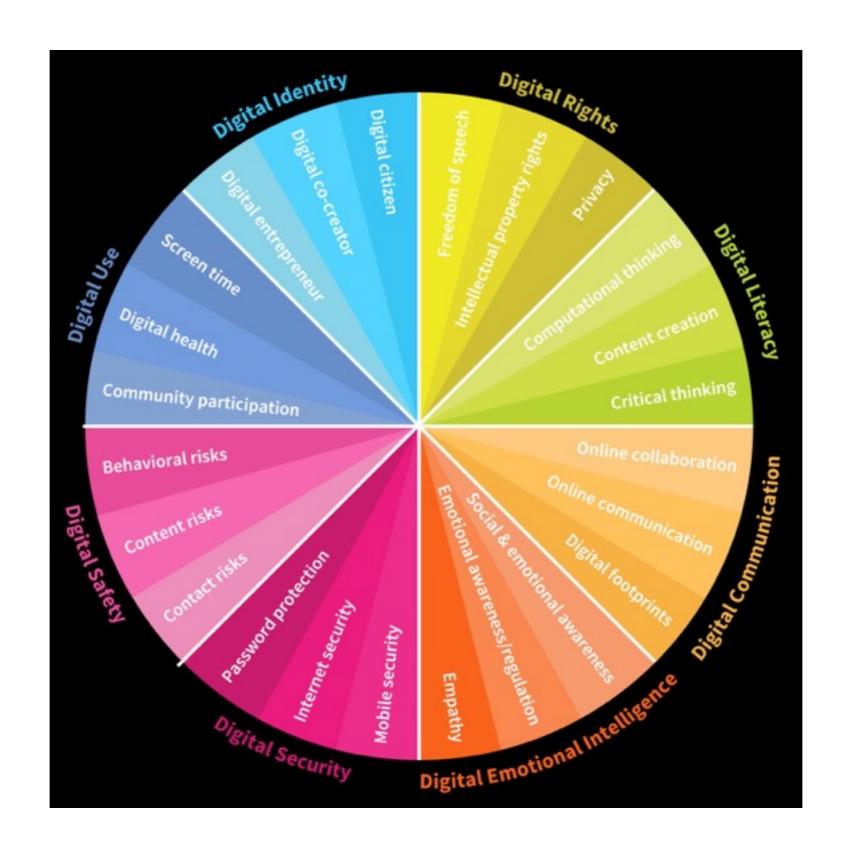
Products, systems and processes must consider **privacy-by-design** concepts during development.

Data processors can be held directly liable for the security of personal data.

One-stop shop: international companies will only have to deal with one supervisory data protection authority.

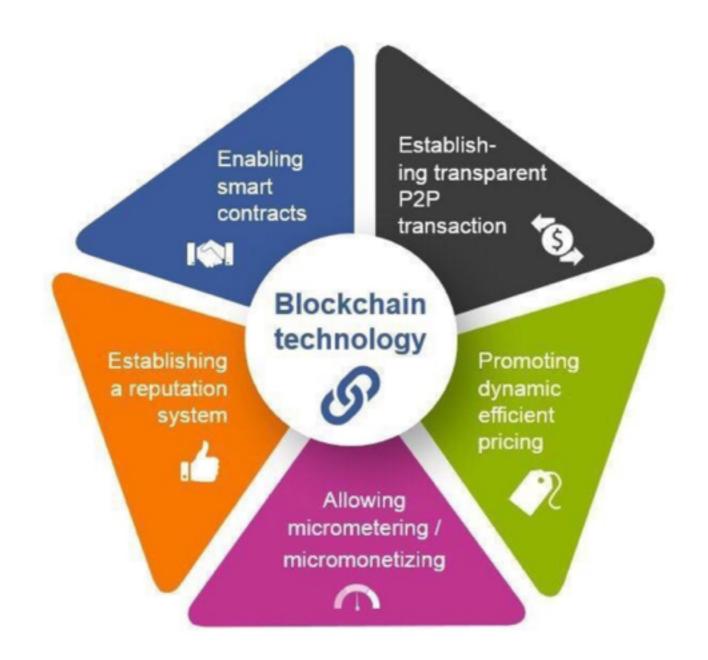
You have to comply with EU GDPR by MAY 2018

WORLD ECONOMIC FORUM DIGITAL GOALS



PEOPLE DON'T HAVE THE TIME TO CARE

I COULD **OWN** MY DATA **AND** MAKE MONEY?



HOW DO I DO THAT? IS IT **EASY**?
HOW **MUCH** MONEY?
WHO DO I TRUST?

WHAT ARE THE BENEFITS?



without a central, privileged third party even in the absence of trust. Allows for increased security and

protection of data and identity in the system.

Enables the secure automation of complex, logical agreements and the business processes using data gathered by Oracles.



Data on the DLT is immutable, and is thus resistant to double-spending, fraud, censorship and hacking efforts.

Creates a more secure, transparent network and creates new avenues for regulators.

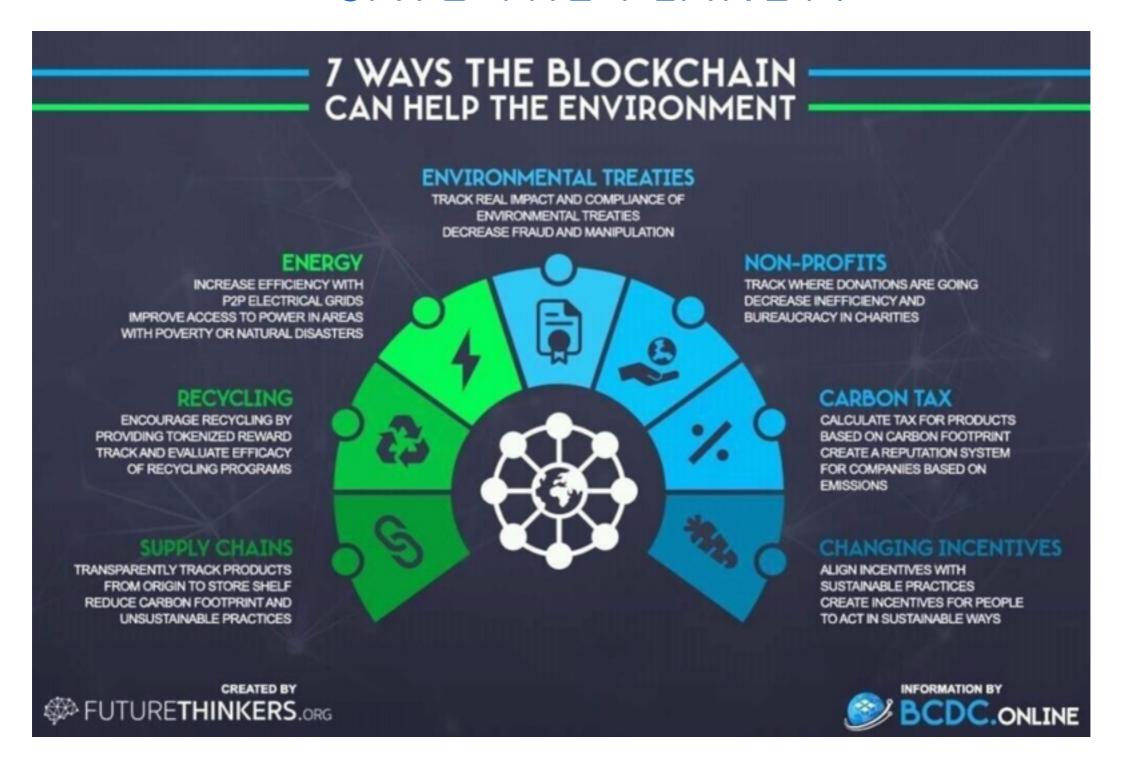
DLT allows for near real-time settlement of transactions, removing friction and reducing risk.

Enables transactions to be made in near real-time between users on the network.

DLT is based on cryptographic proof, allowing any two parties to transact directly with each other without a trusted thirdparty.

Allows two or more trustless parties to transact directly with each other.

WHAT ARE THE BENEFITS? SAVE THE PLANET?



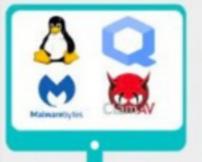
HOW DO I DO THAT? WHO DO I TRUST?

SOUNDS COMPLICATED, LOOKS FRIGHTENING, HOW DO WE MAKE THIS SIMPLE AND SECURE?

Cryptocurrency is creating a worldwide revolution. It's important to make sure that your assets stay protected. Please use this guide to help keep your cryptocurrency holdings safe.

Purchase and trade cryptocurrencies from a clean and up to date PC or laptop. Running Linux or Unix as your operating system is recommended. Don't be afraid to make the switch! The communities have lots of support for beginners. Qubes is a powerful OS for privacy and security. Run a malware detector if running Windows or MacOS, and a firewall is recommended for network security.

It's a good idea to have one dedicated device for browsing and one strictly for cryptocurrency. Otherwise, consider virtualization management for separate, secure, environments. VMWare, and Parallels are options, and VirtualBox is an open source and free VM option.







Cryptocurrency Security Guide

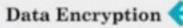
Use very strong passwords at least 15-20 characters. Password managers help keep track of these passwords. Local storage password managers are preferred. Beware of browser extensions, while convienent, are often targeted by malicious scripts. Layer these with 2FA and multi-factor recovery options.



Mobile authentication is not safe. With this method of password recovery, your cell phone carrier's customer service representatives are often social engineered and your SIM card can be ported. Please call your cell phone carrier to add a specific DO NOT PORT and no call

forwarding to your account. You still may be subject to \$87 attacks. Use SMS recovery at your own risk. Apps like Burner, are great solutions to register for services anonymously.

Password Management



Full disc encryption for Linux can be set up with LUKS or cryptsetup, VeraCrypt for Windows and FileVault for MacOS. It's important to keep your hard drives encrypted if they are ever stolen. It's an important step to ensure your data is safe, so be sure to follow instruction and store your back up recovery keys safely. Be sure to back up your data on drives often.

Two Factor Authentication

On top of passwords, two factor authentication (2FA) is important. Download an app on a device and be sure to write each secret passcode down when you add a website. Google Authenticator and FreeOTP are preferred. Keep a copy of the code stored safely.

Encrypt

Your

Drives

Hardware authentication (Fido U2F) is even more secure. Use this on top of password managers, or wherever available.



BE YOUR OWN BANK. BE YOUR OWN SECURITY.

Browser Privacy and Security

Phishing attacks are one of the most common threats to cryptocurrencies. Adding HTTPs everywhere into your browser can help detect malicious websites.

Changing your DNS can help filter out phishing attacks and spoofed websites. Use Quad9 or OpenDNS to add another layer of protection. Some DNS servers do log temporarily but Quad9 does not.

As an extra level of protection, use a VPN that does not log private data or leak DNS. Use a VPN particularly when you are not on your home network. AirVPN and NordVPN come recommended.

When becoming the web for privacy and security, use an ad blocker like Privacy Badger and uBlock Origin.

Email Accounts

ProtonMail

NordVPN

Cryptocurrencies must not be left on an exchange

unless you are actively trading. Cold storage is the

safest method of storing your private keys. Paper

wallets are best for long term storage but hardware

wallets are convenient. Hot wallets and desktop

wallets where you have control of your private keys

are best and cryptocurrency should not be stored on

your computer that you use daily. Back up your

wallets and store your recovery seeds/passcode in a

fire and waterproof safe.

Key Storage

keep

ProtonMail and Tutanota take encryption and privacy seriously. The accounts are free to create and you can have as many as you'd like. It's not a had idea to have multiple email accounts, Enigmail is

OpenPGP for Thunderbird and also highly recommended. Never use an email address that has been affected by a data breach or an email you use for social networks.

Encryption is important in communications. Don't send your cryptocurrency keys or sensitive data via insecure email.

Security Tips





Disable and remove standalone Adobe Flash players.



Disable JavaScript and nly allow certain websites you recognize to run. specific scripts.



Bookmark exchanges and regularly visited websites.



Be cautious of clicking links while browsing online.



Networked printers should not be used for printing private keys or sensitive information unless data is wiped thoroughly.



Use a separate network for devices and guests than your own personal one.



Only use messaging apps for communication that are built with end to end encryption like Signal, Wickr, or Wire.



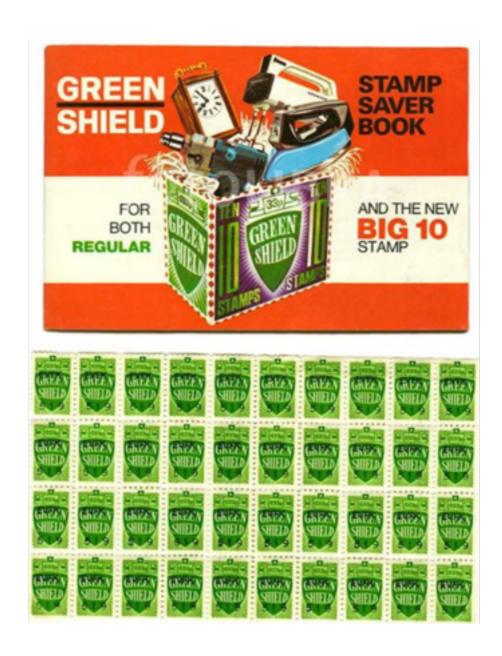
Don't hold your cryptocurrencies on an exchange if you are not actively trading.



By Jennifer Leigh Twitter: @jennicide

electrum

THERE ARE FEW TRULY "NEW IDEAS"



EVOLUTION IS ABOUT ADAPTATION

SUCCESSFUL PEOPLE FIND VALUE IN UNEXPECTED PLACES

It always seems impossible until it's done

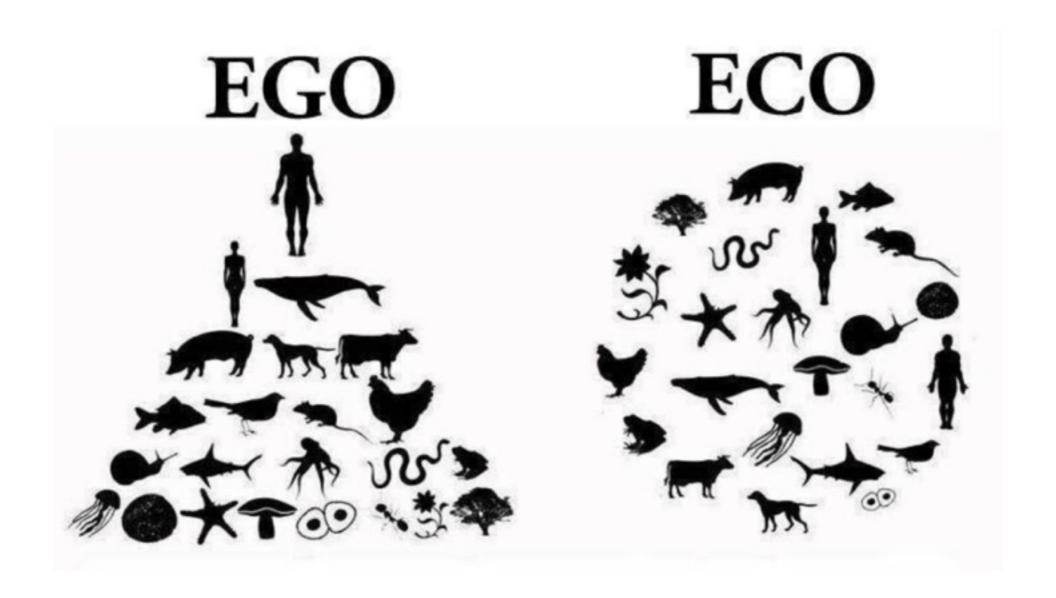
NELSON MANDELA

NOTHING STAYS THE SAME FOREVER

KEEP IT SIMPLE STUPID (KISS)

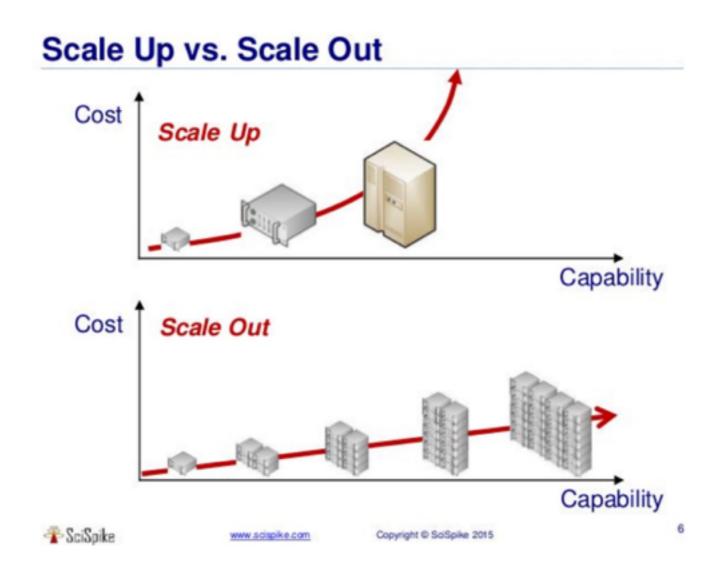


ZERO TO ONE - FROM VERTICAL TO HORIZONTAL PROGRESS



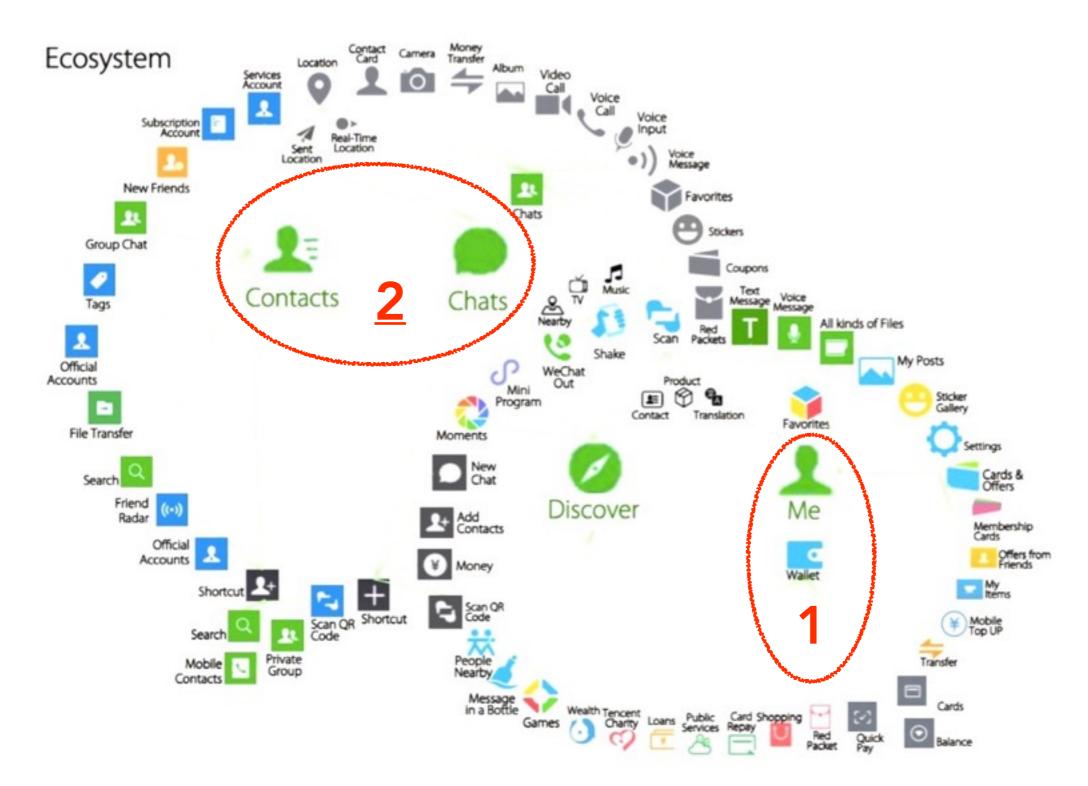
CAN EVERYONE WIN? YES,
(APART FROM THE RENT SEEKERS)

ARKEYTYP CAN BE INTEGRATED PROFITABLY INTO **85 BILLION** DIRECT-TO-CONSUMER MAILINGS EACH YEAR TO GET **AMERICA ON CHAIN**



A PUBLIC NETWORK OF 10M COMPUTERS (8% OF THE USPS) WOULD BE LARGER THAN THE 180PF GOOGLE CLOUD

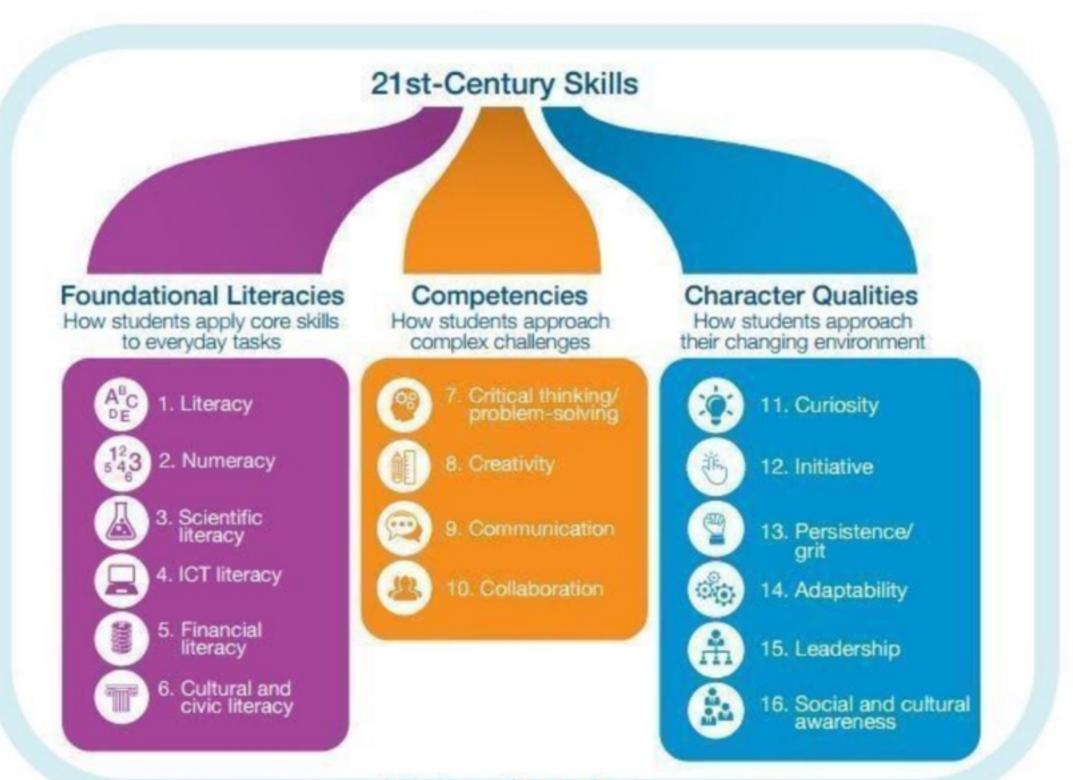
DO WHAT WORKS, DECENTRALIZE AND DISTRIBUTE THE NETWORK



A PUBLICLY HOSTED" AMERICAN WECHAT"

by Shirley

SKILLS WE ALL NEED GOING FORWARD



Lifelong Learning

NETWORK GOVERNANCE REQUIREMENTS



TO GET AMERICA ON CHAIN



IF YOU WANT TO KNOW MORE... JOIN US!

