Our Vision

- Our Vision is to help you discover "how to live your best life" in a confusing and complex World. To find meaning, purpose, and the spirit to live by your values and not by those imposed on you by faceless men and governments.
- We believe that with the right information, knowledge and direction, you can work through this maze with us to find the peace and the financial freedom you desire.
- Through our de-conditioning empowering practices and with the guidance we provide, you can make the right decisions and join us to help build together the World we want to live in and for future generations to enjoy.
- We must decide to face the challenges now, before the opportunity is taken away from us by others and it's just too late. History gives us too many examples of how the few have been able to influence the many. Hitler controlled the narrative of an entire nation and was able to change ordinary everyday workers into killers in a very short period of time. Those who resisted knew their fate and often fell into line through fear.

Return the Power to the People!

We are being inundated with more information than ever before. While at the same time we are being deprived of the truth and kept in the dark more than ever.

With the rise of the internet, come problems that we never could have imagined. The ability to manipulate, to delete, and control all our information using social and financial influence.

We spend hours each day just trying to separate the wood from the trees. It is an impossible task. The owners of the various platforms don't help the situation, as they censor, redact or delete so much.

These problems are not local, they are being experienced globally. Trying to stay on top of exactly what is happening, on the ground around the World is time consuming and often futile. We offer a Global approach, building our networks continually. Bringing you news from around the World, backed by research and true fact checking. The real sort, not CNN.

"In a nutshell the Elites believe we need to reset our future by significant depopulation. They are actively doing this through the control of Governments.

By proxy they control

- → Global Finances
- → Police and Military
- \rightarrow Education
- → Energy sources and distribution
- → World's Food sources
- → Health services and distribution

In plain terms, the following have occurred or are being implemented around the globe:

- Reduction of the Food Bowl so we will compete for food
- Meat supplies in production and farming are being shut down by disease or arson.
- Availability of clean water is declining
- Move away from currency and cash money so the Government has tighter control (CBDCs incoming!)
- Government legislation changes so Government can take money from personal accounts (bail-ins) to sure up banks and the Government spending
- Take control of people's homes, as in a Socialist Government
- Control all branches of Law and Order, including the High Courts and Judges, the Military Officers, all Political players from National to local.
- Private police employed by countries with no accountability but applying strongarm tactics
- Defund traditional Police forces
- Decriminalise society, allow offenders less jail time
- Promote borderless countries, so people lose their sense of National Pride
- Allow rules generally to be fluid, depending on the daily view, to destabilise society
- Continue to set the education agenda to engage with our children's naivety on issues and their well being

- Destroying the family unit
- Continue to make sure parents' rights are limited in the school environment
- Reduction of an energy supply of base load power, instead to supply "clean" energy in the name of climate change which will not meet current or future demands.
- Shut down power supplies and distribution networks, which impact all aspects of our various economies.
- Continue to fund Covid type research (gain-of-function) for further de-population implementation
- Use powerful new drugs to kill people globally in the name of vaccines
- Distribute drugs to deliver infertility to countries who have large populations
- Stop the use of drugs which have proven results
- Maximise profits of the drugs needed by millions to combat disease with private business and Governments acting in unison.
- Target Medical professionals, including Doctors, Nurses and Pharmacists who do not comply with Government Guidelines on treatment and medication plans
- Defund Hospitals who do not comply and fund those who do so they will continue to support Government rules.
- Use warmongering to imbed fear globally, by being aggressive and funding foreign countries with their war effort e.g., Ukraine. Continue to prop up the USA Military industrial machine by getting involved (an arms dealer said that most USA arms manufacturers had closed)
- Close borders and close State borders to Prevent Capital moving outside borders.
- Government control of day-to-day issues as to make society more compliant, getting used to having no individual rights

Power to the People!

Unfortunately for some, but fortunately for us (members and subscribers), we realise that *with great power comes great responsibility* (the ability to act adequately to what is, not what was or what should be) and our voluntary acceptance of accountability for our actions and their results always be in sync with our principles.

In this project, we share with you that we have learned so from our financial experiences and work in the profession, as well as from an employee's perspective, an entrepreneur, and as a free human being. We hope to be an inspiration and contributor to your own path of meaning and truth, and that some of our insights serve you well.

To freedom and prosperity!

What do our subscribers get?

'The right information at the right time can be the difference between success & failure'



You can find out more about our subscription services <u>HERE</u>



4 Jan, 2023

4, Jan, 2023

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1. 1. Portfolio Allocations by Kurt Corthout



We remain bullish on:

- Energy and Agriculture
- Brent Crude Oil, WTI Crude Oil, Natural Gas, Coal
- The Grains (Corn, Wheat)
- The Tankers (product tankers)
- And more recently (over the last two weeks), Precious Metals

Fertilizer companies (affected by Energy and demand for food which is not dropping as fast as the Supply is being destructed)

Here is a view of how your stock portfolio *could* be performing (depending on which stocks you bought at which price and the % you allocated to each position).

This is my personal stock performance, using *our* stock-portfolio as inspiration.

Currently beating the S&P 500 by 26% (S&P losing more than 19% and our portfolio, up by more than 6%).



2. Our World Today by Kurt Corthout

"Every human has four endowments - self awareness, conscience, independent will and creative imagination. These give us the ultimate human freedom... The power to choose, to respond, to change."

STEPHEN COVEY

2023 and Beyond: Forecasts

The Great Reset

I think that the next few years will be mainly signed by *attempts* to implement the Great Reset.

What I see unfolding over the next few years may look something like this.

- 1. Further push for jabs and suppression of *real health data* and their adverse effects. Ramping up of censorship and propaganda + the climate change narrative (sudden death because of climate change, vax hesitant people analyzed as mentally ill, offering assisted suicide (like already is being implemented in Canada where 3% of all deaths are now assisted suicides...: link JP Sears..)
- 2. Deflationary crash, further putting the favourite stocks like FANG and alike under pressure, but potentially also Gold and Silver if the correction takes the form of a crash (forced liquidations), paving the way for CBDCs.
- 3. Push for Digital IDs in most countries worldwide (especially the countries that have the capabilities to implement it) Potentially banning people from access to their accounts and general freedoms if they do not comply They may try with 'Install this app from the

convenience of your couch and get your digital wallet now'. Again using convenience (and later fear) to try to make humanity comply

- 4. In 2024 Global Pandemic Treaty to be signed introduction of Vaccination IDs linked with your newly attained digital ID
- 5. In 2025, the second real Pandemic Gates has been simulating in October 2022 – force people to get jabbed and be transformed into cyborgs and humanoids

Of course, nothing is set in stone and if humanity awakens to this Transhumanist Agenda, we may still have a chance for a Great Awakening, sparing millions. If not, well, a few billion lives could be lost before this insanity ends!

So, what to invest in? As we repeat here often, we are calling for a (hyper) stagflationary environment (in necessities) and tend to agree with market strategists at the Bank Of America who coined the term FAANG 2.0, meaning:

- Fuels
- Aerospace
- Agriculture
- Nuclear and Renewables
- Gold and Metals/Minerals



"

The time of maximum pessimism is the best time to buy."

Sir John Templeton

Warren Buffett—one of the greatest investors of all time—once said:

"You want to be greedy when others are fearful and fearful when others are greedy."

He made an estimated \$10 billion with this approach after the 2008 crisis.

We are not there yet, but keep USD or CHF cash aside for when that time does come, and rest assured - it's coming!

3. The Macro Picture by Kurt Corthout





Inflation....

No change, except from a temporary and transitory correction in Oil/Energy prices.

Source: <u>Shadowstats</u>

Things have not changed but in my opinion will probably get a lot worse before getting any better. The reason is mainly supply chain disruptions, currency printing (devaluation of the purchasing power of the currency in question) and demand destruction (wars, killing people, making people sick..)

<u>Fear</u>

We are back to fear in the overall markets.



Fear & Greed Index

Source: <u>CNN</u>



The Alternative Fear and Greed Index is back in the Fear zone.



Source: <u>Alternative</u>

The <u>Gregory Mannarino's Market Risk Indicator</u> is back in the High Risk Zone will.



MMRI - Mannarino Market Risk Indicator

The 10-year US Treasury is stabilising picking up again.





The USD may have found its low here.

The *Buffet Indicator* is **still showing trouble ahead**. Although the overvaluation has dropped, we are still 23% higher (from 27% two weeks ago) than the long-term trend line. Markets exaggerate in both ways, so a more significant drop is still in the cards. My best guess is that this would happen (a drop) in early 2023. The FED is now tightening in the middle of a recession. Personally I expect the tightening to continue until the market crashes like 15% in a few days. After that, we may see a pause or a more dovish stance, which may not be sufficient to stabilise the markets. I would expect more government spending in select sectors and hence select stocks.

The once to profit will probably be the once, part of the Build Back Better Scheme (also called 'The Green New Deal', which as we know here is not green at all).

The good news is that this will artificially pump demand for commodities, the ones we have in our portfolio, from energy to battery metals, uranium and food.



Source: Buffett indicator



And what may be most important is that the previous times the FED made a pivot from a hawkish stance to a dovish one, the markets in most cases, tanked!

Corrections of about 27 to +58% followed...

Maybe we will see 1-2 more 'good' months ahead, and then the reckoning?

The Fed announced its intention to raise rates 4 times per year. The first one we expect by

March 2023. Keeping some cash on the side-lines seems wise.

4 Jan, 2023

Commodities

Commodities are picking up again.



The weekly MACD is building a buy signal, although it has not materialised yet.

Although, <u>China may finally</u> <u>come back to the (economic)</u> <u>scene, which would mean</u> <u>another spike in demand for</u> <u>commodities in general</u>. We

also see the fear mongering machine starting again with regards to Covid blaming Chinese people who flee now that the 2 year lockdown has been eased in China.



Precious Metals - Gold

Gold is on a tier, and continuing its move higher. I would not be surprised to see gold around 1900–2000 USD per ounce over the next 1–2 months.

Precious Metals - Silver



Silver has been moving higher faster than Gold and still looks bullish, but in USD per ounce I do see resistance approaching around 26 USD per ounce.

The Gold to Silver ratio has been dropping since late September 2022 but is still high (we would consider moving from overweight Silver to overweight Gold once the Gold to Silver ratio drops to the 35-30 level.



Looking at the different commodity sectors, the most attractive to me still are:

- Energy (Oil, Gas, Coal and Uranium)
- The Grains (Corn, Wheat)
- Sugar and Coffee

- Shipping (Product tankers)
- Precious Metals

Summary

Like mentioned before. We still think it is wise to take some profits off the table during this upturn and build some cash to buy back lower or buy into new opportunities in the commodity area. This current bounce looks like a perfect bear market rally (a bull-trap), before a potential pan-sell-off which I expect in Q1 2023. The sell-off may be due to the real economic picture becoming clearer (we are in a recession and staving off to a full-blown depression). I would not be surprised to see that sell-off happening while a new scamdemic is released upon the world (or any other real or false-flag like (more about 'false flags and other Psy Ops below): China-Taiwan, A nuclear disaster in Ukraine and or a new Virus release (Ukraine Labs). This would deter the masses from the real causes of the designed depression (Great Reset)... We'll see...

So, where are the markets now?

My best guess is still depicted in the following picture.

		GREED/BUY Highest level of financial risk		The feelings appearing as the market fluctuates.		
	Euphoria I am a genius! We're all going to be rich!	Complacency	PSYCHOLO	GY OF A MARK	ET CYCLE	
"I'm very pleased with my investment."		We just need to cool off for the next rally.	"It's only a temp down. I'm in it fo		Repeat until broke.	
	Thrill I will buy more on margin. Gotta tell everyone to buy!	Anxiety Why am I getting margin This dip is taking longer Denial			Disbelief This is a sucker's rally.	
	Belief Time to get fully invested	My investments a They will come b		ARE WE HERE?	MAN	
	Optimism This raily is real		Everyone is selling. I need to	at out!	ptul 10 miles	
Disbelief	A recovery is possible	I'm getting 100% out of I can't afford to lose mo	the markets. re. Anger	In sure and My	Depression retirement money is lost. n we pay for all these new stuff?	
This rally will fail like t	he others		Who shorted the market?? Why did the government allow this to happen??	How ca	I am an idiot.	
- the man		"The market is not going in my favour."		Best time for investing FEAR/SELL		

Psy-Ops: Psychological warfare on a population by Kurt Corthout

Different entities plan Psychological Operations (PSY OPS). The goal is to convey selected information and indicators. With the intention to influence foreign audiences' emotions, motives and reasoning. This to change the behaviour of foreign governments, organisations, groups, and individuals. The originator uses psychological operations to induce or reinforce foreign attitudes and behaviours. Also called PSYOP. See also psychological warfare." – <u>http://www.psywarrior.com/psyopdefinitions.html</u>

People tend to think of Psy-Ops as purely military operations, conducted by military personnel. While military personnel *do* carry out Psy-Ops at their levels of operation, large-scale Psy-Ops are orchestrated by Dark Occultists who constitute the Ruling Class of our planet. Members of intelligence agencies, military and the mainstream media throughout the world then follow their orders and both knowingly and unknowingly implement the Psy-Ops.

PSY OPS are not only implemented by military forces. Also, Security forces install them. Again, to influence the inhabitants of a country to obey their government. Even the media uses them to influence viewers habits and purchases

PSY OPS are successful in manipulating people because they prey on human emotions. Emotions, such as fear of death, desire for power over others, desire for reward etc

Those who understand how PSY OPS work can protect themselves. Before they make a decision they use logical, rational thinking. This helps to reduce dis-information and other propaganda tools to interfere.

The following is a summary of Mark Passio's video presentation on the topic. If you have a bit more than 2 hours of spare time I recommend you to watch the whole presentation <u>here</u>

In this <u>eye-opening presentation</u>, originally presented at the Shattering The Illusion virtual conference, Mark Passio explains what Psychological Warfare is, who employs it, and most importantly, WHY it works as a method of manipulation upon the general public. Mark goes on to break down the varied types of Psy-Ops and analyses some of the most infamous ancient and modern psychological operations in human history. Mark concludes the presentation by exploring critical methods of defence that can be employed against all forms of Psychological Warfare.

There is nothing new under the sun. Psy-Ops have existed at least for 7000 years. It has been used by the Ruling Class over their population since the dawn of human history, all over the world. Whenever the rulers of any given geographic area consider it necessary to inject fear or confusion into the consciousness of those they rule, they will orchestrate Psychological Operations to tighten their grip on the people's minds.

The presentation (and by consequence, this article) is not for those who appear to be adults, but who still have the mental maturity of a child. These people do not think and reason objectively but with their emotions. Mainly only accepting what makes them feel good.

Telling The Truth and making someone cry is better than telling a lie and making someone smile. - Paolo Coelho

Sharing this information is done because we feel the MORAL OBLIGATION to communicate what we learn and find out what is happening in this world of ignorance and deception. Hopefully this helps others to understand it, so they can take ACTION and really DO something about it.

Right is right, even if everyone is against it, and wrong is wrong, even if everyone is for It. - William Penn

PSY-OPS is an abbreviation for Psychological Operations, a type of warfare that involves the planned use of propaganda and other psychological means to influence the opinions, emotions, attitudes, and behaviour of opposition groups. Such operations are generally intended to demoralise the enemy, to break the enemy's will to fight or resist, and sometimes to render the enemy favourably disposed to one's own position.



How do Psy-Ops Work?

Psy-Ops work via the manipulation of human beings through their fear, ignorance and naiveté. Human consciousness is always driven by the Love/Fear Polarity.

The cosmic form of Love is the polarity by which consciousness is expanded and improved, and by which knowledge, care and courage are developed. Fear is the polarity which shuts consciousness down and demoralises and discourages the individual. Hence many forms of Psy-Ops prey upon human beings by exploiting their deep-seated fears, and their desire to be "kept safe." Other Psy-Ops work readily because of humanity's continued ignorance regarding human psychology and basic laws of Nature.

Why do Psy-Ops Work?



Psy-Ops can be successfully waged upon the human population because most human beings, sadly, have not developed to a level of consciousness in which they can properly discern truth and reality from falsehood and fantasy. Until humanity's aggregate level of consciousness improves, Psy-Ops will continue to be a successful methodology to control human beings.

What kind of operations are Psy-Ops?



Occultism is a body of science which is not widely known to the general population, consisting of hidden knowledge about the workings of the human psyche and the laws of Nature, both seen (physical laws) and unseen (spiritual laws). The Knowledge contained within the occult sciences can be used for GOOD (the uplift of human consciousness) or EVIL (manipulation, control, slavery). Dark Occultists have deliberately hidden occult knowledge in order to create and maintain a power differential between those who hold such

knowledge and those who are ignorant of it.

Dark Occultists should be more accurately perceived as ancient psychologists who hold and wield hidden information in ways which manipulate and exploit the ignorant and fearful. Through the power differential they gain by way of manipulating those who remain in ignorance of this critical hidden knowledge, this small minority who are *"in the know"* wish to permanently enslave the masses of humanity and effectively BECOME GOD ON EARTH, In which the Transhumanist agenda of the WEF so-called elite fits in nicely.

Types of Psy-Ops

False Flag Operations are Psy-Ops whereby a combatant attacks itself or its own assets and blames the attack on an enemy. This stirs up political and moral support from the attacker's own people, who then encourage the aggressor Chiefs of staff to respond against the enemy with more aggression. This type of Psy-Op has also been called "Problem-Reaction-Solution" by many analysts and researchers. Below a picture of a False Flag, declassified and not executed during the 'Cuba

Crisis'



Disinformation Psy-Ops inject false information into targeted datasets in order to lead people away from truth, promote beliefs that weaken or harm an enemy, give people a false sense of hope, or to make certain groups of people look foolish or gullible in the eyes of others.

Stand-Down Psy-Ops are conducted in order to make people believe that someone or some group external to themselves is going to "save" or "rescue" them from their current serious or dangerous situation. The belief that someone is coming to help them, or that some other person or group has the problem in hand, makes them enter into a "stand-down" mode of consciousness, and thereby take no real-world action to improve their own situation in the immediate or long-term sense.

World-View Psy-Ops are conducted to completely change the way whole populations think about reality and the human condition. These types of Psy-Ops are actually the least-recognized by the human population as a whole, because they are so deeply ingrained within human cultural "norms". In fact, World-View Psy-Ops are the oldest and most widely employed form of Psychological Operations conducted by the Occult Ruling Class.

In subsequent slides Marko Passio lists a number of ancient and modern psy-ops.

I just list most of the ones he mentioned here and refer to his presentation for further details:

- 1. JFK-ASSASSINATION & SUBSEQUENT COVER-UP
- 2. THE 9/11 MEGA-RITUAL
- 3. "WEAPONS OF MASS DESTRUCTION" IN IRAQ
- 4. MASS SHOOTINGS PSY-OPS
- 5. THE COVID-19 PSY-OP
- 6. HITLER WAS THE «GOOD GUY" PSY-OP
- 7. THE FOUNDING FATHERS WERE THE «BAD GUYS" PSY-OP
- 8. THE FLAT EARTH PSY-OP
- 9. THE Q PSV-OP
- 10. RELIGION: THE FATHER OF ALL PSY-OPS
- 11. THE "NEW" AGE MOVEMENT PSY-OP
- 12. THE MONEY PSY-OP: MONEV AS "VALUE"?
- 13. THE PSY-OP OF HUMAN "AUTHORITY"



What to do against Psy-Ops?

Develop True Self Respect

True Self-Respect means that we re-examine ourselves, our worldview, our mindset, our beliefs and our behaviours. Then, in light of seeing ourselves with new eyes, we willfully decide to change these things about ourselves, and in doing so, re-create who we are in this world.

Learn The Trivium



Do the Shadow-work

"There is no light without shadow and no psychic wholeness without imperfection." - Carl Jung

Most people's egos are too large for them to fathom the possibility of being fooled. Or as Mark Twain once put it "It's Easier to Fool People Than It Is to Convince Them That They Have Been Fooled." We all want to be considered rational and logic, definitely not stupid (which is often associated feeling with being fooled).

The main question here we should ask ourselves according to Mark Passio is 'WHY do you want to continue believing in the Psy-Op?'

A quick Google or Presearch search on 'Shadow work' will give you plenty of valuable resources to start with it.

Here some links (no affiliation, just 2 of the 4 search results which popped up):

- <u>https://www.betterup.com/blog/shadow-work</u>
- <u>https://scottjeffrey.com/shadow-work/</u>

5. Stock Portfolio Update by Kurt Corthout

This section is for paid subscribers only

Paid Subscription Service. Subscribe here.

6. Technical Analysis by Kurt Corthout

<u> 011</u>

Oil has given back 42.5% from its high (although you probably don't notice that at your local gas station).

Our BNO call options have time to run (until January 2024). By then I still expect oil to be MUCH higher, even higher than the previous high (part of the Great Reset imho).





USD to CHF (USDCHF)

The Swiss Franc has done even better than the USD, and I am not sure that this will come to an end anymore, anytime soon. Technically we have a BUY signal now on the CHF compared to the USD.





Resistance, around 26.5 USD.

<u>Silver</u>

Two weeks ago we said that we were seeing support around 22.85 USD. We are now up at 24.52 USD. Definitely not bad for a two week gain. As long as support holds (green line, we dont change our short term outlook).

<u>Bitcoin</u>



We said 4 weeks ago, we were 'still bearish'. And 'We expect more weakness to come before we go significantly higher.' That call turned out to be right, while we were at 18639.8 USD when we wrote the above, we dropped to below 16.000 USD and are now around the 16.750 USD mark.

We still expect more potential weakness because of the fall out of the FTX bankruptcy filing.

- 28,000 USD area = Resistance
- 25,000 USD area = Resistance
- 24,100 USD area = Resistance
- 19,100 USD area = Resistance
- 13,000 USD area = Current Support

So, the bigger picture is still the same although we were wrong in calling a bottom in BTC before year-end. We still see continued weakness.

<u>Coal</u>

Coal is a bit toppy short term, but the technical picture on the charts still looks solid. We hold.



Volatility Index (VIX)

We could have seen the low in volatility and if there is some new Black Swan, we could see VIX spike towards +60. We may soon add a hedge position if we see a strong continued upturn in January.





<u>Monero</u>

In our latest monthly issue, we said 'Resistance is still around 170 USD and we are now at 148.5 USD. XMR, stays on our watchlist, with the intention to buy lower.

Current support is still at 120 USD and 95 USD. The latter is still possible during a further BTC drop, so again, **dollar cost averaging in for the longer term remains to be the message here.**





<u>Nasdaq</u>

Early December we said we saw that we were close to resistance again, and we bought put options on the Nasdaq through QQQ.

Support levels we can see at:

- 10.112 USD
- 9.817 USD and
- 8.049 USD

No change in the picture for QQQ. Holding our hedge.



7. Crypto Portfolio & Insights by James Allard



Bitcoin has been pretty flat since the last mid-month newsletter release. We saw a pullback following the brief spike on slightly more positive CPI data and since then bitcoin has bounced between a pretty tight range of \$16300 - \$16700.

However, there are a number of indicators that suggest the bear market is not yet over. In fact, I'm preparing for another nasty drop soon!

I'll be looking to begin filling some of our portfolio allocations on the next drop. Dollar Cost Averaging in on our First & Second layer allocations. Limiting allocations to no more than 20% of the total allocation in those sectors.

It's likely that, even after another big drop, the pain won't be over. However, each drop makes further downside risk less likely—and I think we'll be close to the bottom soon enough!

What's Occurring?

It has been another month of doom & gloom in the cryptosphere.

Grayscale could be in trouble. We saw the discount on Grayscales GBTC shares hit record-highs relative to Bitcoin this past month. On the 13th December, we saw <u>GBTC selling at a 50% discount relative to Bitcoin</u>.



Is this an indicator of troubles brewing at Grayscale?

Well, maybe.....

<u>Hedge fund Fir Tree has filed a lawsuit</u> against investment firm Grayscale in order to obtain details about possible mismanagement of its flagship Grayscale Bitcoin Trust (GBTC).

Fir Tree wants Grayscale to resume redemptions and cut fees for the trust, which is the largest publicly traded crypto fund in the world, with \$10.7 billion in assets. It allows U.S. investors to gain exposure to the price movement of bitcoin without buying the asset itself. – <u>Coindesk</u> Regardless of how healthy Grayscale is, this 50% discount in GBTC price isn't a good signal. One of two things needs to happen, either GBTC spikes up to catch up with BTC; (which seems unlikely) – or we see BTC crash down and pair itself back up to GBTC (more likely).

SBF arrested in the Bahamas

The US have arrested Sam Bankman-fried over his financial antics at FTX and Alameda. It is being duped as 'one of the biggest financial frauds in US history'. Ummm, not really, but fraud nevertheless.

The greatest financial fraud in US history is of course the US economy itself, but hey – who can blame them for getting pissed that someone else had a money printer just like them! ::

If you want to know more about this story, check out my entire chapter dedicated to SBF, Alameda, FTX and the giant rabbit-hole that connects them to the usual suspects.

Binance Pauses USDC Withdrawals

With traders still jittery following the recent FTX debacle, news that Binance was to halt USDC withdrawals has created panic.

The explanation coming from Binance's chief executive <u>Changpeng Zhao on</u> <u>twitter</u> was:



On USDC, we have seen an increase in withdrawals. However, the channel to swap from PAX/BUSD to USDC requires going through a bank in NY in USD. The banks are not open for another few hours. We expect the situation will be restored when the banks open. 1/2

8:21 AM · Dec 13, 2022

1,538 Retweets	477 Quote Tweets	11.8K Likes	
Q	tl	\heartsuit	٢

...
With <u>record withdrawals of \$3 billion in a 24-hour period</u>, if there weren't problems at Binance – there might be now!

In addition to this, a <u>four-year investigation into Binance</u> has left some U.S. prosecutors concluding that **there is enough evidence to file criminal charges against the company's executives**.

And...

Auditing firm Mazars Group has dropped cryptocurrency firms as clients, according to crypto exchange Binance.

In a statement to Decrypt, Binance said that "Mazars has indicated that they will temporarily pause their work with all of their crypto clients globally, which include Crypto.com, KuCoin, and Binance."

"Unfortunately, this means that we will not be able to work with Mazars for the moment," a Binance spokesperson said, adding that the exchange is looking to "embrace additional transparency, exploring the best ways to share those details "in the coming months."

The news saw Binance's token BNB drop 15% following the news and over \$6 billion in withdrawals in just 24 hours!

It should be noted that **Binance withdrawals are now back up and running without issue** and CZ has addressed the recent 'FUD' with the following statement:

This is not the first time the media has described us in this way. Other readers are simply willing to believe the attention-grabbing headlines, even though there is an opportunity for ambiguity in some descriptions in the story, such as "internal disagreements" and "potential out-of-court settlement." While we are presently unable to comment on any contentious legal debates, we do hope to clarify and stress the following facts that the public has long neglected in response to unfounded media claims."

But, regardless.....

Get your crypto off all centralised exchanges!

Oh, should I also mention the biggest elephant in the room for crypto at this point?

No one wants to hear it, particularly not now - but..... Tether.

I think at this point everyone knows Tether is literally printing money out of thin air. A total sum of around \$65 Billion to be exact. Not only do they print USDT out of thin air, they can send it over to their trading platform Bitfinex to buy up crypto assets.

There have been a million and one great articles and videos surrounding the mind-blowing level of fraud at Tether and Bitfinex. So I'll leave it there.

But.... don't expect them to evade law enforcement forever, and when their little scheme gets busted, we'll likely see the greatest collapse in crypto history.

The good news is...

...it would probably recover relatively quickly from such a crash.

And in some positive news.....

<u>'Rich Dad Poor Dad Author Robert Kiyosaki is Buying More Bitcoin at</u> <u>Current Prices.'</u> - Which surprised me a little. Kiyosaki has been adamant for sometime that he would begin buying at \$12k. But it seems he couldn't wait any longer!

"I am very excited about Bitcoin. Why? Because Bitcoin is classified as a commodity much like gold, silver, and oil. Most crypto tokens are classified as a security and SEC regulations will crush most of them. I am buying more BTC." - Robert Kiyosaki.

4 Jan, 2023

Cryptocurrency Monitor

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8. 5 Ways You Can Make Extra Money in

2023 by James Allard

A recession isn't just coming, it's already here.

2022 has made the first signals of this fact loud and clear. Now, I hate to be the bearer of bad news, but.... we have yet to even feel the full wrath of a recession, let alone one of the worst recessions in over a century!

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So with 2023 looming and <u>conditions only set to get worse</u>, what are we going to do about it?

'errrm, bury my head in the sand?', no goddammit, we are going to do what we do best - **survive**, hell, we are going to not only survive, we are going to try to prosper!

'And how are we going to do that?'

By reducing our expenses and increasing, or at the very least, *sustaining* our income.

In this article, I'll share ways to increase your income. I'll save the talk about reducing expenses for another day.

So, let's get to it. Here are 5 realistic side-incomes for 2023 that anyone can do, anywhere, anytime.

They require zero set-up costs and, if done properly, work!

1. Freelance Copywriter

This one you have probably seen a million times before. YouTube is spilling over with videos of how easy it is, and how much money you can make doing it.

Which can be true. But how much you make really depends on how much work and effort you put in.

If you don't know what a copywriter does, they write all the text you read from any company offering products or services.

In a nutshell, it's sales text. Carefully constructed persuasive writing designed to hook the reader in, and spit them out at the checkout.

Every headline, every landing-page, every about us page and blog, are all just glorified forms of advertising.

How do I get started?

The first thing to do is understand copywriting. Do some research. About 20 hours of self-education will suffice to get you going. You don't need to be a literacy wizard, in fact, this may actually hinder your ability as a copywriter.

All you need is a basic understanding of what it is and how to do it. The hardest part comes after when you begin pitching to potential clients.

Personally, I'd get started by going to Jacob McMillens website and signing up to his mailing list <u>here</u>. Following sign up he will send a series of useful emails and help guides for beginners in this field.

You can also check out his <u>YouTube Channel here</u> for dozens of quick and simple easy to follow guides on getting into copywriting.

Once you feel you have a good understanding of persuasive writing and how it's used out in the field, it's time to write.

This applies to everything, from learning a new skill to pursuing a passion. People often spend too much time trying to educate themselves into a comfortable place before taking action. It's best to get started right away. It's important to educate yourself, but don't spend too much time studying...get started!

So, just write! It doesn't really matter at this point where you practice your copywriting skills, it just matters that you begin doing it. If you have your own website, do it there. But it doesn't matter if you don't, just pick an industry niche, open up Google Docs and get to it.

The more you write, the easier it becomes and, the better you get. Try to write for at least one hour a day.

For another hour of the day, look for potential clients to pitch your work too. Using tools like <u>rocketreach</u> or <u>hunter.io</u> you can easily obtain the email addresses of potential clients in the industry areas you intend to write for.

Don't aim for businesses killing it in their industry already, and don't look for the bottom end either. Find businesses in the space who appear to have good consistent turnover, but seem to be failing to scale. Take a look at their website, try rewriting their copy - can you do better for them?

Email them and pitch your services. This itself is part of the art of copywriting. You need to use the very best persuasive writing you have to convince potential clients why they should hire you! Send out 5 - 10 emails a day to potential clients, write at least one piece of text per day. For starters, two hours of your time is all you need. More if you can, but don't over do it, consistency is far more important.

How much can you expect to earn?

If you were to base this on what influencers tell you, you might be thinking you'll be pulling in four figures per gig, and this isn't out of the question. But, realistically a newbie copywriter with no experience may get as little as absolutely nothing for the first few gigs. But, these free gigs give you the beginnings of a portfolio of published work. However, there is no reason why you couldn't expect to get \$200 - \$500 for a simple landing page sales copy. The key is always consistency.

Keep writing, keep pitching, every day.

I wrote one article a day for 5 years. That's almost 2000 articles. Starting with nothing under your belt in any new field of work seems daunting. *Trying* can seem futile, but actually, if you just start and remain consistent, you'll soon have a significant amount of experience behind you.

Think about it, in just 1 month you could have your own blog with 30 articles. If you carefully select your topics and write each article with an intention, you can basically build the ultimate portfolio in a month.

So to recap:

- 1. Educate yourself on copywriting for 20 hours.
- 2. Start writing for 1-2 hours a day
- 3. Build a potential client email list
- 4. Pitch these potential clients for 1 hour a day.
- 5. Stay consistent

Fip: People have been writing copy for centuries. Don't reinvent the wheel; start with templates and well-tested strategies. This will make things easier. Everyone else does this, so don't feel bad!

2. Arbitrage Selling

Again, you've probably seen hundreds of 5-second intros before that 'skip advert' button appears of some dude trying to sell you the '5 steps to arbitrage selling' course, promising \$20k per month returns 'in just 3 months!'. Sure, ok buddy, whatever you say!

These adverts are enough to make just about anyone sceptical. But is it a valid business plan and is it practical in 2023?

Yes, and.... Yes. But, can anyone do it?

If you have a smartphone and \$100 in the bank, you're good to go! If you've got a credit card, even better.

What is Arbitrage Selling?

Ever seen a stupidly cheap clearance in your local supermarket for some product which normally sells much higher?

Ever noticed how that same item is often still at retail price everywhere else?

Well, imagine you take pictures of those ten 64GB USB Memory Sticks that were going at 50% off in Walmart. Then you list them amazon, eBay, Facebook marketplace at a fraction below their retail price and, boom, they sold and minus the postage and selling fees you've just made 20 - 30% on your initial investment.

Welcome to arbitrage selling.

It sounds easy, and everything about it is easy, except one thing, actually doing it.

It is an infinitely scalable business with little startup costs.

You don't even need to look for clearance sales and total bargains. There are literally thousands of products that sell on one platform for a vastly cheaper price than they do on another.

As long as the purchase price is less than the selling price + selling fees + postage, you can turn a profit with just a few clicks.

Check this out as a quick example which took me at least 10 seconds to find:

This first listing is from eBay. This seller has sold over 40 of these in 24 hours for £25.99

PEOPLE EMPOWERMENT PROJECT peopleempowermentproject.com



LEGO 41440 Friends Heartlake City I

Brand new ★★★★★ <u>3 product ratings</u>

£25.99 Buy it now Free postage Click & Collect 45 sold



Meanwhile, the exact same item is for sale on Amazon for £6 less.

If I list the item on eBay for £25.50 each sale will cost me £3.20 in transaction fees.

Once sold, you simply order the item from amazon and have it delivered directly to your buyer on eBay.

LEGO 41440 Friends Heartlake City Bakery ★★★★☆ ~ (4.7) 1,115 £**19**⁹⁹

Total profit: £25.50-£19.99-£3.20= **£2.31**

Not much huh?

OK, consider if you sold 40 in 24 hours. That's £55 in 24 hours.

The total time it takes to list and handle each sale is about 5 minutes for the listing and 1 minute for each sale.

For 40 sales you'd have spent about 45 minutes of your time.

That's about £65 per hour!

Now imagine you had an additional 10, 20, 100, 1000 items listed in this way. All making a profit, some small, some large. Suddenly, you have a very profitable business!

The beauty of this is that you can spend as little or much time with it as you like.

Fip: Organization is the key to arbitrage selling. Use a spreadsheet to monitor and keep track of all sales and purchases, keeping an eye on your profit margin at all times.

One thing a lot of people forget to mention, is how important seller feedback and reputation are when selling on platforms like eBay and Amazon. But if you don't have much or any feedback at all, it's ok.

The more products you sell, the more feedback and reputation you get!

And so, the more you sell, the more you sell!

So, to summarise:

- 1. Find items on two separate marketplaces with a large enough price gap to make a profit from selling the cheaper item on the platform with a higher price after fees.
- 2. List the item.
- 3. Once sold, have the item sent directly from your (cheaper) supplier to your buyer.
- 4. Repeat the process with as many items as you want.

Fip: Start small and be patient. Don't expect to make huge money right away. Try one product at first—you can always add more products later. Keep track of how long it takes you to make a profit and how much profit you make. If it's not worth it, try something else. Once you've got the hang of this, you can double your sales every month.

3. Blogging

Despite the similarities to copywriting, the two are not the same. Blogging is a far more profitable avenue to go down.

Blogging can be monetized in several ways.

You can write blogs for other people. Or, you can start your own blog and generate income through affiliate marketing and product sales.

As with copywriting, the best way to get started is by doing it. Just start writing.

What to write about?

The topics for your blogging ideally should be things you are interested in. So, if you have any hobbies or interests, start here.

Look for current trends in your areas of interest. One good way to do this is using <u>google trends</u>. Here you can type in keywords, and find what is trending right now on google. This will give you clues to where attention is currently going and what would be good to write about.

Let's say you want to write about technology. Just type in 'Technology' in the Google Trends search bar and see what related search queries pop up.....



Re	lated queries 🕜	Rising 🔻 💻	$\leftrightarrow \langle$
1	audio boom share price		+3,800%
2	deep fake technology		+3,250%
3	one who studies marine resources	and technol	+3,100%
4	retail technology show		+1,850%
5	new technology 2022		+1,050%

So what about a post on deep fakes? We know search trends are up, all we have to do now is create an interesting and informative article.

First stop, headline.

Headlines should be between 6 and 12 words where possible and leave the reader wanting to know more. Something like 'What Is Deepfake Technology And How Will It Change The World?', or 'Deep Fakes are here. And it's a problem'.

Now you just need to do a little research on deep fakes and start writing.

All the usual rules of copywriting apply here, so remember to hook your readers in with that first opening paragraph and always make the purpose of every sentence that follows to be getting your reader to read the next sentence!

This is how you write a blog, but how do you monetize it?

Substack

Substack lets independent writers and podcasters publish directly to their audience and get paid through subscriptions. Anybody can set up an account and begin monetizing their content for free. Substack takes a fee for every subscription and that's it. Over the past year, substack has grown in popularity, and its current policy of free speech is one major reason for that.

From independent journalism to personal diaries, Substack has everything(literally, everything!). Nothing is off-limits and it's great for growing an audience from scratch because substack will inform users of your content if they think they might be interested.

HIVE/STEEM/Odysee

Cryptocurrency driven platforms like Hive, Steem and Odysee allow content creators to upload their content to their blockchain. The more attention your posts get, the more tokens you receive.

In the early days these platforms could provide substantial income for bloggers, however over time monetizing your content has become less fruitful.

But as they say, 'Every Little Helps!'

Medium

Medium has become one of the most popular resources for publishers and readers alike.

Content creators can monetize their work through Mediums partner program. The more time people spend reading your content, the more you earn. Additionally, for every new reader that you convert to a paying Medium member, you'll receive half of that new reader's membership fee.

If you're new to blogging, I'd recommend publishing all your content on the platform.

As your audience grows, try offering exclusive content on the platform as a way to increase income through their partner program.

Start your own Blogging website

I would recommend doing this alongside publishing on all the other platforms I've mentioned above. It would be wise to distribute your content as widely as possible, particularly when you begin.

Creating your own blog has never been so easy.

To do this, get a basic hosting package. I use <u>cloudways</u> because they allow me to easily scale my server as traffic increases. They also allow me to create a wordpress site with a couple clicks and have a full suite of add-ons and tools to make managing my websites a breeze.

You'll also need to get yourself a website domain. I use <u>namecheap</u> simply because they are typically the cheapest and offer a wide range of domain extensions.

Cloudways help guides will show you how to point your new domain name to their servers. But if you need additional help, just reach out to me in our <u>community chat</u>.

You don't need a fancy-looking website to begin, the basic wordpress template is enough to get you started. Just start posting and begin building your audience.

You can monetize your content through affiliate links relevant to your content. Getting this right is quite an art, relevance is the key. Courses, eBooks and health supplements are one of the most profitable affiliates to try to partner with.

Your own website will also act as the central point to all the other platforms you post on. Providing contact information, a little bit about yourself, where people can find you on social media etc.

Blogging for other People

Creating your own blog and establishing audiences on platforms like Medium and Substack will have given you two things, confidence and a portfolio of work.

While a portfolio is necessary for selling your services as a blogger, it helps.... A lot!

How much you can expect to get from writing blog posts for other people will depend greatly on the niche and how good you are.

You can earn anywhere from \$50-\$5000 per blog post, depending on your niche and experience. But don't let the fact that you are new to this field intimidate you; many new writers earn more than those who have been in the industry for years!

Make a list of businesses in a niche that interests you. Check out their websites and current blogs, could you do better?

Pitch your services to them in a well-constructed email. Give them some examples of your work by referring them to articles you already have published on medium or your own personal blog. Securing gigs is something you'll get better at in time, but practice makes perfect, not listening to endless courses!

4. Cleaning

Ok, so I know this isn't necessarily everyone's cup of tea - but bare with me.

A recession is here and most have yet to feel the consequences. Many seemingly thriving industries of 2022 will flip-flop into a state of decline. Redundancies will skyrocket and many will be left scrambling for any job they can get their hands on.

People will find themselves working more hours for less money, often working 2 or 3 separate jobs.

Those that keep their positions will find themselves with more responsibility as the workforce declines.

Either way, people will be leading more manic lives. But they'll still want their house cleaned!

Businesses will also still need their offices cleaned. A recession is the best time to sweep in and offer a service they already have at a lower price.

Cleaning work is always needed and the going rate isn't as terrible as you might think. Startup costs are minimal and you can begin tomorrow.

If you have a spare two or three hours a day, simply make up some business cards for as little as \$25, post them through doors in your local area, commercial and domestic.

Advertise your service on local groups on social media and share what you are doing with your friends.

At between \$30 - \$60 per hour, a couple hours a day for a few days a week can really help boost your income.

And, what's great about this is that you can easily scale it up to a fully fledged cleaning business. There are plenty of young people who would happily clean for \$15 - \$20 per hour. When you have too many clients to handle alone, you simply offload them to a new member of your staff.

It sounds too simple, that's because it is. The bit that isn't simple, is actually getting off your arse and doing it!

5. Transcribing

When someone needs material transcribed, they send a file to a transcriptionist. The files can be videos, audio notes, phone calls, or even legal proceedings. A good ear and quick fingers are crucial.

There are many automated services for this. YouTube has this functionality built in - however, computer generated transcription isn't always accurate. This is where a human transcriptionist comes in.... possibly you?

It is as straightforward as it sounds; you receive an audio file from your client, you listen to it and write down what you hear. You get paid. Next!

Transcribing can pay anywhere from \$15 - \$100 per hour, it really does depend on the service you provide.

The best place to get started here is with a platform like <u>Transcribe Me</u>. You can sign up here as a freelancer and get work sent to you for transcription. It isn't going to make you wealthy, but it might just be enough extra to cover the bills next month.

There is always a demand for transcribers, so if you do a good job, clients will be more likely to hire you again.

Fip: It's well worth getting a little practice in. Go to YouTube and transcribe a few videos. Adjust the playback speed to suit your typing speed. The more practice you get, the quicker you will be and the quicker you are the more money you can make.

Just a few pickings from a very large basket of opportunities.....

There are many ways to make some extra money. You just have to decide what works for you and then do it. The hardest part about getting started is taking the first step.

Don't expect to 'make \$1000 in 24 hours' in any of the above ideas when you are getting started - this is not realistic. But put the time in and work hard and anything is possible. Even \$1000 in 24 hours!

9. Scams Plague the Crypto Space by

James Allard

If you've been in the cryptocurrency space for any length of time, you've seen the scams – likely, you've even been scammed. This brave new world of unregulated finance has opened up a whole world of opportunity, but with opportunity comes charlatans and scammers in abundance.

I think it's time to have an honest conversation about the problem, because clearly people aren't learning. In 2019 alone, it's estimated that <u>crypto</u> <u>scams cost investors \$4.26 billion</u>.

Is Crypto a Scam?

The quick answer, no.

Cryptocurrency is just one more tool that scammers can use to deceive you. Some of the biggest scams to date have involved: cars, cash, and apartments in the Bahamas. But in and of themselves these things are not a scam. Scams require people.

The definition of 'scam' is: to deceive and defraud (someone)

Scams require two types of people. It requires a person who is willing to place the importance of feeding their own greed over all other things(the scammer) and a person who is going to fool for the lies these scammers tell. You need both for scams to exist.

Now, since we are going to struggle to end the scammer mentality, the only way to prevent people getting scammed is to educate people on how to spot these scams a mile off - because seriously, you can.

Spotting a crypto-scam

The first rule here is to assume all new cryptocurrency projects are going to scam you until evidence suggests otherwise. There are few cases where a new cryptocurrency project can be assumed NOT A SCAM from the outset.

Bitcoin is the best example of when a cryptocurrency is clearly not a scam. This is because there is no company, no CEO or spokesperson for bitcoin. It is an autonomous decentralized blockchain that cares not for what people say or do, it chugs along regardless. People can create scams around bitcoin; trying to dupe you out of revealing your private keys or selling you something that isn't even bitcoin – but bitcoin itself is just a currency like any other.

Types of Scams To Look Out For in Crypto.

Rug Pull

A rug pull scam is when a project developer abandons their project and pulls the first investors' tokens off the market.

Typically a rug pull scam will operate something like this:

Investors fund a project that they believe will provide them with great returns on their investment. They're then sold on buying into this new coin at an inflated price—so much so that many don't even realize what they're doing until after it's too late. The developers of this ICO might be lying about who they are or what their product actually does; or they may be out-and-out defrauding people through false promises or misleading information (such as claiming other big names will join in if only you invest now). Whatever the case may be, once investors have given up their money, there's no turning back from investing in an ICO that doesn't exist.

Rug Pulls happen every day in the world of crypto, some involve the loss of a few thousand dollars, and others involve billions of dollars. Remember FTX? That was technically a rug pull, just a very elaborate and profitable one.

These days, most Rug-Pulls involve the use of ERC-20 tokens. Anyone can create their own token in minutes with just a few cents. Slap a quick wordpress website together with pretty graphics and a AI written whitepaper and da-daaa! You have yourself a new crypto startup.

It's not hard to see how crypto has become the new hotspot for scammers, con-artists and charlatans. It has the perfect set of scamming tools all within a large unregulated space of inexperienced and money thirsty investors.

Founders Premine

This is where the founders of a cryptocurrency reserve a large portion of the initial coins to themselves.

Premines can be innocent enough, it all depends on the quantity issued and the conditions applied to their future transactions.

For example if the founders reserve 5% of the total supply to be issued via a contract to developers over a period of time then it would necessarily be a scam. However, if the founders gave themselves 5% of the total supply at inception, with no spied restrictions on when or how they can be spent – this is pretty scammy.

Fake Exchange Scams

Some scammers may try to lure cryptocurrency investors with the promise of a great exchange—maybe even some additional bitcoin. Victims deposit their funds into the fake exchange with no hope of ever getting the funds back out.

The more elaborate versions of this scam will give the victim trading functionality on the fake exchange. Giving the users trading functionality and ensuring they do well in their trades, the exchange incentivizes victims to deposit even more funds into the exchange.

Only when the victim tries to withdraw their funds is the scam exposed.

Cryptocurrency exchanges such as Coinbase, Crypto.com, binance, Kucoin, MEXC are all reputable markets to purchase and sell cryptocurrency. But if someone contacts you about a new exchange that you've never heard of, do some research. If all seems legit, deposit just a small amount of funds and check the functionality of the site, including withdrawals.

Never assume everything is OK, always proceed with the utmost caution!

Social media cryptocurrency giveaway scams

People are often tricked into giving away their bitcoin by fraudulent giveaways on social media. Some of these scams also include fake celebrity accounts promoting the giveaway to lure people in. When someone clicks on the giveaway, they are taken to a fraudulent site asking for verification to receive the bitcoin. The victim can lose their payment -- or worse yet, click on a malicious link and have their personal information and cryptocurrency stolen.

These scams spread like wildfire on social media platforms like Twitter.

A good rule to follow is this: if something seems too good to be true, it probably is. Think about it logically, and these scams are pretty obvious. Why would anyone need you to send them money so that they can then send you back more? It just doesn't make sense.

Ponzi Schemes and MLM

Ponzi schemes pay older investors with the proceeds from new ones. To get fresh investors, cryptocurrency scammers will lure new investors with bitcoin. It's a scheme that runs in circles, since there are no legitimate investments; it is all about targeting new investors for money.

While there is money to be made in these scams for those who get in and out before the inevitable collapse, any profits made are at the expense of those you refer to invest.

Bitconnect is probably the most famously known crypto ponzi to date. Luring in investors with the promise of instance returns on their investments. Those at the top of the pyramid got wealthier and wealthier until eventually they pulled the plug and left those at the bottom with a worthless token.

Phishing Scams

Scammers have been sending phishing emails for years, but the scammer's goal remains the same: to gather your personal information and most importantly (for them), your private keys.

A common example of this is receiving an email from what appears to be Ledger or Metamask informing you of a security alert. The email looks legit, the logo's are all in the right place and the email seems to be from the company in question.

The email will normally finish with a request to secure your account by clicking a link. The link takes you to a page which asks you to enter your private keys.

Again, think about this logically and the scam is obvious. Firstly, these companies provide private wallets where you hold your own keys. To use Metamask or Ledger no email address is ever required and so, how would they know where to send the email too?

But also, they will never need your private key. The only security risk with crypto private keys is you and where you expose it too. Never give your private keys to anyone, no matter who they are.

Top 5 Crypto Scams

1. Bitconnect

Bitconnect's multi-level marketing-led Ponzi scheme is estimated to have stolen \$4B from investors who were lured in with claims of having an unbeatable trading algorithm, which of course, never existed. The scam eventually collapsed, as you'd expect. Here is a little summary from the US Department of Justice regarding their investigation into Bitconnect:

According to court documents, Satish Kumbhani, 36, of Hemal, India, the founder of BitConnect, misled investors about BitConnect's "Lending Program." Under this program, Kumbhani and his co-conspirators touted BitConnect's purported proprietary technology, known as the "BitConnect Trading Bot" and "Volatility Software," as being able to generate substantial profits and guaranteed returns by using investors' money to trade on the volatility of cryptocurrency exchange markets. As alleged in the indictment, however, BitConnect operated as a Ponzi scheme by paying earlier BitConnect investors with money from later investors. In total, Kumbhani and his co-conspirators obtained approximately \$2.4 billion from investors.

The indictment further alleges that, after operating for approximately one year, Kumbhani abruptly shut down the Lending Program. Kumbhani then directed his network of promoters to fraudulently manipulate and prop up the price of BitConnect's digital currency, a commodity known as BitConnect Coin (BCC), to create the false appearance of legitimate market demand for BCC. Kumbhani and his co-conspirators also concealed the location and control of the fraud proceeds obtained from investors by commingling, cycling, and exchanging the funds through BitConnect's cluster of cryptocurrency wallets and various internationally based cryptocurrency exchanges. <u>Source</u>

Kumbhani was eventually charged with conspiracy to commit wire fraud, wire fraud, conspiracy to commit commodity price manipulation, operation of an unlicensed money transmitting business, and conspiracy to commit international money laundering.

If convicted on all these counts, Kumbhani is facing a maximum of 70 years behind bars. So what do you think Kumbhani did? He vanishes. This guy has over a billion dollars and lived in India – Vanishing required no magic, just a little cash. It is likely Kumbhani will elude justice forever, living outside US jurisdiction for the rest of his days.

2. SafeMoon

In 2021, a cryptocurrency called SafeMoon went viral on social media. You might have seen it endorsed by several celebrities and influencers like rapper Lil Yachty, YouTube star KEEMSTAR, and boxer Jake Paul. Its flashy promotion, the promise of "safe" riches for investors using complex mechanics, and its sub-cent value all became emblematic of the then-emerging world of decentralised finance—a broad term for financial systems that don't rely on any central authority, also known as Defi.

So, this is how it worked and what sold its promise of 'going to the moooooon!':

Each time someone sells the SafeMoon token, 5 percent of the proceeds go back to current holders and another 5 percent is destroyed. This system was designed to reduce the supply of tokens and drive up their price, encouraging investors to hold SafeMoon instead of speculating or day trading it.

"While memecoins might have a different purpose, SafeMoon isn't a memecoin. We have a real mission behind us for a tech company. And again, our plan is to bring the future to now," SafeMoon's Karony told Motherboard in November.

But Safemoons' real secret weapon for success was the Influencers that promoted it. Influencers with millions of followers promoted safemoon, effectively driving up the demand and hysteria to levels rarely seen before, even in crypto!

These influencers were the true driving force behind Safemoons success. The moral of the story is, don't trust influencers – for the most part they are glorified charlatans who care only for their own wealth, even if it's at the expense of their loyal followers.

The Safemoon scam is a fascinating one to follow, if you have a little time, I'd highly recommend <u>CoffeeZillas expose' on the scam</u>.

3. FTX & Alameda

This may not have begun as a scam, and I don't believe the intention of its founders was to be a scam - but, the result was the same, investors got scammed.

You can read about this in greater detail in the next part of the newsletter, which is a feature on the SBF, Alameda and FTX.

But in a nutshell, FTX & Alameda took billions of investors' money in through deposits to their FTX exchange and Alameda bank account. Eventually, the exchange closed its doors for business and left investors several billion dollars out of pocket.

4. Onecoin

Onecoin is a cryptocurrency that was created in 2014 by Ruja Ignatova. It was initially called "One Life", and it's supposed to provide a way for people to make money by recruiting other people into the program. Sounds suspiciously like a ponzi-scheme doesn't it?

Ruja Ignatova had no previous experience in the cryptocurrency industry, although there are reports that she has been involved with other scams in the past.

OneCoin did not have any actual blockchain technology or miners; instead, it relied on "blockchain points" and "mining pools." Which in reality means nothing more than an elaborate way for OneCoin to sell coins to people who believed they were investing in cryptocurrency when they weren't really buying anything at all.

In 2016, the Bulgarian government investigated OneCoin for being a pyramid scheme based on fraudulent claims about its value as an investment opportunity.

It is believed that at least \$2 billion was duped out of investors by OneCoin, though some estimates are double this.

5. Bitclub

Bitclub was founded by Russ Albert Medlin, Matthew Goettsche and Joby Weeks in 2014, and it promised to make its members rich by mining Bitcoin on their behalf (what could possibly go wrong.....)

The company claimed that it had access to an undisclosed high-tech mining facility with the latest ASIC chips, which would allow them to mine Bitcoin at a rate of 30 TH/s (terahashes per second). They also said that they would be able to keep the location of this facility secret so as to avoid having it confiscated by the government or stolen by hackers.

Bitclub's business model was based on a membership fee of \$600 per month, which included "mining hardware," but not actual hardware. Instead, members were provided with an opportunity to buy shares in Bitclub itself for \$100 each.

Members were encouraged to recruit new members and sell these shares in order to make money off of their own investments—a classic pyramid scheme. Some investors have reported making \$10,000+ within a few months through these schemes.

Shock, Horror! There were no secret high-hash rate ASICs hiding away in Iceland being geothermally powered by volcanos and cooled by the Icecaps. They just didn't exist. What did exist was a very profitable scam that left investors out of pocket by almost \$1 billion.

Dollar Vigilante Jeff Berwick got duped by Joby Weeks with this little scam. Berwick on two occasions promoted Bitclub with his own affiliate link and extensive interview with Joby about the project.

Of course, on news of Bitclub being shut down as a scam and Joby Weeks getting banged up for fraud. Berwick now denies ever promoting the project and any videos associated with Joby and Bitclub have now been removed from all of TDVs channels.

Joby Weeks, who many in the anarchy movement will know, claims to have not known Bitclub was a scam..... But seriously, as a founder, how the freaking fiddle-sticks can you not know dude! Bitclub literally screamed 'Ponzi scheme' on every single one of its promotional pages. Nevermind the fact that Jobys co-founders were scrupulous characters.

Russ Albert Medlin who evaded the initial arrests following Bitclubs exposure, has now been arrested for multiple counts of sexual misconduct with minors.

Police arrested Medlin in South Jakarta in June 2020 after neighbours tipped them off about young girls who often visited his home.

When police arrested Medlin on the day of the sting, they questioned three women who had just left his house. The women admitted to being part of a prostitution ring with underage girls and one of their clients was — you guessed it — Medlin.

I know what you're thinking - you can't trust the words of sex traffickers or the government.... And you'd be right. However, these accusations against Medlin don't exactly contradict his past behaviours.

Interpol also flagged Medlin as a child molester who had been convicted for the crime twice, in 2006 and 2008, the latter of which saw him serve two years in prison for the statutory rape of a 14-year-old girl and possession of child pornography.

Bitclub was a scam. Those involved who were not aware of this are either lying or so incompetent that it is difficult to sympathise for any wrongful charges against them.

10. The Curious Tale of Sam Bankman-Fried _{by James Allard}

It was not a particularly unusual day in March 1992 in Stanford, California. The weather was typical for the time of the year, overcast and mild with a slight breeze. No major news event was sweeping California, or the greater world for that matter.

As I said, nothing unusual, just a day, like any other. Or was it? 30 years later, there might just be a few people who'd disagree with this analysis. There are some, who might say that *March 6th 1992* was in fact the day that lost them everything.

Sam Bankman-Fried was born on the campus of Stanford University on March 6th 1992.

Sam's mother Barbara Fried co-founded Mind the Gap, a secretive, highly funded left wing super PAC that funnels millions of dollars from silicon valley to democrat candidates.

His father, Joe Bankman is a lawyer and a leading scholar in the discipline of tax law. Interestingly In 2016, Joseph Bankman helped Democratic Senator Elizabeth Warren to draft a tax bill. This tax bill would contain some of the most draconian and far-reaching regulations we've ever seen proposed for cryptocurrency. Joe Bankman is considered one of *the most* anti-crypto Members of US congress.

Ok, so you get the picture. Wealthy, well-connected intellectuals living the 'American Dream', two kids, family chit-chats on effective altruism, utilitarianism and objective morality with holidays to the Bahamas twice a year...bla,bla,bla.

Thou shall go to Epsilon Theta!

To get a real picture of who SBF was growing up, think textbook nerd.

Traditional school was a struggle for Sam because of his high-intellect. In an interview, his mother said she once found him crying, and he said to her, '*Mom*, I'm so bored I'm gonna die.'.

So, they found some advanced maths classes. This later progressed to maths summer camps. Then finally high school was over and in 2010 he went to MIT, co-living in the group house known as <u>Epsilon Theta</u>.

Imagine a fraternity where you just 'replace all the alcohol with the nerdiest stuff you can imagine, party late into the night... playing elaborate board games or chess or "Starcraft" or "League of Legends" video games.'[source]

While clearly a smart young man, he was far from the smartest at Epsilon Theta. Others remark that his real strength was in his people skills, his charisma. According to those that knew him at Epsilon, it was obvious that *"he really meant the stuff he said"*. This led him to become commander at Epsilon Theta.

SBF finished at MIT with a major in physics and a minor in math.

Sam Bankman-Freid Identifies as...

...a proponent of effective altruism, a utilitarian-flavoured philanthropic social movement.

If you're unsure of what exactly this means, don't worry. It turns out Sam was a little confused about it all as well, as we'll soon see.

Sam was introduced to <u>E.A (Effective Altruism)</u> when he was introduced to one of E.A's originators, Will MacAskill, as an undergraduate at MIT.

Sam was quickly *recruited* into the *social* movement as someone that was *likely to make a lot of money.*

Effective Altruism is a philosophical and social movement that advocates "using evidence and reason to figure out how to benefit others as much as possible, and taking action on that basis". While a very noble cause, I do take slight issue with these types of philanthropic organizations. Why?

We all want to do good in the world and secure a better future for our children. But who gets to decide what a better world is and how we should go about making it?

What is 'good' and the 'right thing to do' is full of subjectivity. So while intent may be good(again, subjective), the results are often quite the opposite.

Ever wondered how we end up with people like Bill Gates gallivanting around the world, leaving a trail of destruction behind them? This is how. This belief that somehow an individual or group of individuals can decide what is best for all is how.

SBF had already begun to show signs of this major flaw in altruistic philanthropy. Like his mother, SBF funnelled millions into Joe Biden's 2020 democratic presidential campaign.

In the 2020 presidential campaign, SBF was the second largest donor to Democrats, contributing \$5.1 million. In the recent midterm elections, he donated more than \$40 million for Democratic Party candidates, second only to George Soros!

Is that *effective* altruism? Joe Biden hasn't exactly been a force for good since he took office. Going one step further, it is arguable whether donating to *any* political party is an act of altruism.

But anyway, we get ahead of ourselves.....

Alameda Research

After a couple years working on Wall Street and a short time working for the centre for effective altruism in 2017, SBF pivoted his attention. **Alameda was born**.

SBF and his colleague <u>Tara Mac Aulay</u> co-founded Alameda Research as they left their positions at the Centre for Effective Altruism.

Contrary to what the name of this company suggests, this has nothing to do with research....at all.

Alameda Research is quite simply a crypto trading firm. According to their own website (which is now offline) they:

'manage over \$100 million in digital assets and trade \$600 million to \$1.5 billion per day across thousands of products: all major coins and altcoins, as well as their derivatives.' [source]

As the altruistic <u>Sam Bankman-fried said in an interview with RealVisions</u> <u>Ash Bennington in May 2021</u>, "If you named your company like We Do Cryptocurrency Bitcoin Arbitrage Multinational Stuff, no one's going to give you a bank account. [...] But everyone wants a Research Institute."

Does anyone get the feeling Sam isn't quite as Altruistic as he makes you?

Well, co-founder Tara Mac Aulay didn't think so.....

A Mutiny in the Ranks

Just a few months after Alameda's inception, trouble was brewing. Alameda's co-founder Tara Mac Aulay became concerned over "risk management and business ethics".

In a recent multi-tweet Aulay went on to say:

"I am shocked, appalled, and frankly, angry. BTC was born from the trauma of 2008. Sam's actions are a perversion of everything crypto stands for. My heart goes out to all of the victims whose trust was betrayed, savings lost, and livelihoods destroyed." [source]

She and several other employees left Alameda in April 2018. She claims to have had no contact with Sam since that time.

Further down the rabbit hole..... 🐇

Meet Caroline Ellison. Caroline graduated from Stanford University in 2016 with a bachelor's degree in mathematics. She met Sam at Jane Street Capital, where they both worked for a time. Sam would later tell Ellison of his business plans regarding Alameda over a coffee in Berkeley. Ellison was working for Alameda from the get go as a trader. A trader that doesn't bother with 'stop losses', but – a trader nevertheless!

Be sure to check out this interview with Miss Ellison back in May, where she is asked about her role at Alameda.



[Watch the interview]

It's hilarious, but also terrifying that she was responsible for anything more than... well, anything. Really, the interview left me speechless.

Glen Ellison is Caroline's father and is the department head of Economics at MIT. A work colleague and friend of Glen's is none other than [drum roll, please] Gary Gensler.

Gary Gensler was nominated by President Biden to serve as Chair of the U.S. Securities and Exchange Commission (S.E.C) in February 2021.

Gensler has throughout the relatively short span of Alameda & FTX existence been in close contact with SBF. Yet, no concerns were raised?

It likely has nothing to do with the large donations made by SBF to the Democrats, or anything to do with his and his family's entanglement with politics and elitist technocrats over the years.....



Sam Bankman-Fried with Tony Blair and Bill Clinton at an event in the Bahamas

Seriously, how does this happen? Only a few years ago, anyone involved in crypto was a drug dealing, tax evading fraudster. Now you can open exchanges in the Bahamas, with a wash trade company set-up in Hong Kong while employing a bunch of friends who can barely manage a 5-year olds piggy bank to manage billions of dollars.



Sam Bankman-Fried was all over the place, even showing up at the World Economic Forum in Davos back in May 2022.



World Economic Forum 2022

A unique gathering of international business and political leaders, at this year's World Economic Forum Annual Meeting in Davos, we have curated an agenda which will address three key topics:

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SPEAKERS



Chairman, HKEX



Sam Bankman-Fried CEO and Founder, FTX



Group Chief Executive, Standard Chartered



Chairman and CEO, Sinovation Ventures

The Ukraine Connection

A fair amount of controversy has been flying around in regards to the connection between FTX and the Ukrainian government. Exactly what the intentions were are unknown and much of the information circulating is speculation or politically biassed propaganda. But as they say, there's no smoke without fire.

Here is what we do know.

In March of 2022, Ukraine launched a new crypto donations website that streamlines their multimillion-dollar effort to turn bitcoin into bullets, bandages, and other wartime material.

<u>Aid for Ukraine</u>, had the backing of crypto exchange FTX, staking platform Everstake and Ukraine's Kuna exchange, and routed all donated crypto to the National Bank of Ukraine.

FTX was converting donations into fiat for deposit at the National Bank of Ukraine, a press release said.

A few days prior to the collapse of FTX he Aid for Ukraine webpage was deleted. The site encouraged visitors to *"help Ukraine with crypto"* and pleaded, *"don't leave us alone with the enemy."*.

That is all we really know about the ties between the Ukraine and FTX. Is there something more? MAGA fanatics will tell you it is some deep rooted conspiracy between the democrats, SBF and the Ukraine to overthrow Russia and destabilise the west. Democrats will tell you there is nothing to see here whatsoever. Likely the truth lies somewhere in the middle.

Now.... Let's be fair.

OK, so I get it. These kids were *the geeks*, they were never the centre of attention in social circles at high-school. Just listening to SBF and Caroline briefly in interviews, you get this feeling that these guys are just very disconnected from normal society. Let's face it, these weren't the cool kids. SBF wasn't getting the hotties at MIT, nor was Caroline Ellison the fraternity pinup girl at Stanford.

Now, throw a few billion dollars in their hands and effectively make these guys the centre of attention in ANY environment and what do you get?

SBF went from the annoying smart ass kid who believed he had some higher sense of morality to hanging out with rockstars, actors and ex-presidents

all the while having drug-fuelled orgies in his \$70 million penthouse apartment in the Bahamas (or one of the other dozen or so properties FTX bought up in the Bahamas).

Can we blame him for getting a little carried away?

Well, actually, yes we can, but I do understand how he screwed this up. Whether or not his intention began good and went sour, I don't really care. Right now at age 31, Sam Bankman-Fried is little more than a dirty little thief.

Greed and power won the day. He literally went from *effective altruism* to 'fuck everyone'.

In an interview with VOX, SBF claimed the altruistic, moralistic persona he portrayed was just a front.

Kelsey Piper: So the ethics stuff - mostly a front? People will like you if you win and hate you if you lose and that's how it all really works?
Sam Bankman-Fried: yeah
SBF: I mean, that's not *all* of it
SBF: but it's a lot

...
KP: you were really good at talking about ethics, for someone who kind of saw it all as a game with winners and losers
SBF: ya
SBF: I had to be
SBF: I had to be
SBF: I feel bad for those who get f**** by it
SBF: by this dumb game we woke westerners play where we say all the right shiboleths [sic] and so everyone likes us

I don't believe it was a front, not from the beginning at least. I think SBF began as he appeared. An awkward, slightly autistic, intelligent, socially retarded rich kid who genuinely believed he could make the world a better place.

This pretence he is now playing, that this was all a front, is just to protect his own pride and ego. Money and power beat him. It twisted his morals to shit. He failed. But rather than admit this, he'd rather just pretend he was just a dirty rotten scoundrel from the beginning.

Family Business

It's unlikely SBF organised this little empire all on his own though. After all, his father is a top law professor speaking in congress and rubbing shoulders with billionaires, and his mother funnels millions of dollars into politics.

At the very least, was Daddy not keeping an eye on his son?

Joe Bankman is one of the best Law professors in the US. He knows economic law inside out. You'd think maybe he might keep a careful eye on his son's sudden rise to fame and glory. '*Hey son, you want me to check over the books for you*', or '*Want a hand structuring your new multi-billion dollar crypto-exchange*?', you'd think at some point the parents would have got involved, either to help sort his mess out, or to jump on the gravy train and suck a few million out for themselves..... oh, which they did by the way.



Joseph Bankman and Barbara Fried are listed as the owners of a \$16.4 million home in the Bahamas.

And yet, in an interview SBF said:

"I know it was not intended to be their long-term property. It was intended to be the company's property. I don't know how that was papered in."

4 Jan, 2023



Check out the structuring of SBFs little venture:

How involved were SBFs parents, specifically his father? I don't know.

Was the SEC turning a blind eye because of the Chair of the U.S. Securities and Exchange Commission Gary Gensler's friendship with the family? Again, I don't know.

But what we do know is, the whole house of cards came crashing down.

End of the Empire

In August 2022, the Federal Deposit Insurance Corporation issued a cease-and-desist order to FTX for making *"false and misleading representations"* about deposits being covered by FDIC insurance.

Following the regulatory action, FTX president Brett Harrison deleted the tweet and Bankman-Fried clarified in a subsequent tweet that FTX deposits are not insured by the FDIC.

In late October it came to light that FTX was under investigation by Texas regulators for selling unregistered securities.

On November 2nd Coindesk published an article stating that Alameda Research held a significant amount of FTX's exchange token, FTT. This began to raise questions about just how separate these two companies were.

Soon after these revelations, Binance announced they would dump all their FTT holdings, which began the quick collapse of FTX.

FTX exchange users found themselves locked out and unable to withdraw funds. It is estimated that around \$1 billion of investors' money has vanished. But of course, mysteriously 'some' people did manage to withdraw their funds. Just hours before the collapse truly set in at FTX thousands of withdrawals were enabled, but only for bahamians.

"I gave [the Bahamian government] a one-day heads up that we were going to do it. They didn't say yes or no. They didn't respond, and then we did it.

The reason I did it was it was critical to the exchange being able to have a future," Bankman-Fried said.

Critical for the future of the exchange to be able to operate in the Bahamas, well maybe...

Or was it a way the team and others in the local community who were somehow connected to the FTX empire syphon as much money as they could before it was all over?

SBF Arrested in the Bahamas

After a few weeks of SBF bumbling around twitter and even appearing at a New York Times organised event alongside Mark Zuckerberg, US Treasury's Janet Yellen, Ukrainian President Zelensky(I kid you not) and Ben Affleck (I have no idea...), finally SBF was arrested in the Bahamas.



Sam Bankman-Fried is escorted out of court in Nassau - Sky News

SBF has been denied bail and is up against multiple charges of fraud in what is now being duped "one of the biggest financial frauds in American History".

He will be held in the Bahamas only jail, Fox Hill detention facility which has been rated as <u>'not fit for humanity'</u> by reporters in the past. Though reports are stating he is being held at the medical facility in Fox Hill, not the jail cells.

The US wants to extradite SBF and I think he'll go willingly before too long.

The question is, what the hell just happened?

As the collapse was unfolding and even once it was confirmed the money's all gone, the media still seemed to hail him as the golden boy of crypto. As I said earlier, he was invited to speak alongside Janet Yellan and Mark Zuckerberg just a week or so before his arrest.

It seemed nothing would happen, and then - bam, they arrested him.

There are two reasonable explanations:

- 1. US Prosecutors were laying low due to flight risk associated with someone like SBF.
- 2. US Prosecutors were playing down the severity of his crimes to prevent SBF blowing his mouth off about things they'd rather he didn't make public.

It is probably a combination of both.

You can be sure SBF is in now way the most guilty party involved in this whole event. Guilty, sure - but has he been used and taken advantage of by forces far beyond his understanding - most definitely.

I don't think he'll rot in prison, I think by the time this goes to trial and the final verdict is given, everyone will have forgotten about Alameda, FTX and SBF. I think he'll get convicted of multiple cases of fraud, but ultimately will end up free and rich.

You gotta love Altruism!

I. About Us

Kurt Corthout

Kurt has a financial background as a former Private Banker and Model Portfolio Manager for a major international Bank in Europe.

His passion for the financial markets kept him studying the financial markets to position himself and the people he trains on the right side of the trade, no matter which economic cycle we find ourselves in.



In addition, he has over 20 years of experience in consulting and business improvement facilitation in manufacturing, oil exploration, navigation, media, and IT. He is a business system improvement expert.

As an entrepreneur he is focused on helping clients improve their delivery performance to reach their goals by delivering tailored, predictable and reliable solutions, currently mainly through his Mauritian company <u>www.flip-management.com</u> after moving out of Belgium 4 years ago where he successfully ran his company 1-2 Solve.

He holds a Master of Science (Techno MBA) at Hasselt University, former 'Limburgs Universitair Centrum – LUC' (Belgium) where he graduated with his paper 'Technical Analysis or Buy and Hold? A study on the Brussels Stock Exchange'. After his first investments in Bitcoin in Q4 2017 he decided to study at MIT Sloan Executive Education where he successfully completed the online Program 'MIT Sloan Blockchain Technologies: Business Innovation and Application'.

Now Kurt's passion is to help people get empowered in finance by training and educating them in the new world of Blockchain technology, high value investing in commodity stocks and precious metals. Therefore, he uses a proprietary system to analyse the different asset classes technically and different sources of high quality investment newsletters he has been investing in since decades.

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4 Jan, 2023

James Allard

James was programming and building PC's by the age of 12, for James computers were far easier to understand than people, the logic was calming. Once he recovered from the trials and tribulations of being a teenager, he studied engineering and C++/JAVA. For the next 10 years, James' work was primarily in the automation industry, repairing, servicing and developing automated systems in the automotive and aerospace sectors.



By his mid 20's, James had began to become increasingly aware of the highly corrupt World around him. The further he looked for answers, the more he realised much of what we were being led to believe about our history, about war and about our health were built around the agendas of others, rather than facts.

In 2012, James launched a website to begin sharing much of what he was discovering about the World. It was initially a place to let of some steam, a place where he could rant without personal judgement. For a time he teamed up with an old school friend, who was on the same wavelength as himself and over the next few years the website evolved into what it is today – <u>oye.news</u>.

This website is still active, and receives millions of visitors every month.

Around the same time as oye.news came to fruition, so did James' discovery of Bitcoin. It was Max Keiser who first brought this fascinating new technology to his attention. Within an hour of hearing of Bitcoin, James had purchased his first Bitcoin for around \$20. Within a month James had acquired some processing power to begin mining the asset and within a year this mining rig had grown to fill his entire back room of the house where he was living.

For several years, James mined Bitcoin and also many of the new cryptocurrencies that were popping up. Cryptocurrency was more than just a great investment, in fact, this aspect was not what excited James about Bitcoin at all, it was what it represented and its potential to disrupt the central banking cartel.

James now lives on the road with his wife and family, dedicating his time to exposing corruption and, more importantly, helping humanity to survive & prosper and bring light to what can sometimes feel like an ever darkening world.

- <u>Facebook</u>
- <u>Twitter</u>



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