

## Most images link to articles and media with CrowdPoint Technologies/BE/Vogon Blockchain for to the point information and explanations.

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### Foundation:

Today we seem to be living in an increasingly untrusted world. Who are the Trusted Agents when it comes to protecting your hard-earned income?

Whom can you trust? Big Corporations or Governments? History has taught us that government-backed paper currency never holds its value. Inflation, taxes, and other issues like COVID 19 have cumulatively eaten away most of our earnings and savings.

If you turn to the global public markets, they are increasingly volatile. Only the insiders have the confidential information to perform well, leaving the rest of us to speculate and hope to survive the next crash or financial crisis.

Who or what can be Trusted?

Did you know that Silver is possibly the oldest mass-produced form of coinage?

Silver has been used as a coinage metal since the times of the Greeks.

Silver is an excellent hedge against inflation; after all, Silver has never been worth zero.

Additionally, Silver is one of the most liquid assets you can own. Silver can't be minted digitally, and it is a finite resource and only can grow in value.

On our Ellipsis Exchange, we recognize that holding physical Silver can be challenging. We tokenize Silver on our Vogon Blockchain as a digital utility token. This token represents physical Silver in the ground.

On the Ellipsis Exchange, enjoy all the convenience and flexibility of digital banking with the security of having your wealth tied to a precious asset engaged as a utility to drive real commerce and actual savings.



**Sean Brehm**

[Vogon Blockchain explained](#)

[Official CP website](#)



**The 8 fundamentals of cybersecurity - the building blocks of a successful defense.**



<https://lnkd.in/d5G76axs>

CrowdPoint offers financial services through its Vogon Blockchain powered digital platform that creates an Ecosystem that leverages distributed commerce. Our four tiered industry eXchange provides fundraising and secondary markets for the \$11 Trillion global small and midmarket business market.

It enables a more human internet as its offering provides a more efficient Web3 fintech solution. Our Blockchain Ecosystem is changing how people seamlessly connect to the future metaeconomy. Designed as an assembly of meta-fintech exchanges, CBEX is where people can unlock value for themselves from the many segments of online commerce in one place. What we do CrowdPoint's Blockchain Ecosystem gives the world open, honest, stable markets.

We create a safe passage for consumers & businesses to participate in Web3.

Our ecosystem is a platform network with four centers of gravity — financial services, a blockchain powered digital platform distributed marketplaces, and exchanges that provide for secondary markets. In simple finite terms we fintech company that has a banking platform that built its own blockchain that offers liquidity for the Human Identity globally.

We transform commerce by taking private companies and listing them on the blockchain. The elegance of our system is that actual transactional volume forms the basis of our tokenomics. We take a company's shares and create digital securities that act as merchant coins. As a marketplace grows, all users realize new accretive value because our solution promotes connections and unlocks network effects. CrowdPoint provides visibility and has built market indices to measure communities and all the interactions of its stakeholders.

Our Blockchain Ecosystem is an open, honest, stable market modeled after the Buttonwood Agreement of 1792. The 24 traders came together to bring transparency into exchanging goods and creating a better marketplace. This informal arrangement turned into the New York Stock Exchange. It brought on new levels of prosperity by creating a reliable means to trade.

We bring SMBs and midmarket companies Wall Street sophistication without the typical hassles or cost at main street practicality. CrowdPoint is powering the emerging blockchain based global, creating an equal opportunity for the Human Identity in commerce and capital. Thanks [Mbanq](#) for joining us on this journey.

Sean Brehm on LinkedIn • 13 min read. Several years ago, I wrote this white paper with my mentor MG Dave Scott. We wrote it as an early attempt to explain to...

Hold On To Your Hats! The Vagon Blockchain Journey Begins!

[#vagonblockchain](#), [#crowdpointtechnologies](#), [#mbanq](#), [#fintech](#), [#banking](#), [#exchanges](#),

[Vagon Blockchain Can Change Your Perception About Blockchain](#)

Mbanq, a Silicon Valley-based banking-as-a-service (BaaS) provider has partnered with CrowdPoint Technologies, a developer of blockchain-based platforms, to create a new digital banking fintech.

The platform will combine traditional finance, accounts, payment cards, and international payment rails with its leading-edge innovation in blockchain technology. It will leverage CrowdPoint's existing Blockchain Ecosystem Exchange (BEX).

## [Which of these programs would you be interested to join?](#)

[Mbanq partners with blockchain-based tech to launch digital banking fintech - NEXT Mortgage News](#)

[Today is another really big day in the advancement for delivering Performance | Protection and Privacy for the Human Identity.](#)

[As a Digital Platform Provider and Trusted Agent for the future of Blockchain Ecosystems we have been singularly focused on building technology first that will disrupt the current status quo of # \[#blockchain\]\(#\) \[#technology\]\(#\).](#)

**That meant concepts like running towards regulation and not running away from it, it meant partnering with institutions that have provided so much value to all of us rather than completely disrupting them. After all you can build a disruptive technology and vision and remain cooperative. Shortly one of our newest partners will be making an announcement about CrowdPoint. Jointly we will become cooperatively disruptive together. Watch for it . . .**

TODAY IN  
**#MortgageTechBits** *from* **NEXT**

In today's tech news:

# Mbanq partners with blockchain-based tech

Subscribe: [UpNEXTemail.com](mailto:UpNEXTemail.com)

Discovering real commerce and cryptocurrency value. CrowdPoint Blockchain Ecosystem (CBEX) CEO Sean Brehm

We have all these assembly concepts, and we became a real kind of novel FinTech solution. We change the narrative by combining cybersecurity, Big Data, AI, e-commerce and decentralized ID with a blockchain-powered exchange. → The CrowdPoint definition of a digital platform became the Blockchain Ecosystem.

We could define a Blockchain Ecosystem as an assembly of FinTech companies, and those companies acted as exchanges. We discovered the Buttonwood Agreement in 1792, where 24 enterprising founders created an agreement to build an exchange. Now on their market exchange, all transactions and trades would be immutable and transparent. Like the early Buttonwood agreement, we created a model where the partners

and competitors would win some and lose some, still in the end the more excellent value of exchange will be owned by all and profitable.

We saw the traditional blockchains didn't have the roots and fundamental principles other than just taking advantage of scarcity and liquidity. All those combined discoveries allowed us to build and prove a new FinTech model, while traditional blockchains just didn't have the fundamental roots and it was kind of tied to gambling. Our exchanges are different because they would focus on building secondary markets for private companies by embracing the public market model.

We chose the most stable market on the planet, and that was the SCC. How do we create digital currencies for the exchange to support valuation, futures, and trading? → we had to create an instrument that we had to meet with not only regulatory requirements, but it had to support the whole concept of immutable in transparent transactions for the exchange.

[#blockchain #cryptocurrency #currency #digital #ai #data#people #trading #cybersecurity #commerce #building#founders #markets #fintech #bigdata #change #BEX](#)

Blockchain VS a traditional Database? Is that the question you really should be asking?

What if, instead of the Blockchain being a REALLY SLOW DATABASE - It isn't.

What if it can store relationships between datasets and return results in a really fast way?

What if you don't have to struggle with the decision between spending on a traditional database and or a blockchain?

What if you can deliver utility, speed, and accuracy with innovation, verification, and automation?

What if you could remove the Blockchain performance penalty because of its verification method.

What if a Blockchain would perform like a Databases for critical business process needs to be supported or scaled at the same time.

What if the read and write process was made simple on the blockchain, which make it desirable for a general purpose application

Our vision for the Vogon Blockchain was to remove the choice of deciding what will be your next data storage technology.

Are you looking for trust, transparency, and verification and an ideal storage environment for high-performance apps or services that offer scalability?

You should find out more about our Vogon Blockchain Technology.

It is a hyper effective proof of stake technology that offers an elegant implementation of byzantine fault tolerance providing lightning fast speeds and the ability to query it and post to it like a database.

Oh... yeah and you should read my post about maintaining its speed through use of its blocks splitting on their own like cellular mitosis. [#blockchain #business #technology #innovations](#)

[MBanq and CrowdPoint Technologies](#)



<https://crowdpoint.exchange>



[Mbanq1,364 followers3w • 3 weeks ago](#)

[NEW ANNOUNCEMENT 🚀] We're proud to announce our partnership with the meta-fintech company [CrowdPoint Technologies](#) on a new digital banking platform that combines blockchain and e-commerce to deliver seamless financial services for SMEs and customers.

The new platform will leverage CrowdPoint's existing Blockchain Ecosystem Exchange (BEX), an assembly of meta-fintech exchanges powered by a disruptive blockchain enabling e-commerce retailers and commodities traders to develop digital apps and reach rapid growth through predictive customer relationship management (CRM) models. A key advantage of BEX is its adaptability for use across any industry sector.

With this partnership, CrowdPoint's ecosystem will be enhanced by Mbanq's digital banking technology and regulatory and compliance solutions, which will provide a seamless path to the world of traditional finance.

Eraj Akhtar, Chief Futures Officer at CrowdPoint, says, "Mbanq's digital banking technology and regulatory expertise makes it a perfect partner for us. This opportunity to develop new fintech and e-commerce solutions further helps our mission to connect people with their world better.

For a metaverse to exist, first, there needs to be a metaeconomy. We do that at CrowdPoint by linking hearts and wallets. These two elements of life make the core of our identity and, therein, drive household decision-making."

Read more about the new venture, including a statement from Mbanq CTO and Co-Founder [Lars A. Rottweiler](#), in the press release on [EIN Presswire](#) 📌. <https://lnkd.in/dXikGaBG>

[#FinTech](#) [#FinTechnews](#)[#blockchain](#)[#digitalbanking](#)[#marketplaces](#)[#ecommerce](#)[#CrowdPoint](#) [#CrowdPointTech](#)  
[#Mbanq](#) [#MakeNewThingsPossible](#)



[Sean Brehm\(XY\)](#) • [1stTech aberrant](#) | [Rugged individualism](#) | [Entrepreneur](#) | [YHWH First when it's not vogue](#) | [American](#) | [Servant Leader](#) | [2d](#) • Edited • 2 days ago

With great excitement, we are partnering with [Mbanq](#), in the next few weeks, we hope to share more releases that will help each of you gain a deeper insight into what we believe will be an extraordinary moment in human history. All of us on the [CrowdPoint Technologies](#) Blockchain Ecosystem Exchange (CBEX) team recognized very early on that we were not going to be limited not by our abilities but by our vision, so we dreamed big! We came together as a team and channeled something bigger than ourselves and have been in passionate

pursuit of bringing it to life every day. We believe this [#collaboration](#) brings to fruition our day one vision of CrowdPoint's [#Hearts](#) & [#Wallets](#). As trusted agents in an untrusted world, a special thanks to: Eraj Akhtar | [Rachel Moore](#) | [Marlene Brehm](#) | [Wolf Kohn](#) | Marc Arias | [Walter Grieves Equity Crowdfunding Reg CF, Reg A, Reg D](#) | [Yan Purba](#) and [Edwin Wang](#) for joining us in the Hill Country to prep us for this year.

Through these global partnerships of companies, blockchain folios, and exchanges, all of us will ensure the [#egalitarian](#) [#emancipation](#) and [#empowerment](#) of international commerce that will preserve the data [#sovereignty](#) of the [#HumanIdentity](#).

There is an anonymous quote that says: "Don't expect people to understand your grind when God didn't give them your vision."

We hope our upcoming announcements and new partnerships will help each of you participate in our journey. We anticipate your cooperation and insights to help us create a transformative force for good.

**101 Blockchains | WHY BLOCKCHAIN IS IMPORTANT**

**WHY BLOCKCHAIN IS IMPORTANT TO BUSINESS**

- IMMUTABILITY**  
Data once stored cannot be modified or altered
- TRANSPARENCY**  
Offers transparency so that businesses can track every system detail
- EFFICIENCY**  
Enables businesses to carry out operations efficiently
- TRACEABILITY**  
Offers all-time traceability that prevents fraudulent activities
- SECURITY**  
Utilizes high-level cryptography algorithms and methods

**5 VERTICALS THAT BLOCKCHAIN WILL IMPACT MOST**

- SUPPLY CHAIN**  
Improves transparency, traceability, and removes of fraud activities
- FINANCE**  
Helps streamline processes, offers authenticity, and economic benefits
- HEALTH CARE**  
Unified patients data, drug traceability, clinical trials data security
- RETAIL**  
Better inventory management, faster settlements, less paperwork
- GOVERNMENT**  
Transparent processes, improved implementation, and better control

CREATED BY [101BLOCKCHAINS.COM](#)

## Telegram chat excerpts of general interest

[Forwarded from Sean Brehm]

We are working directly with VISA and issue our own branded Credit Card and Debit Card

They were confused

They are talking about ISO

<https://investorplace.com/2021/10/iso-20022-crypto-list-5-compliant-names-that-will-benefit-as-fed-adopts-new-format/amp/>

🌟 Weekly Update #2 🌟  
1-2-22

This week our conversation has been around our Blockchain.

A popular question has been: Why does speed matter when it comes to making Blockchain the underlying energy behind Web 3.0?

Our Vagon technology is fast and consumes such low energy it is almost impossible for current "blockchain experts" to grasp.

The best way to think of it is in terms of the difference being competitive vs cooperative.

Proof of work consensus depends on the difficulty of the hash puzzle only being able to be solved by one node on the planet at a time, regardless of the number of nodes trying. This results in arbitrarily large energy usage on competitive work that has no practical value for the processing itself and also limits proof of work Blockchains to only being able to use the processing power of one node at any given time to add a block to the Blockchain.

Even if there are a million nodes competing, only one wins the right to add a block to the Blockchain.

By comparison, cooperative consensus leverages all of the nodes in the network to do useful work simultaneously.

If there is no work to be done, none happens.

When work needs to be done, it is split up among the network and performed in parallel.

While there is duplication of work between nodes for cross verification and consensus checking, it is useful and necessary duplication and highly optimized for the necessary goals.

There also is no concept of repeating mathematical problems that have nothing to do with the output goals of processing such as winning the hashing puzzle of proof of work.

100 Vagons can perform literally hundreds of times more work per unit time than thousands of Bitcoin miners.

**Adding Bitcoin miners does not make Bitcoin faster. It may make it more secure, but not faster.**

**Vogons get faster when you add more. You don't need large numbers of them.**

**These are quantum computing concepts for quantum economics and finance.**

**To compare our Blockchain to today's leaders is like comparing a simple combustion engine against a warp drive.**

**Until next time,**

**The Blockchain Ecosystem Team**

## **[The Billion Gallon Blockchain: CrowdPoint Throws Down the Gauntlet](#)**



**What do [#CyberSecurity](#) and [#Blockchain](#) have in common? More than you might realize actually. With the growth in capability and transactions per second on today's blockchain, the Energy Sector is poised to become more than the sum of its parts.**

**This is not a trivial statement, The global energy market is expected to continue its upward growth over the next few years, despite a decrease in 2020 reaching more than \$7.5 Trillion by 2027. Environmental concerns regarding fossil fuels, rapid urbanization, and economic growth in emerging regions are all major factors that contribute to the projected market growth.**

**With Market volatility flattening out (USEIA) the prognosis for a growing market is good. According to Research & Markets, the Oil and Gas Industry (Drilling, Exploration, Refining, Transportation and Storage) is expected to reach a Market Capitalization of \$5.870Tr by the end of 2021 with a CAGR of 25.5%. The TAM is around \$115.3B and will reach \$122B by 2025 (Zion Market Research). Using a robust Blockchain exchange system the Exchange should be able to capture a Service Obtainable Market of 50%+ of \$22.5B (50% of \$45B).**

**As the Blockchain migrates from being a "really slow database" to one that can conduct millions of transactions per second, more data is shared transparently with a guarantee that it won't be corrupted.**

Now the use of Blockchain creates a new kind of synergy and emergent behavior through new kinds of market indices. These indices can accurately forecast the change in one part of the industry and how it may affect other parts or the whole energy ecosystem. It will participants to predict these changes in patterns of behavior.

Leveraging AI, on top of the Blockchain means that Energy Companies will be able to learn and adapt. The growth and adaptation will depend on meta controls and optimization equations. However, leveraging the Blockchain [#Energy](#) companies will be able to employ machine learning at every level of economic nesting and a wide range of fields to achieve an optimized state of equifinality delivered as accretive value.

Leveraging blockchain technology, big data, analytics, and AI, the Energy industry will be able to more efficiently and economically share data and eventually services as new kinds of clearinghouses will allow for different business models, roles, or competitors, and participants to win even when they lose because the Energy Industry gains more efficiency in a traditionally cost-intensive and slow-moving environment.

What is compelling is that the Blockchain has the ability to support the interdisciplinary design of business transactions that will allow for groupings of new kinds of investment opportunities derived from the analytics that essentially can best be described as portfolios.

Hold on to your hat, it won't be long before you start seeing new kinds of managed and industry-aligned exchange-traded funds (ETFs) emerge on the blockchain.

## COOPERATIVE TRANSFORMATION

A sample intro letter for active CP members to give you an idea of how you might introduce CBEX to others over and beyond just sending out your affiliate CP website link:

Dear Investors and strategic partners,

It is with great excitement that we are presenting you with a document to help you gain a deeper insight into what we believe will be a very special moment in human history. We invite you to read the summary attached in this document first, and watch this online video second, to gain some insight of our global exchange strategy.

All of us on the CrowdPoint Blockchain Ecosystem Exchange (CBEX) team recognized very early on that we were not going to be limited not by our abilities but by our vision, so we dreamed big! We came together as a team and channeled something bigger than ourselves and have been in a passionate pursuit of bringing it to life every day. We believe this document demonstrates CrowdPoint's 'Hearts and Wallets' day-one vision is now realized through its global partnership of blockchain folios and exchanges that ensure the egalitarian emancipation and empowerment of global commerce to preserve the data sovereignty of the Human Identity.

**There is an anonymous quote that says: “Don’t expect people to understand your grind when God didn’t give them your vision.” We’re hoping these documents and videos help you understand our vision and what many have called ambitious. We are anticipating your cooperation and insights to help us create a transformative force for good.**

**We are looking forward to getting all of us together virtually or physically in the very near future. The guard blows his whistle, waves his flag. The journey is about to begin. VOGON Express starts to pull out of the station 🚂**

**Sincerely, (sign your name with CP program title)**

## **EMBRACING REGULATION**

The race to develop a new, unique and reliable and regulated digital security with low volatility has prompted the CrowdPoint Blockchain Ecosystem Exchange (CBEX) to scale the link between technology and mainstream investment regulatory processes. It has created a NextGen blockchain to power an elegant new wave of stablecoins backed by commodities and assets. CBEX is a cohesive interdisciplinary group of interrelated and interdependent fintech companies.

(Reg D you're investing in tokens, so part owner of the exchange, vs Reg A is investing in the coins, so getting in at a low rate before it goes public).

Sit back in your seat. We are about to find how amazing the journey is and will be.

## **SYSTEMS THEORY MEETS FINTECH, OPEN FINANCE, DEFI, AND STABLECOINS.**

Each one of our exchanges, regardless of location, are US companies that act as an exchange leveraging a common blockchain protocol and silver-backed utility tokens. Each exchange is influenced by its digital securities organized by a global industry categorization environment, defined by its structure and purpose, and expressed through its practical use of asset and silver-backed transactions.

As you look out of the VOGON Express window, do you think to yourself who is CrowdPoint? What do they do? What is their purpose? Let's find out as we continue our journey 🚂

(Currently in use: Roughly 3,000 nodes. And they are decentralized meaning each node acts independently but works together to solve the computational problems. We haven't got much more detail yet other than they are highly vetted and secure nodes or servers)

## **OUR DRIVE TO DELIVER ACCRETIVE VALUE**

**Headquartered in Miami, Florida, the CrowdPoint Blockchain Ecosystem Exchange (“CBEX” or the “Company”) is a NextGen economic transformation exchange system leveraging its blockchain technology and innovation stack. CBEX is a global meta-fintech company, and is at the epicenter of new kinds of blockchain-powered exchanges within a Blockchain Ecosystem.**

**We are changing how people connect to the digital economy. Our pioneering vision for Web 3.0 is a NextGen economic transformation engine delivered through an exchange system we define as our version of a Blockchain Ecosystem.**

**The Blockchain Ecosystem is an assembly of hyper-effective financial technology companies that derive exponential efficiencies through sharing a unified blockchain protocol. Leveraging an abundance of design thinking, the elements of the ecosystem include technologies that act as enablers that drive the transition from the current internet to a new kind of online ecosystem.**

**Who is CrowdPoint? continued **

**The Company is well-positioned to benefit from regulatory tailwinds from domestic and foreign regulators as its pillars of business focus on compliance, regulation, and security while redefining the current definition of exchanges.**

**While the concepts of digital exchanges are still early, the**

exchanges within CBEX are advanced and are US-domiciled exchanges aligned with S&P 500 taxonomy. Furthermore, CBEX applies the same taxonomy globally through our international regional exchanges while facilitating local culture and economic development. It is the opinion of the founders of the exchange that if all the major blockchain and cryptocurrency companies had the hindsight we do today, they would all embrace the strategy set forth in this document.

If the train conductor asks for your ticket, don't worry we are legal 👍

## **INTERCONNECTED VALUE BUILT ON COMPLIANCE**

On CBEX we embrace regulation. Our assets include CFTC and SEC-registered securities via Regulation D and Regulation A+ offerings. All of our exchanges, regardless if in the USA or overseas, are US C Corporations that will register their securities. Every company that desires to mint a stablecoin on CBEX is required to do the same. The CBEX system is an assembly of meta-fintech companies changing how people connect to the digital economy. US-located sector exchanges and forecasted international regional exchanges comprise CBEX. Our use of asset-backed utility tokens priced as precise grams of silver, and stablecoins expressed as the value of fractionalized grams of silver, combined with a more efficient and compliant DeFI strategy with regulatory safeguards, is uniquely transformative. The ability to drive all transactions on a NextGen Vagon Blockchain and assembled into common market indices is accretive. Have you noticed, as our journey continues, the VOGON Expresse train is holding back? Well we are about to engage hyperdrive. please use the seat belts provided. The wheels are about to lift off the railway tracks 🚀

CBEX converges folios, digital securities, regulation, shared service models with big data and Blockchain, and delivers the most transformative opportunity to generate wealth through e-commerce, supply chain optimization and reporting performance using easy-to-understand indices while creating a singularity in business models. Our use of secondary markets is elegant, innovative, and transformative.

## **EXCHANGE TRADING FUNDS FOR THE BLOCKCHAIN**

The ETFs on CBEX provide a way for investors to gain access to a diversified basket or portfolio of group, industry, and sub industry focused securities globally. EFTs are tracked at the localized sector level. The

sector exchange ETFs are traded and expressed as stablecoins. CBEX thereby enables investors to gain exposure to asset classes in

Here is the meat and potatoes 

## **EMBRACING REGULATION AND COMPLIANCE**

Unlike the current trend of crypto exchanges focused solely on speculation and cryptocurrency trading, CBEX Exchanges are different. Their real value is its artisan approach to sculpting the blocks of its Blockchain and hybrid of legacy financial instruments with utility and governance token innovation to create a modern-day David.

CBEX has developed the next evolution of a digital exchange that leverages a silver-backed Utility Token that establishes trust through cryptographic proof and regulatory oversight. These tokens are used to purchase fully registered digital securities with traits similar to negotiable bonds that behave like digital currency.

CBEX leverages an offline approval mechanism for high-risk actions and a hybrid online/offline asset-backed bond mechanism for token issuance that provides the desired level of security and flexibility. We view that our success lies in bridging licensed financial institutions and examiners with exchange members to form a trusted ecosystem. Together, this cooperation will help us to deploy regulated exchanges that will serve as a viable medium of regional economic development powered by our Vogon Blockchain.

Like other current versions of crypto exchanges,

our version will enable people to buy or sell and trade. However instead of cryptocurrencies we will deploy virtual digital securities that act like coins. The technology underlying exchanges on the Blockchain Ecosystem will allow users to trade in a very liquid and flexible market. As a result, there is never a point where one type of digital currency overruns another.

Did you think that was the end of the meat and potatoes? Oh no, there is more. 🙌

CBEX garners fees that include but are not limited to the following:

- Clearing, Brokerage and Bond Services
- Deposit & Savings Accounts
- Digital Wallet
- Financial Marketing
- Full-spectrum Financial Services
- Listing Fees
- Merchant Processing & Escrow Services
- Silver Commodities Arbitrage
- Trading Commissions & Fees
- Trading Digital Securities & Commodities

In addition to the aforementioned fees, CBEX realizes fees from real commerce and real supply chain savings.

## **ACCRETIVE VALUE TO THE RETAIL MARKETS**

Data leakage of the human identity without consent is a major problem in today's world, and big corporations use it for their own gains without giving the user anything. This needs to change. CBEX is the method to bring about the needed change.

**A unique approach to revenue will be derived from our proprietary NFT approach. We place bullion weight on the human identity stored as a decentralized ID and allow vendors to assign numismatic value on their buying habits traded as NFTs.**

**As an organization, CBEX will give power to the user to sell or lend their data as an NFT to the institution where it can be a potential lead for buying a product and, in return, they will get a reward in the form of stablecoins.**

## **VISIT ALL OF OUR SECTOR EXCHANGES**

In 1792, the New World enabled 24 forward thinkers to come together in an immutable and transparent agreement. While the vision and transparency became blurred over time because of growth and the inevitable personality infusion, the intent behind the Buttonwood Agreement remains solid despite the idea being corrupted. Today the emerging world of the blockchain offers an opportunity to reset, to recreate what was lost over time, and at the same time be more inclusive. The opportunity is based upon the same fundamental truth from the 1792 Buttonwood Agreement that the human identity is behind all global commerce....

## **Introductory sample letter to explain the ERC program:**

### **[WHAT IS THE ERC PROGRAM ON THE DIVERSIFIED FINANCIALS MARKETPLACE?](#)**

**The ERC Program connects businesses with our trusted agents to assist business owners in claiming the Employee Retention Tax Credit. The Employee Retention Tax Credit ("ERC") is an economic recovery program created by the CARES Act, the same legislation that created the Paycheck Protection Program (PPP). ERC is not a loan and does not need to be repaid or forgiven. Businesses may qualify for a stimulus check of up to \$33,000 per employee by claiming employee retention tax credits. Businesses can have a PPP loan and ERC refund; however, specific calculations around payroll wages and attribution are required. Our team will help provide these calculations and all the necessary schedules as part of a professional engagement. We recognize that it's a lot for a business owner to navigate the different stimulus packages and ensure compliance. We make it easy for you and are ready to help.**

**I hope this helps you, your family, and our family, the Max. Please forward this to any of your friends and family business owners that you think can benefit.**

**Thanks, (sign off with your name)**

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**REVIEW:**

Double click on image:



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Double click for .wav (above) or .mp4 audio(left by Sean Brehm 11/14/21)

Double click on image:



Has anyone seen the numbers relating to the economy? We are running 5% worse than the Jimmy Carter era numbers. While I was just a baby in the 70's - and can't provide first hand commentary - I can however comment on the similarities to today. [#Stagflation](#), employment challenges, higher taxes, higher debt levels, and little economic growth ruled the 70's and in addition to bad tube socks and ugly colors on T-Shirts and sorry not a fan of the music either. The stock market didn't do much for investors with a significant loss in value. Back then people returned to the

basics where commodities did really well. Commodities were safe. In addition, during this timeframe silver and gold performance were notable. In fact silver outperformed gold rising from less than \$2 in 1970 to more than \$30 at the end of 1979.

Imagine what happens when you leverage putting commodities on the blockchain, fractionalize them and create a tokenomics strategy that is driven by a world-renowned scientist like Wolf Kohn powered by a transformational #Vogon #Blockchain and you were to partner with #MBanq?

One can only imagine. I recommend reading this article by Tom Mee at Proco Commodities



[The Commodities Revolution: Getting ahead of the curve - Proco Commodities proco.commodities.com](https://proco.commodities.com)  
[Thank you for joining us in the process of cooperative transformation](#)

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TWISM is the 2<sup>nd</sup> opportunity I have signed up on through the TAP membership initiative. It also will go public within this year!

Loyalty Works!

[#theloyaltymovement](#) [#twism](#) [#twismcoins](#)



[["https://go.twi.sm/369PGRp4feb"](https://go.twi.sm/369PGRp4feb)]

(Transformational Navigation Resources preliminary TWISM page)