

Why RToken collateral plugins are so important for the future of DeFi & the Real World?

To begin,... **TEST VERSION**

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TOPICS:

1. STABLECOINS (AND OTHER THINGS) ARE HAVING ISSUES. WHAT CAN BE PUT OUT THERE THAT WILL HELP THE INDUSTRY LEARN FROM ALL THE NEW/OLD ISSUES, GET A LOT OF EYEBALLS, ESTABLISH RESERVE AS INTELLIGENT AND TRUSTWORTHY, AND CLEARLY DIFFERENTIATE FROM THOSE FAILURE CASES? THIS CONTENT SHOULD CONTAIN INVENTIVE RESEARCH AND ANALYSIS THAT IS FINDING NEW THINGS, NOT JUST REGURGITATING WHAT'S ALREADY OUT THERE.

2. WHY ARE RTOKEN COLLATERAL PLUGINS IMPORTANT MONEY LEGOS AND WHAT ARE THE POSSIBILITIES WITH DEFI AND REAL WORLD ASSETS (RWA) LIKE TOKENIZED GOLD, REAL ESTATE OR OTHER COMMODITIES? HOW MIGHT THIS EMPOWER MORE SAFE RESERVE CURRENCIES? WHAT RWA TOKENIZATION IS EMERGING NOW THAT COULD BE USED IN RTOKENS IN THE NEXT 24 MONTHS? WHAT MIGHT THE WORLD LOOK LIKE LATER IN THE DECADE? IN TWO DECADES?

3. WHY WOULD/SHOULD AN ENTREPRENEUR OR INSTITUTION BUILD AND DEPLOY AN RTOKEN? LAYOUT AT LEAST 4 GOALS POSSIBLY INCLUDING ONE OF THE FOLLOWING OR PROPOSE YOUR OWN: 1) STABLECOIN CENSORSHIP RESISTANCE THROUGH ATOKEN AND CTOKEN WRAPPERS (2) REVENUE SHARING FROM COLLATERAL YIELD AND/OR LP TOKEN TRADING FEES (3) GETTING INSURANCE ON STABLECOINS OR A (4) STRATEGIC WEDGE FOR A BROADER ECOSYSTEM SUCH AS A BANK E.G. USDT FOR BITFINEX, USDC FOR CIRCLE, A DEFI STACK E.G. \$GHO FOR AAVE, \$ALUSD FOR ALCHEMIX, A METAVERSE OR REWARDS PROGRAM E.G. ROBLOX OR STARBUCKS. BE SURE TO PROVIDE EXAMPLES OF HOW THE GOAL MIGHT PLAYOUT POSITIVELY, WITH FAIR ACKNOWLEDGMENT OF ANY RISKS FOR STAKEHOLDERS.

4. WHAT WOULD A CAPITAL GAINS YIELD RTOKEN LOOK LIKE? NORMALLY WITH STAKING YOU RECEIVE SMALL AMOUNTS OF THE TOKEN ON A REGULAR BASIS. BUT IN RESERVE STAKING YOU DON'T RECEIVE ANY NEW STRSR, INSTEAD THE VALUE INCREASES OVER TIME. SO FROM A TAX PERSPECTIVE THERE'S NO INCOME, JUST CAPITAL GAINS WHEN YOU REDEEM THE RSR. HOW MIGHT THIS BE USEFUL TO INDIVIDUALS, CRYPTO FUNDS AND FINANCIAL MANAGERS? WHAT ARE THE POTENTIAL POSITIVE OUTCOMES AND THE RISKS?

5. THERE ARE OFTEN CRITIQUES IN HOW ORACLES ARE USED WITH STABLECOINS, POINTS OF CENTRALIZATION, AND OTHER WEAKNESSES. HOW DO ORACLE USES COMPARE BETWEEN RTOKENS, DAI, FRAX AND LUSD, WHAT ARE CURRENT RISKS, AND WHAT MIGHT BE THE FUTURE PATH FOR ORACLE DE-RISKING FOR STABLECOINS? ARE THERE EMERGING INNOVATIONS ON THIS FRONT?

6. SOME STABLECOINS EMPHASIZE BLACK SWAN AND ANTI-BANK RUN PROTECTION IN THEIR DESIGNS. HOW DO RTOKENS, DAI, FRAX AND LUSD COMPARE AND CONTRAST IN THIS REGARD? ALSO INCLUDE UST TERRA FOR COMPARISON. FOR EXAMPLE THE SECTION ON FRAX MAY DISCUSS THEIR POL AND LEVERAGING CURVE POOLS, THE SECTION ON RESERVE SHOULD DISCUSS YOUR UNDERSTANDING OF RESERVE'S BACKUP COLLATERAL, INSURANCE AND DEFAULT PERIODS.

7. CREATE A FUN OR HEARTFELT OR METAPHOR DRIVEN OR FUTURE DRIVEN STORY ON ANY ASPECT OF HOW RTOKEN STAKING, REVENUE, INSURANCE, BASKETS AND MONETARY UNITS, AND PROTOCOL OPERATIONS WORK TOGETHER. FOR EXAMPLE WHAT IF YOU TOLD THE STORY OF RESERVE PROTOCOL THROUGH THE LENS OF A FARMERS MARKET? OR HOW IS MAKING A HOT-DOG SIMILAR TO MAKING A SAFE STABLECOIN? OR WHY MIGHT THE METAVERSE PREFER AN ON-CHAIN STABLE MONEY BANKING SYSTEM AS OPPOSED TO VOLATILE TOKENS OR USING TRADFI BANKING?

8. COULD THE DEMAND FOR UNIQUELY PROGRAMMABLE STABLECOINS COME TO MIMIC THAT OF WEBSITES OR APPS? WHEN THE WORLD WIDE WEB LAUNCHED, BUILDING WEBSITES COST MANY THOUSANDS OF DOLLARS - NOW THERE ARE BILLIONS OF WEBSITES AND NO CODING EXPERTISE IS REQUIRED. IN THE EARLIEST DAYS OF THE APP STORE, PEOPLE WERE MIFFED AT THE SUGGESTION OF HAVING TO DOWNLOAD AN APP. EVERYTHING CHANGED WITH INSTAGRAM, AND TODAY THERE ARE OVER 2 MILLION APPS IN THE APP STORE. WITH A SELF-SERVICE (PERMISSIONLESS) PLATFORM TO BUILD, DEPLOY AND GOVERN STABLECOINS, COUPLED WITH PROGRAMMABLE MONEY, WHAT MIGHT THE FUTURE OF STABLECOINS LOOK LIKE? HOW MIGHT THIS FUTURE CONTRAST TO TODAY'S EARLY UNDERSTANDING OF STABLECOINS? WOULD A LONG TAIL OF STABLECOINS BE GOOD OR BAD, WHY OR WHY NOT?

9. CERTAIN ECONOMISTS AGREE THAT THE FIAT DOLLAR IS SUPERIOR TO THE GOLD STANDARD DOLLAR AS IT ALLOWS FOR THE (NEEDED) EXPANSION OF THE MONEY SUPPLY IN DIRE ECONOMIC TIMES. WE ARGUE THAT ASSET-BACKED CURRENCIES ARE SUPERIOR TO FIAT CURRENCIES AS THEY DO NOT ALLOW FOR INFLATION AND EVENTUALLY HAVE THE ABILITY TO MAINTAIN ONE'S PURCHASING POWER ACROSS CENTURIES. PERFORM RESEARCH AND CREATE CONTENT ON THE BENEFITS AND DRAWBACKS OF ASSET-BACKED CURRENCIES VERSUS FIAT CURRENCIES.

10. IN THE DECENTRALIZED GOVERNANCE PROBLEM, WE ARGUE THAT CURRENT FORMS OF DECENTRALIZED GOVERNANCE ARE FLAWED AND UNSUSTAINABLE FOR A GROWING CRYPTO ECONOMY. WHILE WE'VE DONE QUITE A LOT OF RESEARCH AND WORK TOWARDS BETTER GOVERNANCE SYSTEMS, WE HAVEN'T HIT THE NAIL ON THE HEAD JUST YET. PERFORM RESEARCH AND CREATE CONTENT ON WAYS TO IMPROVE DECENTRALIZED GOVERNANCE SYSTEMS, POTENTIALLY INCLUDING YOUR NEWLY CREATED GOVERNANCE MODEL.