



**COUNTERMARKETS**  
Trends & Strategies for Maximum Freedom

**Issue 7: September 2017**

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## LETTER FROM THE EDITOR

Hi Gang,

How do you compact a lot of information into a short article? Make a list. This is the listicle issue of *Counter Markets* where we jam so much info into each article that each point is its own rabbit hole of opportunity. Pursue them. Click the links. Take action.

The first article Nicholas West covers important digital trends in commerce including how cryptocurrency and crowdfunding are changing everything. Get ahead of these trends.

Next, is my piece on the eight ways to make money from your online audience. If you're a content creator, you may be leaving money on the table. Click the resources in this article and add them to your monetization strategy.

Brian Berletic explores practical uses for 3D printing in this month's self-sufficiency article. See real-world examples of micro-manufacturing's role in empowering local solutions that you can use in your community.

In the wealth category, Vin Armani gives you his favorite cryptocurrency projects and why he thinks they'll succeed where others will fail. Make sure to add these to your long-term crypto assets list.

Finally, don't miss the concise Bitcoin and silver reports for a snapshot of where they are and where they're going in the future.

Thanks for your membership! In liberty and prosperity,

Jeff Paul, Editor



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## TRENDS & FORECASTING

### *7 Digital Trends Shaping The Future Of Commerce*



**By Nicholas West**

As Bitcoin and all things crypto begin to take center stage, even in the mainstream, now is an exciting time to look at this and other emerging trends in the digital sphere that could drastically alter business in the years to come.

While many of these trends will take place regardless of business size, it is becoming readily apparent that a micro trend of decentralization and, thus, increasing competition is leading to products and services that might ultimately empower small businesses to the greatest degree.

Speed and efficiency are always touted by the world's largest companies; but, let's face it, big business and government – often one and the same thing these days – will never be as adaptable as a small lean-and-mean enterprise. The key, however, is to be aware of the tools that are at one's disposal if one wishes to level the playing field with larger businesses that have the advantage of raw resources and a vast knowledge base.

So, let's look at the future that is being built as we speak and how we can position ourselves to take advantage of these developments.

## **1. Blockchain Products and Services**

Readers of *Counter Markets* certainly know the about the many levels of value that cryptocurrency represents, but now we are beginning to witness the real power of the Blockchain that underpins its monetary functions. While the mainstream (media, big banking and world governments) are just starting to acknowledge the currency aspect, we are beginning to see the power of the Blockchain unfold far beyond cryptocurrencies. This very well could set the stage for nearly everything that follows in the trends listed below.

In [Counter Markets Issue 4](#), Vin Armani discussed how smart contracts implemented with Blockchain technology will create a framework where “code is law,” fraud becomes impossible, and the human arbitrator becomes a redundancy. This is fundamental to the future of business. In particular, the concept of “trustless”

contracts in business creates a powerful expediency and accuracy that will aid the smaller entrepreneur and start-up who hasn't had years of personal networking to help their decision making. Hampered by doubt and mistrust, the pace of business development can be crippled at the most formative stages; smart contracts will therefore be a huge aid in removing that structural impediment.

Vin gave an overview of where we can specifically see the likelihood of smart contract application, especially in the context of providing value to small- and medium-sized businesses:

**Any business that runs on a membership basis (such as gyms) or utilizes some form of spendable credit (prepaid mobile phones comes to mind) can leverage the power of Smart Contracts and eliminate expensive accounting infrastructure.** With a token tied to an RFID tag, the potential for a disruption in the Logistics industry (tracking the movement of goods) is also clear.

The developments within the entire crypto space, especially as it pertains to new product offerings, government regulations and big business involvement are happening at warp speed and in tremendous volume. My best recommendation is to visit our partner site [Coinivore](#), which is documenting every aspect of the crypto-sphere in real-time and should greatly aid anyone looking to get a jump on the next emerging opportunity.



*Forbes* has taken note of how “on-demand” is not only for products and services, but even for the workers who create these products and services. Taken together, we can begin to see a new synthesis emerging that will likely disrupt all forms of centralized business practices and could present a boon for the small business start-up or fiercely independent entrepreneur, as well as the employee who would prefer options beyond strict 9-5 drudgery.

More and more workers patch together careers of their own making—job sharing, double gigs, freelancing. According to MBO Partners “in the last five years, the number of independent workers in the US has risen 12%”

Regular folks can now outsource a portion of their lives. Use your creativity to make money on Kickstarter, your house to make money on AirBnB, your car to burn a few hours with Uber, then use your friends to make an audience on YouTube and sell product placement on that.

Then add in the Makers who tinker with AI, write the apps to entertain us, buy the 3D printers and create the videos we share.

What this illustrates is a rising need to have skills in multiple disciplines, a willingness to be flexible, and to have a constantly burning curiosity for how to navigate choppy and even uncharted waters. Gone will be the days of 30-year corporate tenures and gold watches upon retirement, and instead a dynamic uncertainty that will reward the fleet of foot and mind. In short: the empowerment of the individual and small business.

### **3. No Technical Experience Needed**

Ironically, for all of the skills that would seem in need of acquiring during a state of near constant disruption and transformation, the

architecture behind building businesses in the digital realm is now more accessible than ever to non-specialists.

In the recent past, to build a functioning website, for example, was an absolute impossibility for someone without intensive coding credentials. The same was true for the expertise required to utilize all of the computer hardware and software that would be used for any business trying to enter the World Wide Web.

This is no longer the case. Free blogs and low-cost websites now offer templates that enable the non-technical to take advantage of the high technology needed to set up a basic digital business. The result is an explosion in online commerce of all types, from information to products and services.

The very same trend is taking place in the Blockchain (as you'll read later in Vin Armani's article), a previously impenetrable and convoluted place reserved only for elite technologists. Now, just a short time later, sites such as Erik Voorhees' [Prism](#) and many others are taking out all of the backend development needs and cumbersome consumer points of entry and introducing a seamless and familiar interface that will broaden participation and create new avenues for development and income.

This is happening nearly everywhere we look, offering a wealth of new opportunities for people who might have been fearful of becoming a casualty known as the "technologically unemployed." That term itself will become obsolete in a world where nearly anyone can become *technologically employed*, having been enabled to acquire new skills in record time.

Once again, *the ability to participate* is where freedom lives and where progress and empowerment manifests.



#### 4. Video and Voice, Augmented and Virtual Reality

As bandwidth increases and spreads into previously sluggish corners of the world, video is quickly becoming the dominant media for the sharing of knowledge as well as the enhancement of commerce. *Forbes* notes how this is no longer an option for businesses, but is becoming *essential*:

According to a recent [Forbes study](#), video is becoming a critical source of information for executives:

- More than 80% said they are watching more online video today than they were a year ago.
- Three-quarters (75%) of executives surveyed said they watch work-related videos on business-related websites at least weekly; more than half (52%) watch work-related videos on YouTube at least weekly.

- Overall, 65% have visited a vendor's website after watching a video.

Hubspot's [Consumer Behavior Survey](#) confirms this trend. Over half (55%) of users say they consume an entire video, compared to 29% for blogs and 33% for interactive articles. If you want your entire message to be consumed, video is the preferred method.

This trend has led to a logical extrapolation by *Wall Street Journal* writer, Eric Bellman, that we soon could see, ["The End of Typing: The Next Billion Mobile Users Will Rely on Video and Voice."](#) The increase in bandwidth and spread of the Internet that I alluded to above, combined with low-cost devices and intelligent software is creating a paradigm shift most rapidly seen in emerging economies. Bellman provides the following example:

Mr. Singh, 36, balances suitcases on his head in New Delhi, earning less than \$8 a day as a porter in one of India's biggest railway stations. He isn't comfortable reading or using a keyboard. That doesn't stop him from checking train schedules, messaging family and downloading movies. "We don't know anything about e-mails or even how to send one," said Mr. Singh, who went online only in the past year. "But we are enjoying the internet to the fullest."

In this one example, we can imagine limitless possibilities for businesses to connect in new ways with brand new potential customers. So, too, can we see how this "unskilled" Mr. Singh is learning how to interact with the fundamentals of business in the digital age – an age where \$8 per day hoisting bags seems deeply unsatisfactory.

As this baseline surges ever upward, we now encounter the outer edges of video and voice into a truly interactive experience that

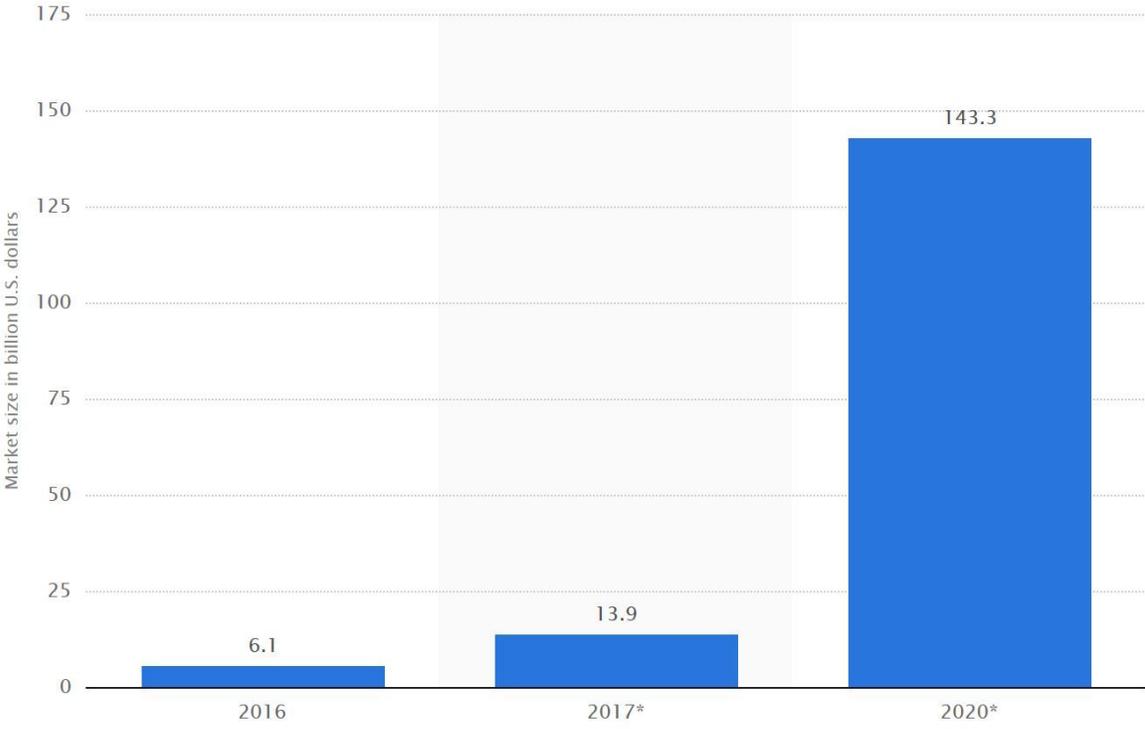
will even more drastically alter how information and business is gathered and exchanged.

Augmented and virtual reality are assumed by many to be primarily applicable to video games and other forms of discretionary entertainment. While companies as large as Google and Microsoft have indeed invested heavily in entertainment applications for VR, it is augmented reality that is emerging as a significant potential game-changer for businesses small and large.

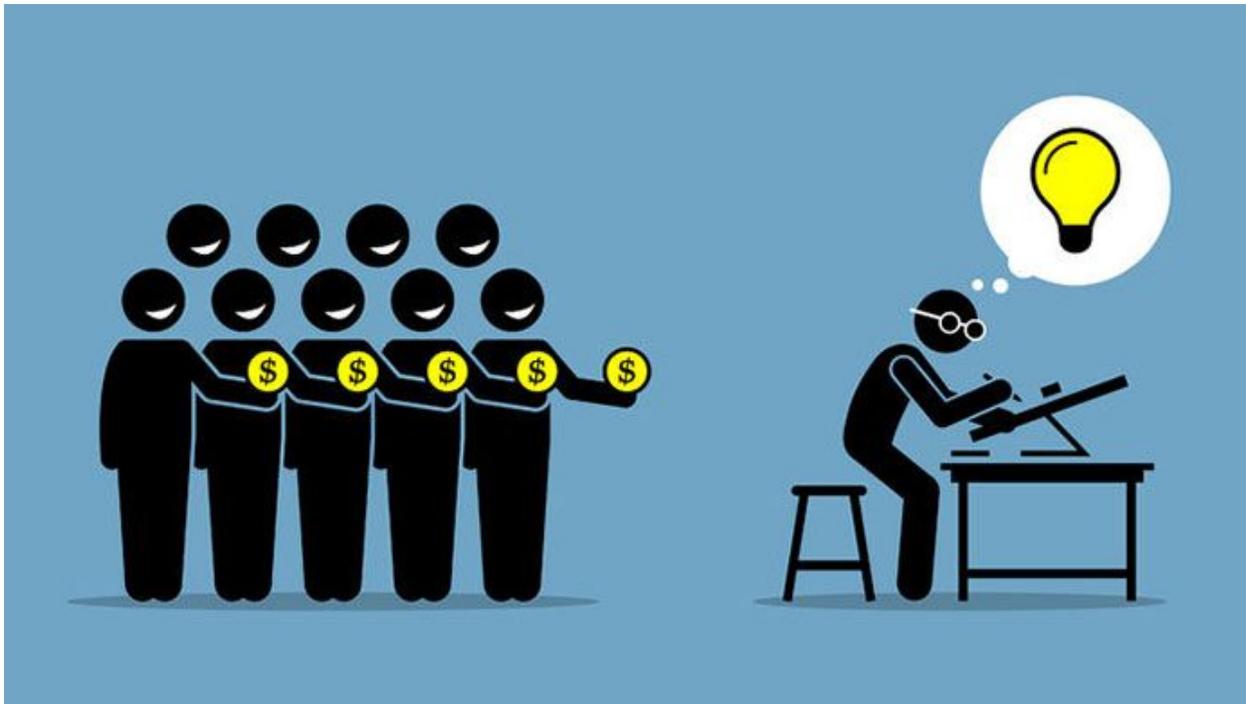
A convergence is taking place with various pieces of digital technology that will permit augmented reality to move from an interesting diversion (like Google Glass) to a much more prevalent and perhaps pervasive presence in modern society. The combination of cloud computing, artificial intelligence, the Internet of Things, WiFi everywhere and even the development of autonomous vehicles presents nearly unlimited opportunities for integrating virtual information into the real world.

The example shown in the image above is merely a rudimentary view of how a visual projection could offer an extra dimension to the real city around us – kind of a glorified smartphone. But the central concept of an “information overlay” completely transforms anything we interact with. From a marketing standpoint, it offers new ways to tailor products and services in real-time. On the road, it presents a more detailed environment to travel through as real-time information about everything from driving conditions, to tourist sites, to businesses and even people are relayed. In medicine, it would enable a deeper integration of procedures with real-time input of vital statistics, pertinent medical literature, and allow for a new level of surgical cooperation.

An entirely new information ecosystem is being built that, based on the graph below would appear to demand our attention in the coming years.



*The statistic shows a forecast for the global augmented and virtual reality market size for 2016, 2017 and in 2020. In 2020, the augmented and virtual reality market is expected to reach a market size of 143.3 billion U.S. dollars. Source: [Statista 2017](#)*



## 5. The Power of Crowdfunding

As the structure of business is transformed in the digital age, funding new business ventures is also changing with help from the digital realm.

The peer-to-peer nature of crowdfunding might be one of the most transformative vehicles for the nature of commerce to happen in the last twenty years. It has only grown more significant as government-led consolidation and subsequent restrictions threaten the major pillars upon which a free society is built.

What began as a single outreach for tour donations by a British band in 1997 has exploded into a massive testing ground for ideas and a powerful bankroll to turn those ideas into reality faster than ever before. There are now more than 2,000 crowdfunding sites, each of which can host many thousands of campaigns, raising nearly \$35 billion in total annually, on par with traditional venture capital numbers and only set to grow further, according to

industry experts. Just look at the amazing growth statistics in this graphic:

Total Crowdfunding by Year	Total Funding
2015	\$34,400,000,000
2014	\$16,200,000,000
2013	\$6,100,000,000
2012	\$2,700,000,000

2015 Crowdfunding by Type	Total Funding	Percent of Total Funding
Peer-to-Peer P2P Lending	\$25,000,000,000	72.6 %
Reward and Donation Crowdfunding	\$5,500,000,000	15.9 %
Equity Crowdfunding	\$2,500,000,000	11.5 %

General Crowdfunding Statistics	Data
North America	\$17,250,000,000
Europe	\$6,480,000,000
South America	\$85,740,000
Africa	\$24,160,000
Asia	\$10,540,000,000
Oceania	\$68,600,000

General Crowdfunding Statistics	Data
Average gain of successful crowdfunding campaign	\$7,000
Average campaign time	9 weeks
The average increase over the original funding goal of successfully funded campaigns	30 %
The average age of individuals that participate in crowdfunding campaigns	27

Largest Crowdfunding Websites	Total Amount Funded
Kickstarter	\$2,624,000,000
Indiegogo	\$1,023,700,000
Crowdfunder	\$945,000,000
RocketHub	\$831,800,000
GoFundMe	\$873,400,000
FundRazr	\$212,000,000
GoGetFunding	\$131,000,000

Source

Below is a terrific summation of the value to a small business, as entrepreneur Josh Poertner explains how this new paradigm helped him on *Kickstarter* with his own project:

Traditionally, there were only three ways that a company could get money: through profits, from the bank, or from investors...

So profits are a heck of a start, but they also fund your payroll, rent, insurance, inventory, future growth, etc., and after that, you are inherently limiting the scope of projects you can take on. For smaller companies, it's all a matter of triage: Do we spend \$40,000 to open a mold tool to forge this, or do we CNC it at three times the part cost? Do we add another project for this year, or hire another employee?

For a lot of entrepreneurs, the bank is where the startup capital already comes from, so even if you have good cash flows and profitability, you owe them a lot already, have a second or third mortgage on the house, and also have credit card debts, and that's just to do what you are already doing. Investors are fantastic, but adding investment dilutes your ownership of the company. And of course, all of this capital being raised is generally for a new and untested idea that will require significant investment not only to get to market, but then to sell, distribute, and advertise so people know it exists. As an entrepreneur, you end up in a situation where you are guessing about a guess based on a dream. ([Source](#))

I would encourage readers to visit the entire article sourced above, as its financial analysis and many real-world examples is second to none, but comes from an unlikely publication: *CyclingTips.com* (yes, bicycles), which only further illustrates how the financial paradigm is likely to continue shifting toward the smaller entrepreneur in years to come.

There are, of course, massive crowdfunding sites like *Kickstarter* and *Indiegogo*, but there are thousands of others for nearly every business and social niche imaginable. Here are a few outside of the Big 10 that were featured by *Entrepreneur* to get you started with your own project, or as an investor:

- [Peerbackers](#)
- [Microventures](#)
- [AngelList](#)
- [CircleUp](#)

Lastly, here is the newly released: [Top 100 Crowdfunding Blogs and Websites on the Web](#)

## **6. Online Payment Options Expand**

Developing and funding one's business in the most efficient way possible can fall flat if it is limited by the ways in which potential customers can purchase your products and services. Fortunately, the days of acquiring a physical terminal through one of the legacy banking payment systems, and being charged exorbitant fees for the privilege, is quickly being challenged.

Now is a better time than ever for small businesses looking for payment options. The payments industry is being completely disrupted by technology, which is leading to yet another area of decentralization.

Large tech companies such as Google, Apple, Amazon and Facebook have jumped on the opportunity to establish payment systems of their own, but a wealth of smaller options have become available among mobile wallets, third-party apps, closed-loop retail systems and an entire peer-to-peer ecosystem that continues to expand under the Blockchain framework.

A new 26-page report from *Capgemini* is essential reading to delve further into the micro trends within this macro upheaval. You can read that for free [HERE](#).

The ten trends that they note are shown below, each heralding a much-welcomed alteration in strictly banking-directed payment systems. The ability to do business outside of central banking connections will lead to innovation and growth in currently underserved segments of society across the globe. Given these essential new tools, the individual is empowered with systems of commerce that previously were reserved only for the high priests of central banking.

Trend 01: Payments Value Chain Continues to Witness Front-End Innovation

Trend 02: Regulators Will Increase Focus on Fostering Innovation and Encouraging Competition

Trend 03: Payments Processing Will Undergo Transformation for Building Next-Generation Infrastructure

Trend 04: Implementation of Immediate Payments Systems Will Continue to Accelerate Globally

Trend 05: Banks and Non-Banks Will Focus More on Applicability of Blockchain Technology to Financial Services

Trend 06: Hidden Payments Volume Growth Will Further Accelerate

Trend 07: Payment Service Providers (PSPs) Will Increase Focus on Leveraging Insights and Data to Offer Value-Added Services

Trend 08: B2C and Corporate Payments Will Drive Global Cross-Border Payments Volume

Trend 09: Increased Investments in Security and Authentication Measures to Avoid Fraud and Data Breaches

Trend 10: Developing Economies Are Witnessing Disruptive Innovation in Payments and Are Leapfrogging the Developed Nations

## 7. Decentralized Cybersecurity

As businesses move into the digital realm in a more decentralized and comprehensive way, cybersecurity must be addressed in a similar manner. No longer will a single lock on doors front and back, or an alarm system wired to the police protect all you have built and earned. Protections in cyberspace need to reflect the complexities of doing business there; reliance upon large, centralized, slow services in cybersecurity would seem to be a recipe for disaster. In fact, this “threat” is bringing big business tech and government together in some very unsettling ways, as their solutions tend to involve more tracking and tracing of the individuals connected to their networks, not more privacy and security.

Better solutions could be emerging from those who value the opensource ethic to technology, whether that is by creating more streamlined and secure browsers, to more personally tailored anti-virus software. Authenticity and ethical values are going to play a major role here, as people are becoming more aware of connections to intelligence services and other corporate interests.

A recent interview with a VPN start-up called [Cypherpunk](#), based in Iceland, illustrates the need for strict value adherence in an area where many people might assume that the technology itself is a commitment to privacy and security. Sadly, it's not necessarily so:

We are heavily funded, privately, from personal friends and family, who wanted to help us make the world a better place.

If you dig deep enough into the funding behind some of the ‘top VPN services,’ their connections are pretty scary and make you question just how safe you are with them.

Most of the VPNs use outsourced customer service – paying other companies to handle their support. That means giving other companies access to customer information. We do our own support, and always will.

Most VPNs use Google Analytics on their website, the industry standard and honestly the best stats collection setup out there. We use a hardened, self-hosted Piwik Analytics setup, set up to anonymize IP addresses and not connected to GeoIP databases and regularly purge the stats, to protect our users even more. This is not at all an ideal setup from a marketing standpoint and actually makes it much harder for us to acquire users and make money – but it's the best setup from a privacy standpoint, and that is and always will be, or top priority. Most VPNs use conversion tracking cookies from Facebook, Twitter and other 3rd parties – we don't. That makes my job much harder, as I can't create 'conversion campaigns' that are optimized for signups – but it protects our users' privacy. ([Source](#))

And, once again, the Blockchain might be coming to the rescue in the form of “decentralized security tokens.” A press release from start-up Rivetz sounds very promising:

The RvT token enables multifactor authentication across devices to deliver provable security at the transaction and authentication level...

The solution also includes a peer-to-peer feature with provable cybercontrols that become a permanent part of the blockchain record, providing cryptographic proof that measured protections were in place before a transaction was executed. The technology has already been delivered on more than 11 billion devices containing ARM-compatible processors, according to Rivetz.

RvT token technology leverages the established capabilities of the trusted execution environment to provide a vault on the device that securely enables machine execution of instructions subject to owner-led policy.

The Rivetz app checks the status of a device — for instance, its connection to the cloud — before executing a task. If the current condition of the TEE and the registered reference conditions match, the task can proceed. Otherwise, the task will not be permitted.

"Since my introduction to blockchain in 2013, it's been clear that blockchain technology and trusted computing have the potential to provide the global infrastructure to enable billions of trusted computing devices already in circulation with built-in decentralized cyber security," Rivetz founder Steven Sprague said in the release. "We've invested and built the foundations to realize that vision. Rivetz believes that the launch of the RvT token and RvT-powered services will provide a decentralized operational and economic model to boost the adoption of built-in security controls." ([Source](#))

## **Conclusion**

It is indeed an exciting time to examine what the future of commerce might look like. Based on the above trends and others within the digital realm, it is safe to say that despite the continuous intrusions by government and big business that have become accustomed to building monopolies, innovative technologies are undermining a trend in that direction. However, with such disruption comes instability and complexity. The digital age will continue to bring new levels of empowerment and freedom to individuals and small business, but as a consequence will require more hands-on knowledge and discretion than ever before.



**COUNTERMARKETS**  
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## ENTREPRENEURSHIP

### *8 Ways To Monetize Your Online Audience*



**By Jeff Paul**

Do you want to make money online? To be able to live or travel anywhere and still earn money?

Having spent 10 years traveling the world with my family as a digital nomad, I can testify that anyone can do it. Although it's a

simple formula, it still requires hard work and dedication to be successful.

If you want to make money online, your primary focus must be to create good consistent content. This is true even if you run a physical product business. Content attracts an audience, and you make money by serving their needs and desires. It's really that simple.

We are living in the Golden Age of infotainment. We are all ravenous consumers of infotainment. It doesn't matter how small a niche is. Someone is producing infotainment for that audience. And free tools exist to allow everyone to participate.

Everything we do and observe online is “content.” From music, podcasts, movies, books, news, blogs, politics, gossip, product reviews, work, and even social media feeds and texts from friends are content.

If you're reading this, I assume you're already creating content of some type. Whether through a social media account, platforms like YouTube or a dedicated website, your goal should be to increase the number of your subscribers.

As I discussed in my *Counter Markets* article [from June](#), “Best Ways to Make Money Without a Traditional Job in 2017,” content creators can sustain a decent living when they reach a dedicated audience of “1000 True Fans.”

Watch Kevin Kelly's brief summary of the concept below:



As you grow your base of true fans, a much larger audience will be consuming your free content. It may seem obvious to sell things to raving fans, but general traffic provides potential for making money as well. Don't leave that money on the table.

However, sometimes too many ads can be a detriment if your primary goal is to acquire more loyal fans or customers. For example, too many pop-ups and auto-start videos may turn people off from sharing, bookmarking or subscribing to your content.

A balance is required. The right type of monetization for your medium is required. Often it can take a good bit of testing to optimize how best to serve your audience.

Before we get into the ways to monetize your online audience, it's important to note that not all subscribers are equal. Ideally, you want to move your loyal social media followers onto an email or messaging list that you control. [LeadPages](#) is an excellent service that helps you do just that. Or check out [MailChimp](#) as an email

management system. It's inexpensive and has easy-to-use automation features.

Once you have a respectable amount of email subscribers, you'll have the freedom to choose how best to monetize. A strong email list enhances your value and opportunities to profit from every method described below.

## 8 Ways to Monetize Your Online Audience

### Advertisers & Sponsorship

Most products and services don't have an audience. That's why they're willing to pay to get in front of yours. Advertisers and sponsors essentially rent space on your digital property whether it's a website or a broadcast.

Digital advertising is commonly priced in CPM or "cost per thousand impressions." This is true for websites that charge around \$5/CPM for prime banner space, and podcasts which get around \$20 per thousand downloads.

If you have a website, you can offer space to direct advertisers on [BuySellAds.com](http://BuySellAds.com), a self-serve platform that connects publishers with advertisers. Podcasters can find potential advertisers using a network like [Midroll](http://Midroll).

Image-only ad zones				
<b>Header / Next to Logo</b> 468 x 60 Top Right	EST. IMPRESSIONS <b>4,130,000</b>	AVAILABLE <b>0</b> of 1	PER 30 DAYS <b>\$800</b>	 <b>Sold Out</b>
<b>Sidebar / Large Rec</b> 257 x 125 Top Right	EST. IMPRESSIONS <b>4,305,000</b>	AVAILABLE <b>0</b> of 2	PER 30 DAYS <b>\$600</b>	 <b>Sold Out</b>
<b>Before Comments</b> 500 x 100 Center	EST. IMPRESSIONS <b>1,930,000</b>	AVAILABLE <b>1</b> of 2	PER 30 DAYS <b>\$450</b>	 <b>Buy Now</b>

Another way to make money from sponsorship is to host product reviews or press releases at your blog. Prices for this can vary wildly depending on many factors. Some niches such as travel thrive on “sponsored posts.” Even with modest-sized audiences, travel bloggers can make a decent income.

Social media influencers can make a nice living merely sharing links with their followers. Services like [Tomoson](#), [Influicity](#) and [FameBit](#) connect influencers with brands that want more exposure.

Finally, you can also offer sponsored mailings to your email list. Prices may vary, but our experience is that advertisers will pay about \$15-\$20 per thousand email subscribers. You want to be selective and make sure you charge enough to be worth it because you don't want to appear to be spamming your list. Remember to serve subscribers first and yourself second.

If you plan to use advertisers and sponsors, you'll benefit from having a media kit or rate card to display details about your audience and what you charge for various ad types.

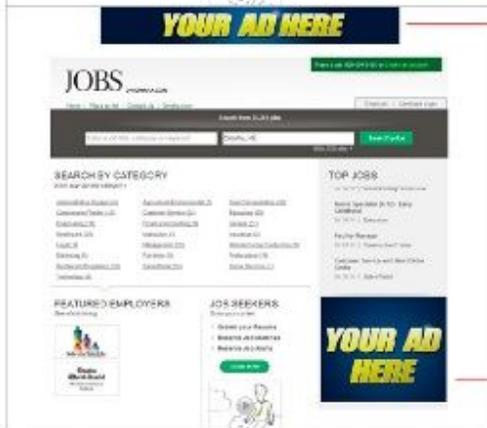
EXAMPLE Advertising Rate Card for websites can be seen below. You can also make something similar for a podcast, vlog channel, or any other medium where you control the content.



# JOBS on Omaha.com

## Be impressionable...

These highly visible banner ad positions on the JOBS homepage will help you fill your open positions FAST!



### Leaderboard 728x90

- This position is persistent and will appear at the top of every page as candidates search for a job
- Up to 3 frames
- Can link directly to your careers page on your website

Pricing	with print ad	without print ad
1 week	\$400	\$900
4 weeks	\$350/week	\$800/week
13 weeks	\$275/week	\$700/week



### Medium Rectangle 300x250

- This position is persistent on the JOBS homepage
- Up to 2 frames
- Can link directly to your careers page on your website

Pricing	with print ad	without print ad
1 week	\$180	\$500
4 weeks	\$150/week	\$400/week
13 weeks	\$110/week	\$300/week

### Run-of-Site Banner Ads 728x90 or 300x250

- Will run all over Omaha.com over the course of 7 days
- 25,000 impressions: \$250
- 50,000 impressions: \$400
- 100,000 impressions: \$700



## Affiliate Ad Networks

Affiliate ad networks provide ads for your website or videos that require an action by your subscribers. The two largest and most popular examples of affiliate ad networks are [Google AdSense](#) and [Amazon Associates](#).

Google pays you every time someone clicks an ad on your site or in your YouTube videos. Amazon pays you a commission every time someone clicks your affiliate link and buys something on Amazon. As such, many publishers do reviews for products or books and include affiliate links to those items at Amazon.

Other good affiliate ad networks include [ClickBank](#), [SoftwareProjects](#) and [Avangate](#). Each has a robust supply of vendors that provide banners with your affiliate link embedded. These take a bit more work to set up than Google and Amazon, but the variety of products on offer makes it worth the effort.

There are also content ad networks that pay per view or per click. These are the clickbait-type ads found below articles at most websites. The top content ad networks are [Content.ad](#) and [Revcontent](#). These networks are open to anyone. But some require a certain amount of traffic to make it worth your time to manage them.

## Joint Venture Affiliates

Similar to affiliate ad networks, joint venture affiliates are when you become a marketing partner for other content creators or a single company to promote their products, services or events. You make a commission when someone in your audience buys their offering.

These arrangements are very niche specific. The closer to your niche the offer is, the more likely you will be successful affiliate.

Leaders in your niche likely have courses or events for sale with affiliate programs. Contact them. Learn from them. Become their affiliate. Promote it authentically to your audience. Rinse and repeat.

Another example of this kind of affiliate is for individual companies like the MailChimp link earlier in this article. If you click that link and sign up at MailChimp, we get a small commission ;)

In the Bitcoin space, all [Coinbase](#) users are issued an affiliate link to promote to friends or subscribers. If one of your referrals signs up and buys some bitcoin, you get \$10/BTC referral fee.

## Merchandise



You can sell physical books, albums, t-shirts, art prints and other “merch” to your raving fans. Design what you would be proud to show off or wear yourself.

An affordable and reliable service to order custom t-shirts is [ooShirts](#). They offer a wide selection of designs including organic cotton. They also seem to have the best prices when buying in bulk. [CafePress](#) is another popular platform to design and order custom merchandise.

Sell your merchandise using a [Shopify storefront](#). Or use a simple PayPal checkout at your blog. You can even accept over 70 cryptocurrencies as payment for your merch by using [CoinPayments](#) for checkout.

## **Premium Content**

When content creators give away most of their content for free but also provide another layer of more personalized content for a cost, it is called the “Freemium” model.

You're reading an example of this now. Our digital publishing company gives away almost all of our content for free, even for other people to republish under Creative Commons. This premium newsletter *Counter Markets* is for the select few, like you, who are ready to stop complaining and start taking action to become more free.

Although philosophically we believe information should be free, when the information is meant to be acted upon, having skin in the game is a proven motivator. Students are more committed and do better when they pay for a course vs. receiving it for free.

Subscription newsletters, ebooks, courses, research reports, extra interviews, bonus segments, Q & As, checklists, scripts, etc.

are all examples of premium content that you can offer to people in your audience who take your work more seriously.

It doesn't need to be complicated. We use MailChimp and Google Docs to deliver this newsletter. If you're creating a course, there are a few platforms to help you launch it. Check out [Teachable](#), [Udemy](#) and [Skillshare](#).

Besides *Counter Markets*, what content have you paid for? Replicate that model using your expertise.

## **Consulting or Coaching**

When you create consistent content about a certain subject, people view you as an expert in that field. One of the easiest and fastest ways to capitalize on that is to offer consulting or coaching services.

Even if you don't think you're an "expert" you still know more than the average Joe. Think, for example, about people who want to get started with cryptocurrency but they're anxious about where to begin. Many would pay for a 1-hour private consultation for help to securely set up a wallet or exchange account. It doesn't take much expertise to offer that consultation to give newbies peace of mind.

The only downside to 1-on-1 consulting or coaching is that it has scaling limitations based on your time. Usually, coaches eventually create an ebook or course that can scale infinitely, and they offer coaching as an expensive add-on.

What is your time worth?

## **Events and Public Speaking**

Another way to make money from your online audience as you become an expert in your field is by speaking at events in your

industry. Once your influence and audience grows, you can run your own meetups or conferences.

## **Donations or Grants**

Many activist creators are having their websites and channels demonetized by the big ad networks and are switching to being funded primarily by viewers through donations. Some, like James Corbett of the *Corbett Report*, have thrived exclusively on donations or subscriptions.

There are many ways to accept donations. PayPal, Patreon, Indiegogo, and cryptocurrencies just to name a few.

## **BONUS:**

A new way to make money with your content is emerging on decentralized platforms like Steemit and [DTube](#) where you are paid for creating and curating quality content. Follow [Counter Markets on Steemit](#).

Another interesting project to watch is the [Brave browser](#) which blocks ads but allows tipping content creators with the cryptocurrency [BAT](#) (Basic Attention Token).



**COUNTERMARKETS**  
Trends & Strategies for Maximum Freedom

## SELF-SUFFICIENCY

### *5 Examples of Practical 3D Printing*



**By Brian Berletic**

In the [first issue of \*Counter Markets\*](#), readers were introduced to the concept of 3D printing in the context of decentralizing and localizing manufacturing.

3D printers have worked their way into schools, businesses, and even into the homes of hobbyists and independent entrepreneurs. They allow users to quickly translate 3D models into physical

objects, accelerating the prototyping process and even opening up the possibility of short-run production for small businesses or enhancing full-scale production for larger enterprises.

Most common 3D printers take a 3D model and print it by melting plastic and laying it down layer by layer until the entire object is created. Other printers use a liquid resin and cure one layer at a time with ultraviolet light before retracting it from the resin reservoir. Still others use a laser to sinter powder into a single solid object one layer at a time before adding another layer of powder on top until the entire model is complete. Powder can range from plastics to metals; and while metal printers are currently still expensive, they have already been used not just for prototyping but for functioning parts on everything from aircraft to rockets.

Virtually any 3D model produced by any number of 3D design programs can be converted into a file used by 3D printers. This includes files from everything including professional computer aided design suites like AutoCAD, free programs like [SketchUp](#), [OpenSCAD](#), and [FreeCAD](#), or even 3D models produced by 3D scanners.

It is easy enough to grasp the basic principles behind 3D printing, and even to begin experimenting. But what about real-world practical applications? What are individuals and businesses using this emerging technology for and how could it be used by ordinary people to build wealth for themselves and their communities?

## **1. Improving Healthcare Research and Development**

Healthcare professionals are confronted with unique challenges on a daily basis. Many hospitals around the world depend on quick, on-the-spot improvisation to overcome these challenges until larger healthcare suppliers research, develop, market, and sell (at great cost) a more permanent solution.

Today, with 3D printing, hospitals around the world are skipping this long, third party-dependent process, and replacing it with in-house research, development, and even fabrication.



In the United States, hospitals have been increasingly turning to in-house 3D printing to help print out scans of patients to help plan ahead of surgeries.

Miami's Nicklaus Children's Hospital [announced in 2015](#) that:

Nicklaus Children's Hospital, part of Miami Children's Health System, has acquired a 3D printer to support pediatric cardiac surgery and clinical research. The hospital's use of three-dimensional printing technology has proven to be instrumental in creating surgical solutions for children with

complex congenital heart defects, who had been considered to be inoperable using conventional imaging techniques.

Beyond simply physical visualizations to assist in surgeries, another program in the US called [MakerNurse](#) has utilized 3D printing and other forms of personal manufacturing inside hospitals to help create on-the-spot solutions for daily challenges faced by doctors, technicians, nurses, and other healthcare professionals. On its website, MakerNurse explains:

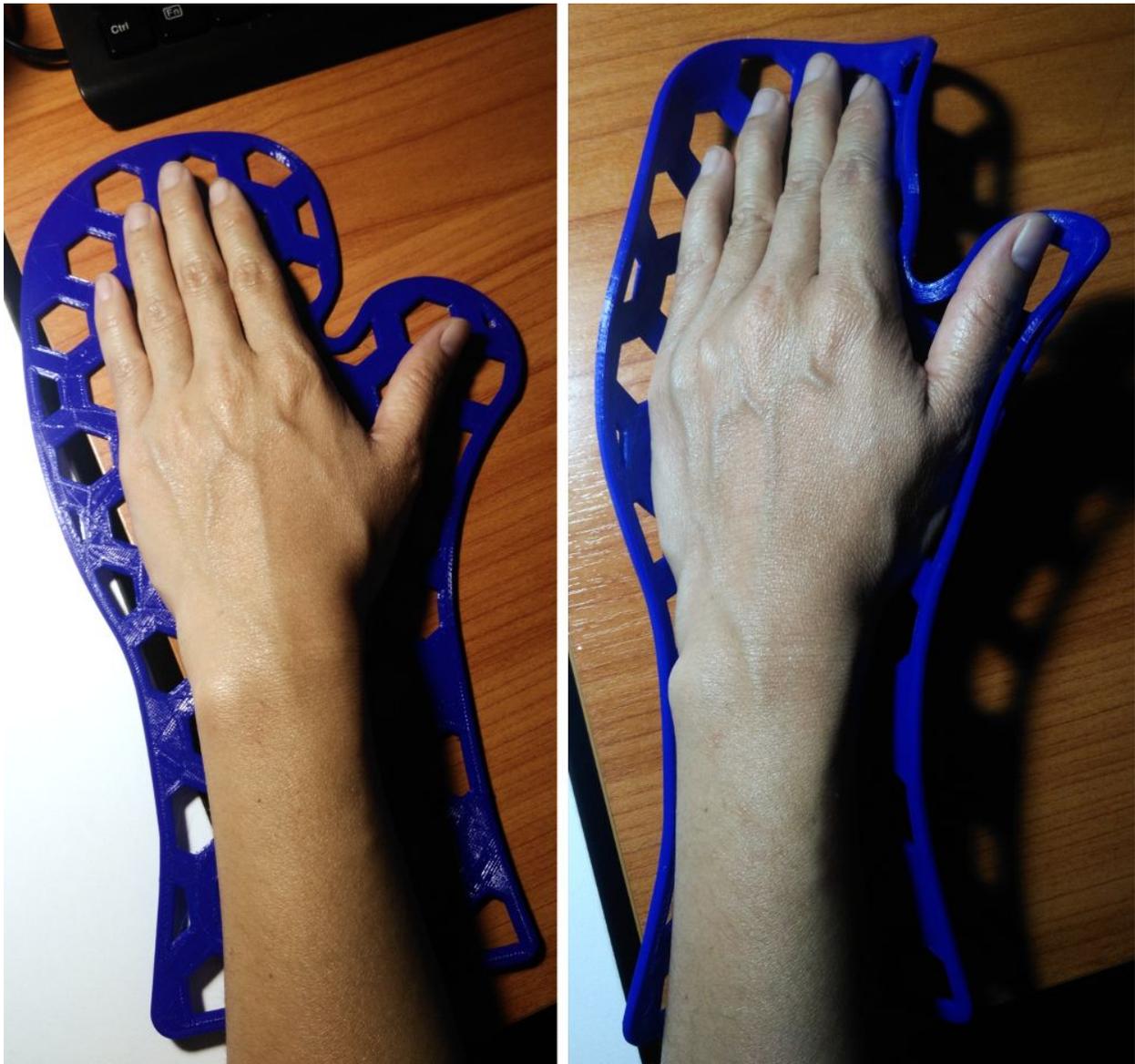
Situated inside a hospital, a medical makerspace provides nurses and other health care providers with direct access to robust tools and materials, from 3D printers to Velcro, to create new and better devices that improve the way we care for patients. With a MakerHealth™ Space, nurses can take that epiphany they've had at the bedside for how to improve the patient experience, and actually make it into something they can hold in their hand.

Here in Thailand, media platform [ProgressTH has partnered](#) with the Queen Sirikit National Institute of Child Health (QSNICH) to teach hospital staff about the benefits of 3D printing. ProgressTH has worked with doctors, technicians, nurses, and other healthcare professionals at QSNICH to develop prototypes and short-run productions of items requested and co-designed with hospital staff.

This includes a needle disposal system that works with used sterile solution HDPE plastic bottles commonly found in the hospital, child-friendly dermatology tools, a simple but effective bed leveling system, and even a thermoformed hand splint.

While most of these problems have a ready-made solution offered by healthcare suppliers, they are often available at high prices and lack the customization required by QSNICH hospital staff.

The hand splint developed by ProgressTH for QSNICH is not only fully customizable, it costs a fraction of the price (10 times cheaper) and can be produced on demand rather than being bought and stored in bulk.



The arrangement will hopefully lead to QSNICH creating its own in-house 3D printing capabilities with its own designer.

ProgressTH can move on to assisting the next hospital, and because of its growing experience, can still benefit by providing consultation services to hospitals that end up adopting this model.

MakerNurse and ProgressTH prove that helping to improve healthcare while reducing costs for hospitals and the patients they treat can be profitable in both financial and social terms. As 3D printing and other forms of personal manufacturing improve in capabilities, the demand across healthcare and other industries will only grow for designers with experience in 3D printing and represents a significant opportunity in the very near future.

## **2. Improving Mass Production**

Solving solutions on the spot obviously helps healthcare professionals overcome highly specialized problems when treating patients who are inherently unique from one another, but what about challenges in mass production, where everything on the assembly line is identical?

It turns out that the highly customized solutions offered by 3D printing has a place here as well. [A case study](#) shared by opensource 3D printer manufacturer Ultimaker illustrates how even big companies like automaker Volkswagen are using 3D printing to create customized tools, jigs, and fixtures on the factory floor as problems and opportunities to improve efficiency present themselves.



The case study came to the same conclusion designers and hospital staff reached when using 3D printing in the healthcare industry, that both time and money were slashed while solutions were highly customized and responsive to the actual needs of the company. The report explained:

Prior to working with Ultimaker, Volkswagen Autoeuropa relied on external suppliers for its tools, jigs, and fixtures. These third party companies often took several weeks to process the mock-up and manufacture the tools in question. This considerably held up production, adversely affecting Volkswagen Autoeuropa's workflow.

Outsourcing also proved to be expensive, particularly if any design amendments were required. When developing new

manufacturing aids, Volkswagen Autoeuropa often needs to adopt a trial-and-error approach. This was not practical when working with other companies.

But it is not just big companies benefiting from 3D printing when enhancing production.

### **3. Prototyping Before Mass Production**

Smaller companies who depend on manufacturing partners to mass produce their products, often have to go through a complicated process when making changes to existing products or developing new ones.

While many large factories specializing in such partnerships offer prototyping and design services, considering the fact that many of these factories reside overseas creates many practical problems.

Freelance designers or small design houses utilizing 3D printing can more easily meet and work with such clients to get their idea from the drawing board and transformed into a physical prototype, including all the details necessary for a manufacturing partner to then mass produce it.

Many makerspaces around the world make money doing product development for companies big and small, combining opensource electronics and 3D printing to create physical prototypes for testing and eventually for bringing to a manufacturing partner to begin mass production with.

As small companies grow, they often include 3D printing and prototyping in-house, cutting costs and creating a process of product development optimized for their business.

Here lies another practical application of 3D printing and an opportunity for those interested and involved in 3D design and 3D printing.

## 4. Education

3D printing represents several important educational opportunities. The ability to create customized visual representations can help students understand complex concepts just as it helps surgeons at hospitals prepare ahead of a complex operation.

The ability of museums to [3D scan their collections](#) and provide them online means that students with 3D printers can download and literally print out a facsimile either scaled or lifesized from human and natural history they would otherwise need to travel thousands of miles to see or settle for photos of in their textbooks and online.

Plastic facsimiles of historical items can also be safely handled by students, providing a degree of “hands-on” that even a visit to a museum would fall short of providing.



3D printing also turns abstract lessons in art, design, and engineering into practical exercises where final projects can be affordably fabricated in the classroom.

With 3D printing and personal fabrication quickly expanding into and transforming virtually all industries, it will be essential to teach students the basics of 3D design and 3D printing. Design literacy tomorrow will be as essential a skill as computer literacy is today.

Opportunities abound for those with experience doing both to provide workshops and after-school programs to impart these skills on those in their community. Makerspaces the world over supplement their income by providing such workshops. It is yet another example of how social and financial profit intersect. A design-literate community is also one that can easily analyze problems and devise tangible solutions rather than form committees consumed with endless debate.

## **5. Printing Services**

Perhaps the most basic and practical aspect of 3D printing is the fact that you can print out virtually anything. This means that anyone with virtually any idea they would like to fabricate is a potential customer for those providing 3D printing services.

3D printing services include everything up to and including large companies like [Shapeways](#) who provide a wide range of printing services and ship worldwide, but also small local service providers operating out of private design studios or local makerspaces.

As more people learn about 3D printing and seek to see their ideas materialize as physical objects, demand for 3D printing services will grow. Even as people begin to purchase printers and learn 3D printing, there will still be demand for experienced, professional designers and printer operators able to tackle

projects that beginners and intermediate users may not be able to handle.

There is also the fact that cutting-edge 3D printers often are expensive, so those already invested in 3D printing services can reinvest profits into acquiring and using machines that beginners likely wouldn't be able to purchase themselves. Providing large format prints, prints in exotic materials, or prints involving complexity out of reach of normal users will give those involved in 3D printing services an edge well into the future.

Starting a 3D printing service is as easy as having a printer and finding a small client base. Experience you gain by serving a handful of clients in your spare time can lead to a more professional and full-time business. Most makerspaces and freelance designers using 3D printing often offer 3D printing services for added income. Helping out at your local makerspace can not only give you experience in 3D design and printing, but help you learn about the ins and outs of using 3D printing in an entrepreneurial context.

## **Conclusions**

While a lot of the news you'll read regarding 3D printing revolves around breakthroughs in using new materials, impressive pieces of one-off art, toys, and popular movie replicas, it is what you usually don't read about that makes up the bulk of how 3D printers are being used. More than just a novelty, 3D printing is becoming a way for local communities and individuals to undertake manufacturing-based businesses in ways never before possible for average individuals.

A quarter of a century ago, manufacturing was the sole realm of large capital holders able to invest and reinvest in factories and the workforces required to run them. Today, the equivalent of a "factory for one" can sit on your desktop for the same price as a

higher end computer. Just like a personal computer, your personal factory can be used for your own personal projects and hobbies, or it can serve as the basis for your own personal business.

Computers have opened the door to a whole industry of independent entrepreneurs, leveling the playing field in regards to using and profiting from information. 3D printers stand poised and in many ways already are doing the same for physical manufacturing.



## WEALTH

### *5 Blockchain Projects That Will Change The World*



**By Vin Armani**

The blockchain is here. The blockchain is changing the world. The genie can't be put back into the bottle.

There are two fundamentally opposed means whereby man...is impelled to obtain the necessary means for satisfying his desires. These are work and robbery, one's

own labor and the forcible appropriation of the labor of others...I propose...to call one's own labor and the equivalent exchange of one's own labor for the labor of others, the "economic means"...while the unrequited appropriation of the labor of others will be called the "political means." - Franz Oppenheimer, "The State"

"The Market" exists whenever one individual desires something possessed by another individual and is willing to interact in a non-violent manner in order to obtain what he desires. Regardless of the specific tools or customs used to acquire resources via "economic means," this fundamental truth exists.

In order for market activity - the exchange of goods and labor between individuals - to exist there must be both *communication* and *trust* between market participants. If an individual is unable to communicate his willingness to buy or sell a good or service, or if he is unable to communicate his price demands, an economic exchange cannot take place. If the goods themselves cannot be "communicated" (delivered) from seller to buyer, market activity is impossible. If there is a lack of trust between market participants such that one party does not have confidence that the counterparty will not "hold up his end of the deal," market behavior is also stifled.

The global communications revolution enabled by the last 2 decades of Internet adoption is *prima facie* evidence of the tight correlation between an exponential increase in communication between individuals and an exponential increase in market activity. The Internet disrupted markets that had been relatively stable since antiquity (men's tailoring comes immediately to mind). Blockchain technology represents a quantum leap in trust analogous to the paradigm shift in communication represented by the Internet. However, not all blockchains are created equal.

In this article, I will explore five blockchain projects that are set to forever change markets as we know them. While these particular projects may not, in the long run, turn out to be the actual disruptors, the concepts that each represents will surely play itself out fully in the marketplace (perhaps in the form of direct competitors). Someone doing what these projects are doing will change the world.

In choosing which projects to include in this article, I used three metrics. First, each project represents a unique value proposition that sets it alone among other blockchains. Second, each project is not just a tool for reducing friction in the marketplace. They are more than that. Each of my choices enables entirely new ecosystems - market sectors - to arise in its orbit. Third, the industries and institutions that each project will disrupt are powerful and ubiquitous aspects of the global market, such that any disruption would necessarily have a cascading effect that would permeate throughout the world economy.

## LITECOIN



Ludwig Von Mises, in his 1912 masterpiece *The Theory Of Money And Credit* defined “money” as any good in a marketplace that could be “universally employed” as a medium of exchange. Although he scaled his definition back a bit in his 1949 work *Human Action*, stating that money need only be a “commonly used” medium of exchange, his point still stands. Money is that

good which virtually everyone will accept in exchange for any other good.

Throughout history, there have been many forms of money - from precious metals, to shells, to printed pieces of paper and digital transmissions. The first implementation of a true blockchain, Bitcoin, was a wildly successful attempt (by the mysterious Satoshi Nakamoto) to create an entirely new form of money: cryptocurrency. From day one, Bitcoin was a global form of money, not attached to any bank or government. Cryptocurrency represents a multi-megaton disruption of the very foundation of all markets ... money.

Although Bitcoin is still the most well-known cryptocurrency, the network which underlies the protocol has lost market capitalization to newer cryptocurrency variants. Slowing transaction confirmation times and steadily increasing transaction (miner) fees are undermining Bitcoin's chances to become the day-to-day cryptocurrency used by merchants and consumers worldwide. As an example, just before writing this article I sent three transactions worth \$15 USD each to a friend. One transaction was in Bitcoin (BTC), one in Litecoin (LTC), and one in Ether (ETH) (the token of the Ethereum blockchain, which we will discuss later). The BTC transaction took 15 minutes to receive even one confirmation and cost \$4.63 cents in mining fees (adding more than 30% to the overall cost of the transaction). The LTC and ETH transaction both confirmed in under 3 minutes (5 times faster) with fees of 31 cents (2%) and 17 cents (1%) respectively. Basic economics dictates that a tool which is five times slower and costs 15 or 30 times more to use than a virtually identical and equally available tool cannot maintain market share.

Although Ether can be used as a cryptocurrency, its real use is as the token which powers Ethereum smart contracts. Litecoin is a pure cryptocurrency blockchain. In fact, it is a nearly identical

variant of the Bitcoin protocol, with three important modifications. First, there will be 84 million Litecoins produced and no more. This is 4 times more than Bitcoin's cap of 21 million. This makes Litecoin "less scarce" and is one reason why Litecoin is often referred to as "Digital Silver" - Bitcoin is called "Digital Gold." Second, Litecoin blocks are processed 4 times faster (once every 2.5 minutes versus once every 10 minutes for Bitcoin), allowing for speedier transaction confirmations. Third, Litecoin uses a different mining algorithm from Bitcoin. The functional result of this change has been to make it more difficult for the type of industrial mining that is now taking place with Bitcoin. Many of the current issues with Bitcoin are the direct result of the money and power that has accrued in the hands of the top mining companies.

In the current field of competitors, Litecoin has been my predicted champion for many months. The last few weeks have seen the price of LTC nearly double. It seems the market agrees with me.

## LITECOIN

- **Unique Value Proposition** - A cheaper, faster, but equally usable variant of Bitcoin
- **Ecosystem Factor** - Real potential to be THE day-to-day cryptocurrency, the basis of millions of new businesses
- **Disruptive Potential** - Currency

## ETHEREUM



ethereum

Any good currency enables a high degree of trust between market participants. Bitcoin, a cryptocurrency, is a solution to a great many problems inherent with other forms of currency throughout history. However, within the greater financial industry, currency (and the trading thereof) is but one, albeit important, sector. There are myriad financial instruments (i.e. stocks, bonds, title, derivatives, insurance) and markets for those instruments where the demand for high-trust frictionless activity is high. Bitcoin doesn't specifically address these additional markets. It was with these other financial instruments in mind that a young Bitcoin developer named Vitalik Buterin invented the Ethereum Blockchain.

Buterin - only 19 years old when he wrote the Ethereum White Paper in 2013 - had been working on Bitcoin for years and had been attempting to convince other core developers that Bitcoin needed a scripting language. He argued that if there was some means of dynamically generating "contracts" and storing them on the Blockchain, then transactions could be programmed to trigger

any number of useful actions, thus automating and streamlining virtually any financial instrument. This notion became the basis for the Ethereum Smart Contract. One of the most profound applications for smart contract technology is in the realm of escrow:

1. A contract is created on the blockchain. This contract “lives” at a particular, publicly viewable “address.”
2. Funds, in the form of Ether (ETH), are sent to this contract. Those funds are sequestered and are unavailable to any party.
3. At some point (after a period of time or until some external notification) those funds are released to another address that was programmed into the smart contract at the time of its creation.

A certain type of smart contract, called a token, can be exchanged between parties in a manner similar to cryptocurrency. This ability to create and transfer custom tokens has allowed Ethereum to become an ecosystem of custom financial instruments. To date, these instruments have been used for everything from inventory control to fund raising. The ability to raise millions of dollars through the sale of custom-minted Ethereum tokens - through a process known as an Initial Coin Offering (ICO) - is, without a doubt, the Ethereum killer app. It remains to be seen what other applications this blockchain species is capable of, but there is no doubt that it will remain a player in the space for years to come.

## ETHEREUM

- **Unique Value Proposition** - Smart Contracts
- **Ecosystem Factor** - Already the platform for thousands of projects spanning dozens of business sectors, from escrow to virtual reality

- **Disruptive Potential** - Fund Raising, Financial Instruments, Public Records

## SWARM CITY



# swarm.city

Of the many projects built on top of the Ethereum blockchain, one in particular has struck me (since I first heard about it) as a sleeping giant with the potential, short term, to be a daily part of the lives and livelihoods of millions of people.

Swarm City (formerly Arcade City) began as a collaboration between a group of European blockchain developers (headed by avowed anarcho-capitalist Michael Thuy, aka King Flurkel) and a group of “gypsy cab” drivers in Austin, TX trying to make a living after the exit of Uber and Lyft from that city. The idea was to make a decentralized system, built on top of the Ethereum blockchain, that could connect those who offered a service (willing sellers) with those who desired that service (willing buyers) without the need for a central authority like Uber or Lyft. Eventually, the two groups parted ways and the developers continued the project, renamed Swarm City.

What stood out to me from the first time I heard about Swarm City was their unique organizational structure. Unlike most businesses, where founders try to secure a perpetual position for themselves inside the organization, the Swarm City founders had literally “designed themselves out” of any control of the company

from the start. The entire function of the founding development team was to build a system so decentralized that their participation, as executives, was no longer needed, or even possible. Their financial incentives are the same as the incentives of those who purchased Swarm City Tokens (SWT) - the currency within the Swarm City ecosystem - on the open market: the value of the tokens (a significant number are owned by founders) will increase as more people participate in the ecosystem. If the devs build a great platform, they will reap the benefits as holders of currency within that platform.

The project has a small but highly dedicated and ideologically aligned development team that has weathered some unforeseen challenges, such as a well-publicized heist of funds that affected several other projects as well. Yet, through all of those challenges, the price of SWT has remained relatively stable and the team is making steady progress in meeting its development milestones. Their minimum viable product (Boardwalk) functions well. I expect Swarm City will be ready to debut its full toolset in 18 months or less.

Swarm City has the potential to change the labor market forever. With the rise of the “Gig” (Uber, Lyft) and “Sharing” (Airbnb) economy, entire new stores of human and social capital are being unleashed. Swarm City represents an exponential magnifier of that value.

## SWARM CITY

- **Unique Value Proposition** - Global, decentralized marketplace for goods and services
- **Ecosystem Factor** - Hashtag system allows third parties to create their own “marketplaces”
- **Disruptive Potential** - Uber, AirBnB, sharing economy, gig economy

## STEEM



Public blockchains are “immutable” records of activity. This means that records, once written into the blockchain and confirmed, cannot be altered (or removed) by anyone. For this reason, blockchains are often called “censorship resistant.” In no field is censorship resistance in higher demand than in the world of publishing.

Since the beginning of communication, those who “spoke truth to power” have had their voices silenced. A few hundred years ago, societies began enshrining the right to free speech and a free press into law. Censorship, however, is rarely stopped by law. The struggle against censorship has always been a technological struggle.

Steem is a blockchain specifically built to store written work. Because it uses a distributed ledger, once the work is on the blockchain it is publicly available and immutable (censorship resistant).

To showcase the capability of their blockchain, its creators, Ned Scott and Dan Larimer, created [Steemit.com](https://steemit.com). Steemit is a blogging platform (similar to Reddit) built on top of the Steem blockchain.

The Steem blockchain, in addition to storing content, also has two cryptocurrency tokens, STEEM and Steem Dollars, which are used on the Steemit platform and can also be traded on the open market like other cryptocurrencies. I have even had people purchase copies of my new book *Self Ownership* using STEEM.

Users of Steemit.com are rewarded in STEEM and Steem Dollars for various behaviors on the site, such as posting and “upvoting” content. Individual pieces of content can generate hundreds (or thousands) of dollars for their authors. Even commenters earn STEEM when their comments are upvoted by the community (imagine making your living as a professional troll!). But Steemit is just the first and best known use for the Steem blockchain.

Because the blockchain is open and permissionless, anyone can build applications which leverage the network ... for free. A single Steem address gets a user access to any site or application built on top of the Steem database. From blogging, to social media, to mainstream journalism and publishing, Steem provides a backbone for an entirely new universe of content creation.

## STEEM

- **Unique Value Proposition** - Global, decentralized, censorship-resistant, open content storage and delivery platform
- **Ecosystem Factor** - Application developers can freely leverage the Steem blockchain. Content creators can create revenue streams outside of the current paradigm
- **Disruptive Potential** - Blog and news sites, social networks, broadcast publishing



# Filecoin

The Interplanetary File System (IPFS) is not a blockchain, although it does utilize some of the types of cryptography often used in blockchains. IPFS, as described by its creator Juan Benet is “a distributed file system that seeks to connect all computing devices with the same system of files.”

IPFS allows anyone to store any file within a global, distributed, uncensorable “cloud,” accessible by anyone, anywhere ... for free! It may sound too good to be true, but it isn't. IPFS is up, and working. I am currently using it to host the audio and eBook versions of my new book. The system can easily deliver HD video at speeds which allow you to watch movies like you would on Netflix, or stream music like from Spotify or Soundcloud. All decentralized and totally free to use. You can try it for yourself by following [an easy tutorial I posted to YouTube](#).

IPFS operates by seamlessly connecting a global network of “nodes” (computers running the IPFS software). It operates on a principle similar to the notorious BitTorrent filesharing protocol, but with some additional anonymity features that make IPFS much more resistance to censorship. I think it will become “the new Internet.” In order to reach that lofty goal, however, many more people (operating as nodes) are going to have to make LOTS of storage and TONS of bandwidth available to the network. How can people be incentivized to turn themselves into nodes? Enter Filecoin.

Filecoin is a cryptocurrency blockchain that acts as an incentive for individuals and companies to participate as IPFS nodes. All blockchains have nodes. These are the network of machines that individually store a complete copy of the blockchain. Collectively, the nodes contribute system resources (generally processor power) to the overall function of the network. The nodes which contribute resources to the network (in the hopes of receiving a reward in the form of cryptocurrency) are called miners.

On the Bitcoin blockchain, miners use processor power to attempt to solve a very difficult “math problem” that increases in difficulty the more processor power is added to the network. Miners on the Ethereum network are additionally rewarded for contributing their processor power to executing smart contracts. The Filecoin blockchain, instead of primarily rewarding miners based on their processing contribution, rewards its miners relative to the amount of hard drive space they make available to the network. Filecoin miners will potentially have rooms stacked floor to ceiling with large hard drives, all attached to a mining computer. Such miners will be rewarded with Filecoin cryptocurrency which can then be traded on the open market.

The Filecoin blockchain is not yet publicly accessible, but if fundraising for the project is any indication (so far the project has raised a quarter of a BILLION [ with a “B”] dollars) this will be one of the few projects in the space that can truly live up to its hype. This is a big one. A must watch.

## IPFS / FILECOIN

**Unique Value Proposition** - Global, decentralized, censorship-resistant, content delivery mesh network

**Ecosystem Factor** - Has the potential for an entirely “new Internet” to be built around its protocols

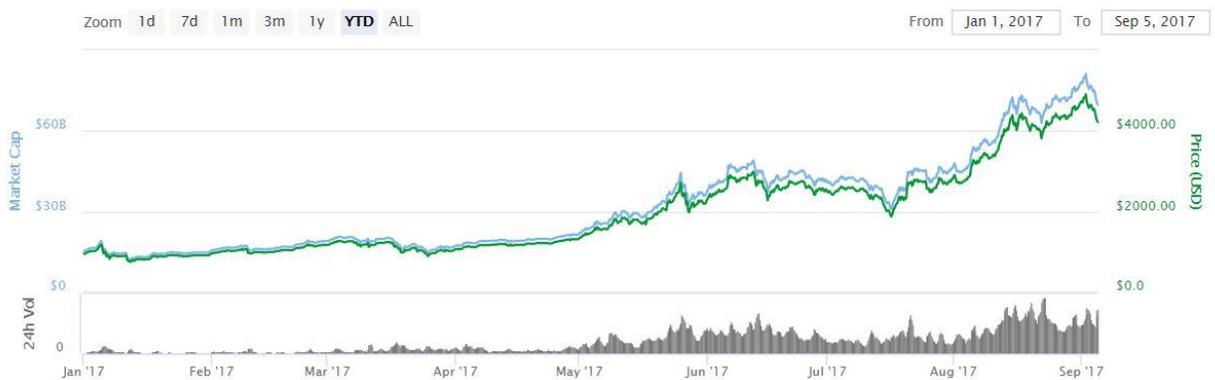
**Disruptive Potential** - Hosting companies, Content Delivery Networks, potentially domain name registrars and DNS (via IPNS)

## **Conclusion**

When taken as a collection, it is clear that the above projects, or at least the concepts they represent, fully implemented, stand to disrupt the global economy in a complete and unpredictable manner. At the moment, these projects are all in functional but nascent stages. Now is the time to familiarize and involve yourself with these projects. A new paradigm will be upon us in very short order.



## BITCOIN & SILVER REPORTS



August turned out to be a breakout month for cryptocurrencies across the board. With the success of the hard fork in Bitcoin, money came pouring back in, sending the price from about \$2700 at the start of August, to just over \$4900 a couple of days ago. Currently (evening of 9-4-17) the price has pulled back to about \$4200. Volatility remains extremely high here, as the drop from \$4900 to \$4200 happened in just 2 days. In the past we've had multiple drops in the 30-50% range, so it's entirely possible and expected that we get a sizeable pullback at some point. The long-term picture still remains intact though. Demand and awareness are still steadily growing around the world as people realize the power in a decentralized financial system.

There has been some progress with regards to Bitcoin Cash wallets. BCH (or BCC depending on the exchange), is a second version of Bitcoin that you'll receive provided you held your Bitcoin in a personal wallet and not on an exchange. BTC.com has dedicated Bitcoin Cash wallets now, and they are run by a trusted and vetted CEO named Jihan Wu, one of the leading proponents of Bitcoin Cash. Jaxx will have a dedicated Bitcoin Cash wallet up soon according to them, while Coinbase expects to support it in 2018. If you held your BTC on Jaxx at the time of the split, as we suggested, it would be prudent to wait for the BCH wallet from Jaxx to come online. While there is a way to access your BCH in Jaxx and move it to a wallet at BTC.com, it's not a user-friendly process, and it could put your existing Bitcoin at risk if you don't know what you're doing. Bitcoin Cash is currently valued at just over \$500 per coin, so it's a very nice gain coming for everyone who was holding onto Bitcoin at the time of the fork.

Looking at the overall cryptocurrency market, the combined market cap went from just over \$100 billion at the start of August, to \$177 billion at the start of September, so a massive 77% increase in value last month. The total cap has pulled back sharply to about \$145 billion in the past couple of days though.

Going forward, expect volatility to continue. There are dozens of cryptocurrency hedge funds coming into play here, and they could take this \$145 billion market cap up to the \$800 billion range very easily. As these funds start acquiring assets, massive amounts of capital will need to be deployed into these coins, and given the already inflated volatility, we could be in for some really extreme price moves.

If you don't own any Bitcoin, we suggest using [Coinbase](#) to take your first position.

## Silver Update



Silver had a nice breakout month here. The positive price action we saw in late July continued all throughout August, and just like that, we're within 60 cents of the year's high. The price climbed from \$16.36 to about \$18 where it sits today. With this move people are suddenly interested in gold and silver again, as gold is very close to taking out its year-to-date high as well.

As the media hypes up the North Korea threat, the US is hitting yet another debt ceiling, talks of a bubble in the stock market start to come up, and as Trump's promised tax reform starts to be doubted, people are realizing that stock prices have a lot of optimistic outcomes priced into them. The Dow climbing from 18k to 22k was due almost entirely to Trump's promises to roll back

taxes massively on corporations. Given the lack of accomplishment, infighting, and overall complete inability to deliver on any campaign promises, the chances of tax reform seem to be dwindling. As money managers start to hedge for this failure, demand for precious metals will continue to grow.

If the highs of the year are taken out, we'd be looking at \$20 as the next resistance point for silver. If you want an easy way to profit from the price of silver, the exchange-traded fund SLV is available to buy from any online broker. If you'd rather own physical coins, as we suggest, you can find great prices from a trusted supplier at [Money Metals Exchange](#).

For anyone who doesn't own silver, now is still a great time to pick some up. Silver is one of the most underpriced assets as the dollar declines in value. As the flight to safety continues, we'll see the price of silver climb rapidly.



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