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Sent: Tuesday, September 14, 2021 10:52 AM
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Subject: Some thoughts on Crypto today

I'm not doing formal mailings on a regular basis, but I did have some thoughts on the crypto space and since we've discussed crypto before figured you might be interested in them. As always I'm not a financial advisor, you need to DYOR (do your own research).

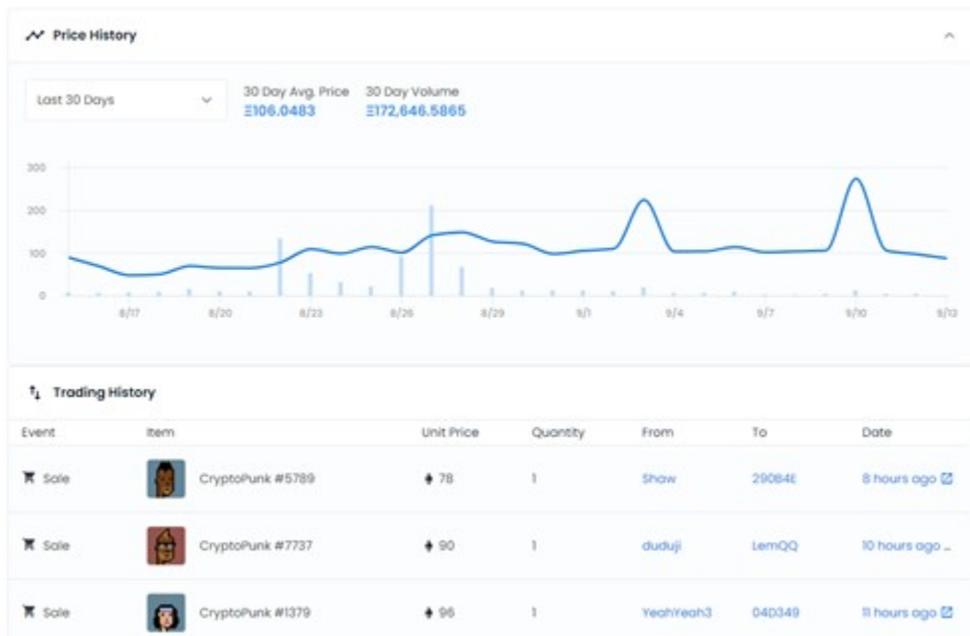
First, yesterday Walmart Announced a Major Partnership With Litecoin (LTC). The press release went out and Litecoin went up 30%:



But then shortly after, the news reported that the [press release was a fake](#) and Litecoin went right back to where it was.

Here's why I think this matters to you and me. Because Walmart and all the other big retailers as well as almost all of the Fortune 500 companies ARE working on ways to leverage cryptocurrencies. And investors including both individuals and corporations continue to look for ways to invest with it too. At some point – I suspect soon, a press release just like the one above will come out and it will not be a fake. And the crypto involved will jump 30% (or more), and then again when it is confirmed, not recanted. At that point, investors will start thinking then what I'm thinking now – This might be my last chance to buy in at this price and start piling in driving the price up substantially. I expect we will see new all time highs by year's end. My prediction from July was Bitcoin at \$85,000 or more at year's end. I still think that is a likely scenario – though with crypto variability no one really knows.

Next, NFTs continue to be a very hot topic and some are selling for crazy valuations. 78 ETH (over \$250,000) was paid for a cryptopunk NFT last night. You get to 'own' the NFT, but seems to me to be a lot of money for bragging rights.



I continue to think that NFTs have great potential in certain use cases, but haven't seen many practical implementations of them yet. I've seen some usage for in game objects, but there is so much more that could be done.

Finally, many people are focused on comparing crypto prices and market caps and which one is going to dominate going forward. Is Litecoin (LTC) much better than Bitcoin (BTC)? Is Pirate chain (ARRR) more private than Monero (XMR)? These questions matter and will impact crypto prices, but I think it's also important for folks to realize that the biggest value in the technology is not the currency / payment system, it's the new applications that leverage the ability to run on a distributed ledger (like block chain). I've been looking at a couple early stage projects using the Hedera (HBAR) technology. You may want to take a look at book publishing platforms [Inara](#) and the secure voting platform [Attica](#). More and more companies are adding value by using distributed ledger technology. We are still very early in the cycle.

The bottom line is you are still not too late to get in early on crypto. Don't invest more than you can afford to lose, but **get started**. I strongly believe that now is the time to learn about crypto. If you don't own any, you should buy some, save it in a wallet, send it and receive it so you learn how it works. If you already have some, now is a good time to expand your range and go a bit deeper in understanding and using crypto. Consider buying different coins, experiment with DeFi (staking, lending, borrowing) buy an alt coin, even mint an NFT.

If you have crypto questions feel free to email me or call me, I like to help. If you or anyone you know is interested in more assistance with any aspect of crypto I'm also available to consult – just reach out.

Thanks,

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