

## YAM DAO: Small Street Applied Principles aka DAO Worker Manual

### YAM DAO LLC

#### *Mission:*

*Creating a Wyoming DAO LLC community of voters and consumers who take control of consumer spending by algorithmically managing digital currency and money transmitter services. Primarily utilizing a 60-Day debt instrument protocol for instant liquidity within a 30% fractional-reserve fiat structure.*

Embedded within this protocol is a network marketing schema involving 30-member support teams. Ultimately producing the first renewable **private cooperative currency (PCC)** based upon planned digital “hard fork” parameters centered on New Year’s, 2031. Celebrating the spirit of Mariupol, Ukraine.

**PCC** is structured as a collateral asset held by YAM DAO Treasury (BIS 2.0). This Treasury foundation enables a debt-free consumer marketplace of leveraged assets managed by the collective. YAM DAO borrowing or lending maintains a required minimum of 70/30 ratio of digital/fiat currency reserves.

YAM DAO banding involves network marketing schema within 30-member support teams becoming advocates for social change. **Small Street Applied (SSA)** principles become a method for understanding how *money is made from the movement of money*. Consumer spending is moving money, so YAM DAO members learn firsthand how it works.

Trading algorithms and blockchain technologies have certainly simplified how to track and exploit human interactions or exchanges. *Turning a 60-day debt instrument into a derivative by adding a 3.5% discount rate provides for instant liquidity* or a DAO member “dollar” called “**YAM**” (Your Assets Move).

**YAM** is the profit or yield from trading algorithms and blockchain technologies embedded within the **YAM DAO**. Stored value moving from fiat currency to US Treasuries to USDC stablecoin to derivative to consumer spending is accomplished within a single-cycle community. Sharing new world concepts of money and economies by smartphones.

**YAM DAO** is an *algorithmically* conducted Wyoming DAO LLC. The primary purpose of the algorithm is to manage the “thread of the spread” between Bitcoin Satoshi and Vietnamese Dong (VND). Bridging social and financial environments with unifying “thread of the spread” dynamics held by a community of consumers focused on funding social change or movement. DAO members securing an equity position within the marketplace of exchanging lower-valued cryptocurrency (Satoshi) and fiat (VND) currencies.

College blockchain clubs or enthusiasts become the centerpiece of development. Exploring solutions to funding a world with “*Rainy Day Funds*” (RDF) available for everyone. Capturing consumer spending for human relief. Trading on the human value exchanged.

Are you a blockchain club or enthusiast? ([Download YAM DAO whitepaper](#)).

Chosen college blockchain club will operate and manage the **YAM DAO** Discord, Telegram, SnapChat and social media channels. A \$17k grant is also provided to begin this challenge. All rights, responsibilities, and liabilities are shared by all **YAM DAO** members.

## **YAM DAO Dozen- 12 Main Objectives**

### **Objective 1:**

Demonstrate how money works in a consumer economy by actively contributing \$1 a month to a buyer's club

### **Objective 2:**

Acquire capital at a 10% cost through contributions (7%) and processing (3%) incentives

### **Objective 3:**

Fix patronage (equity) contributions at \$30 monthly (\$360 annually)

### **Objective 4:**

Initiate asset-based borrowing to create consumer capital. Maintaining a 30% fractional-reserve fiat system while *algorithmically* managing 70% of digital trading assets (consumer spending) portfolio

### **Objective 5:**

Optimize benefits from spread between Bitcoin Satoshi's and Vietnamese Dong values

### **Objective 6:**

Provide instant liquidity within a 60-day debt instrument through offering a 3.5% discount rate

### **Objective 7:**

Allocate marketplace profits on a 50% individual; 40% group; 10% enterprise ratio

### **Objective 8:**

Encapsulate Patron 30-member support groups into network marketing schema

### **Objective 9:**

Enact organization and governance through Holacracy One Constitution

### **Objective 10:**

Community engagement developed through marketplace and licensing opportunities

### **Objective 11:**

Dissolution of all YAM DAO funding secured through U.S Treasuries portfolio maturity at 12/31/2030

### **Objective 12:**

"Rinse & Repeat" by enabling "renewable" 10-year US Treasuries securities platform resolution

## Macro-economy in Micro-terms

### **Purpose:**

*The YAM DAO Constitution hereby declares that it is the purpose of this section to provide for the establishment of international banking and financial corporations operating under YAM DAO supervision with powers sufficiently broad to enable them to compete effectively with similar foreign-owned institutions in the United States ...*

<https://www.federalreserve.gov/aboutthefed/section25a.htm#:~:text=The%20Congress%20hereby%20declares%20that,institutions%20in%20the%20United%20States>

Creating international demand for YAM as a currency can be accomplished by operating under the same principles as current financial organizations. Competing in a global economy is made easier when value is stored and distributed within a closed network of participants. Capital formation and off-balance sheet financing become commonplace within our asset-based marketplace of debt instruments.

Understanding that our “debt” is someone else’s “asset”, and that “time” is the primary factor in money moving is a “simply complex” concept to think about really. Both are facts. A “store of value” (money) and “value moving at a specific time” (currency) can be shown or demonstrated a great deal easier than explained. Hence, Small Street Applied (SSA) principles will be at work (storing value), at all times (moving), within our YAM DAO LLC. Wall Street finance finally meets Small Street “consumer” engagement. Bringing to the world of finance a dynamic turn of fortunes in our shared economy.

So, I am going to more fully explain this *manual* for producing our Operating Agreement (OA) of YAM DAO LLC (YAM DAO) based in Wyoming. This OA manual specifies to the state of Wyoming how the YAM DAO is going to work as a business model. Rights, responsibilities, liabilities, and governance issues for cooperative members are outlined within this pending OA document.

Capital formation involves a Patron ratified constitution necessary for scaling operations. Demonstrated are how Edge Corporations or FRB-FRA (Federal Reserve Board-Federal Reserve Act) Section 25a banks operate within a network to keep our economies moving. YAM DAO Patron experiences firsthand the benefits of **Shared Decentralized Rights (SDR)** cooperative participation rewards.

Overall, what is placed before you to read, and practice, is that of creating a **private cooperative currency**. A currency designed and operated by our chosen college blockchain club. Consumers becoming YAM’ers by accepting and spending YAM as a currency similar to that of Venmo or CashApp. Thereby establishing a single platform for sharing YAM’ers resources on a global basis, a.k.a. “Cookie Jar E-kidnomics”.

Before I go further, I do want to state that I am not a genius, brilliant, nothing of that kind I assure you. I am given a perspective of life or reality that is different from most people. I am a true “oddball” who has “followed his heart” and been led by purpose Purpose-driven people are not easy to live with because our “hearts and minds” go to places outside the family and on to our world-at-large. Living with someone who “wants to change the world” isn’t easy. It is exhausting, I’m sure.

I was blessed however by a woman who showed me how to become a “good husband and father” as my first priority before “making money”. She stated, “all the money in the world isn’t going to make you a good father, you don’t get a do-over as a parent”. So, I abandoned my dreams of wealth to enjoy an amazing family life.

I was known as “Coach” to some of our local youth from recreational sports. Amy, my wife, was made for the provider role for the family. Momma Bear was the centerpiece. I was an involved parent, working part-time, while chasing my dreams. The stories I could tell everyone on these “chasing” adventures are hilarious, 100% “deer-in-headlights” syndrome when people hear my dreams. Hey, take it from me, money is hard to explain.

There is a bit of irony in the fact that most people will openly state the importance of money in making lifetime decisions and purchases. Money issues alone have destroyed families and friendships. Yet, few of us truly take time to understand how money really works in our complex financial system. Time for us to change this line of thinking. Consumer Capitalists are born and raised with Small Street Applied principles. Empowering our next generation of youth with the financial tools required for change.

Let’s get started. I am “Coach Tom”, or just “Coach”. Formal last name, Bigg, Mr. Bigg sounds too alarming. I prefer each of us as having the title “coach” associated with each of us. I believe honestly that we can learn something from everyone. Even if it is how not to act in a given situation. In this instance, I want to “coach” you on how to act as a newborn “consumer capitalist”.

I have developed something I call “Cookie Jar E-kidnomics” as a way to explain a hybrid system of finance involving the Bank for International Settlements (BIS) and FRB Section 25a bank business models. Basically, the idea is that of putting all our “cookies” in the same jar and having the pleasure of “sharing cookies” from around the world. YAM DAO members gain access to the “Cookie Jar” or Member Treasury (BIS 2.0) at any time. This entire process can be captured by integrating platforms that exist today. E-kidnomics lessons are practiced through d’apps and apps.

I am targeting our youth, primarily high school and college blockchain clubs or kids. They are our future generations of technology leaders. They will determine the fate of our planet and economies. They are born into a world of possibilities, only to live in a world of realities. Some good, some bad.

As parents and teachers, we should strive to better prepare our youth for a future of finance built on “consumer spending” rather than “corporate politics”. Our “free enterprise” system began in 1776 when we declared ourselves a nation of merchants and farmers rather than royal subjects of kings and queens. Today, we have an opportunity to have our children “break free” from a system of debt that directs wealth to a select few individuals or corporations. Collateralized Debt Obligations (CDO) now takes on new meaning as consumer spending.

Creating a liquidity pool of collateral assets or “currency basket” opens for all YAM DAO citizens to explore. Utilizing a 60-day debt instrument as the primary source of funds. Knowing fully that many people live “paycheck-to-paycheck” and waiting 60-days to obtain cash is a burden. Answering this dilemma with issuing a 3.5% discount for instant liquidity. Called “Rainy Day Funds, (RDF)” for when life happens to you and you need a Patron support system for “cash”.

#### Patron Total System Design (PTSD)

Initially there will be 8500 Leaders and 42,500 Consumers in our inaugural campaign team called, “Founders” or Patron supporters. Therefore, 51,000 individuals create and ratify a YAM DAO Constitution based upon a management and governance system named Holacracy. It is the brainchild of Brian Robertson, the creator.

Following will be a layout of YAM DAO Dozen (12) objectives ratified in our YAM DAO Constitution. These principles are aptly named “Small Street Applied, (SSA)” principles or mandates. Each objective will be discussed for better understanding.

### **Objective 1:**

#### **Demonstrate that by actively contributing \$1 a month to a buyer’s club, you can discover how money really works in a consumer economy**

Motivation to “spend” and “receive” money has always been more art than science. Social technologies have changed this mindset some, but getting humans to act/react has always been a challenge. So, providing “incentives” to act or spend has always been a part of our consumer mentality. From sales, discounts, rebates, bonuses, and cashback incentives we find ways to make money move within our own private interests. **YAM means “Your Assets Move” in a principled way to bring you benefits.**

Patron YAM’ers agree to accept patronage rewards for shopping in a members-only marketplace. The marketplace has a single product or service price, \$30. Each item purchased returns a 7% rebate (\$2.10) as well as an additional \$5 rebate per item. Consumer rewards program requires an annual \$1 monthly (\$12) annual subscription.

*So, our first objective is to offer an incentive to shop in our YAM DAO marketplace of collateralized (60-day) debt obligations (CDO’s) built by Small Street Applied purchases. Purchases made from the individual willingness to send and receive the private cooperative currency (PCC) issued by the DAO Member Treasury (BIS 2.0) as YAM. (Simply stated as “create currency” acceptance job #1)*

### **Objective 2:**

#### **Capital acquisition cost of 10% for contributions (7%) and processing (3%) incentives**

The best way to demonstrate how a fractional-reserve system works is to acquire capital by returning 10% of every deposit as patron benefits. The remaining 90% of the deposits can then be used “in good faith” for great lending services to consumers. Gathering interests so to speak.

YAM offers the same opportunities. Every dollar spent or deposited receives or earns a 7% rebate. Those sending and receiving YAM earn 3% in processing bonuses. This provides the Member Treasury (BIS 2.0) with 90% of the remaining capital to manage. This applies to every dollar spent or earned in YAM..07

These capital resources will be leveraged by the purchase of 70% USDC-stablecoin by issued by Circle through Kraken or similar exchanges. Option to switch between stablecoins with discretion and YAM DAO full acceptance.

*So, our second objective is to provide incentives for deposits or promote consumer spending in our YAM DAO marketplace of currency exchanges. Leveraging 90% of the deposits to create collateral assets. Maintaining a minimum of 20% fiat currency reserves in US Treasuries holdings. (Job #2 create demand for PCC called YAM)*

### **Objective 3:**

#### **Fix patronage (equity) contributions at \$30 monthly (\$360 annually)**

Gaining popular support for a change so drastic in the hearts and minds of consumers is daunting. Making it “fair and affordable” comes at a price of \$30 monthly subscription. This provides for \$2.10 in purchase and \$5 in membership rebates. A maximum of \$85.20 is returned annually on September 1<sup>st</sup> for YAM DAO Patronage. All other sources of YAM development are Member Treasury responsibilities.

“Your Voice. Your Choice.” is a campaign designed to change the financial marketplace. Creating “consumer capitalists” by capturing consumer spending. This spirit of YAM as a private cooperative currency takes hold. YAM DAO dollar is issued by a registered digital currency and money transmitter service. This currency operates a smartphone or “Cookie Jar” economy in a “peer-to-peer” enterprise network managed by YAM DAO consumer algorithms.

Nothing is hidden. Voting and paying taxes are citizen responsibilities. Rewards are recorded and reported. There is 100% transparency in all membership rights and responsibilities. This is an open-source platform for development. No hidden agendas expected due to Patron nature of membership.

*Our third objective establishes our Patron stakeholder rights and responsibilities at a fixed (\$30 monthly) contribution. All distributions of Patron benefits are provided on a one share/one-vote cooperative principle. Consumers without voting rights maintain a monthly \$1 contribution.*

### **Objective 4:**

#### **Initiate asset-based borrowing to create “consumer” capital. Maintaining a 30% fractional-reserve fiat system while *algorithmically* managing 70% of digital trading assets (consumer spending) portfolio**

A simple concept of putting more money in the bank than you borrow sets the stage for creating collateral assets. Therefore, the more loans you take, the more assets you have. At any time, you can liquidate the loan and have your reserves (30%) returned.

Structuring a fiat system of reserves within a digital marketplace of trading 60-day debt instruments or derivatives become our core Member Treasury (BIS 2.0) function. Stored value moving at a specific time to satisfy an obligation is PCC (private cooperative currency).

Incentivizing participation (10%) as well as securing US Treasuries portfolio reserves (20%) allows for the purchase of USDC or similar stablecoin. This conversion to digital asset allows for our freedom to move between crypto and fiat currencies seamlessly. Additionally, no longer are we required to hold fiat currencies in reserve, rather trade the “values” of a currency rather than the currency itself.

A global “currency basket” is formed by simply linking exchange values to the local currency of the producer or resource. Trading global currencies thereby becomes merely an exercise in tracking product and service deliveries inside a private network of consumers. Tracking consumer spending down to 1/200<sup>th</sup> of a penny by staking YAM to the value of Vietnamese Dong (VND).

*The fourth objective is capital formation and off-balance sheet financing taken down to the level of the consumer. Consumer spending can be captured, stored, traded, and redeemed within our YAM DAO.*

## **Objective 5:**

### **Optimize benefits from spread between Bitcoin Satoshi's and Vietnamese Dong values**

Building a relationship between digital and fiat currencies is as easy as taking the smallest fraction of Bitcoin Satoshi's (.00000001) and that of one of the smallest valued fiat currencies, Vietnamese Dong (VND) and developing an exchange. This correlation allows for consumer exchanges to occur within a six decimal place environment (.000001).

Ultimately, we can simply focus on consumer demand for VND "value" rather than VND "currency" as a means for trading opportunities. Every exchange regardless of the country of origin is correlated to VND value. Bretton Woods Agreement (1944) designated USD as our "world currency". YAM DAO operating agreement allows YAM to become our next generation currency as well.

*Our fifth objective provides for a seamless transition in and out of fiat/crypto exchanges. Values are correlated in a manner that optimizes yields and returns from consumer spending.*

## **Objective 6:**

### **Provide instant liquidity within a 60-day debt instrument through offering a 3.5% discount rate**

Transitioning from cash to derivatives for making consumer purchases seems too complicated for most people to understand. However, the key factor in accumulating wealth is the ability for values to move at a specific period of time. Augmenting this approach is undertaking a 60-day debt instrument as a means for securing funding.

Since every purchase or contribution is immediately placed inside our US Treasuries portfolio, collateral assets become the product of our consumer spending. Replacing or redeeming collateral value requires a timeframe of 60-days. Life circumstances often necessitates a need for cash faster than a 60-day period. Therefore, a 3.5% discount is offered for instant liquidity.

"Rainy Day Funds, (RDF)" are instituted by the purchase of the 60-day debt instrument for 96.5% of the face value. The consumer receives 96.5% immediately. The investor receives 100% of face value in 60-days. This allows the investor to earn 21% annually (6 times x 3.5%) purchasing secured debt instruments.

*Our sixth objective is meant to allow for instant cash conversion from YAM to fiat currency. This meets the need for consumers to have and spend "cash" rather than structured debt instruments, if desired.*

## **Objective 7:**

### **Allocate marketplace profits on a 50% individual; 40% group; 10% enterprise ratio**

Bringing money back into the hands of the consumer without corporate influence is handled efficiently. YAM is the profit or yield from the exchange of goods and services between members. If no exchange takes place, no value (YAM) is created. Money is not made from the movement of money, rather it is earned from the exchange of human values instead.

YAM DAO allocates exchange profits on a 50% individual; 40% group; 10% enterprise ratio. Initially, this process is shown by the purchase of a YAM DAO Patron membership at \$30 monthly. In this instance,

the cost of providing the membership platform is \$10 monthly. The US Treasuries reserve is \$9 monthly. \$1 monthly is used to service the 60-day debt instrument function. \$10 monthly is the actual “profit” being allocated.

The \$10 profit is allocated by \$5 going back to the Patron. \$4 is allocated to the 30-member support group each member belongs. \$1 is commissions to the Patron’s sponsoring (5) leaders. Half (\$.50) of the commissions go to the individual specifically sponsoring the Patron. \$.40 goes into the (5) “group” leader fund. \$.10 is allocated to the Member Treasury (BIS 2.0).

Those consumers who have yet to become Patrons will allocate their group 40% group allocation to the merchant group providing the membership. Consumers will receive the \$5 monthly rebate.

*The seventh objective is to allocate profits from consumer spending into the hands of members rather than corporations. Providing benefits to both consumers and Patrons.*

### **Objective 8:**

#### **Encapsulate Patron 30-member support groups into network marketing schema**

Likely the most difficult hurdle to cross is that of placing a network marketing schema into the YAM DAO structure. However, insight into how a cycling of members to the top of the network pyramid changes perceptions on network marketing. Everyone getting an equal time at the top of the network structure helps dissipate ill feelings on past network marketing experiences.

This is a “5-Up/5-Down” networking system. Patron membership (\$30) provides for a \$10 profit to be allocated monthly. Every Patron member has (1) sponsoring individual, (4) co-leaders, and (5) consumers in their 30-member support groups. Each Patron is a participant in (2) 30-member groups. One as a consumer or buyer. The second as a leader or seller in their own 30-member group. So, Patrons belong to a 30-member buying and 30-member selling group.

Buying as a Patron pays 10% seller commissions (\$1) to their sponsors. 40% (\$4) group allocation remains within the Patron 30-member selling group. 50% (\$5) allocation to the individual Patron. Since every Patron has (1) sponsor and (5) consumers, patrons pay 10% commissions (\$1) for all purchases, while receiving 10% commissions (\$1) from being the sponsor for their (5) consumers.

Those (5) consumers are also sponsors that have (4) co-leaders and (5) consumers as well. This 5-Up/5-Down structure remains in place throughout membership. “Rotating to the top” of the pyramid is algorithmic in nature.

The 10% commissions provide for a 4% group allocation. There are 5 co-leaders each with (5) consumers for a total of (25) consumers and (5) leaders in each 30-member support group. Every month (25) consumers each contribute \$.40 (40% of the \$1 membership commissions) for a total of \$10 monthly.

Every fifth (5<sup>th</sup>) month co-leaders rotate receiving this \$10 group leadership allocation. Utilizing Patron membership alone to provide \$2.50 (\$.50 x 5 consumers) per month in YAM. Additionally, \$10 every fifth (5<sup>th</sup>) month as a group incentive.



*The eighth objective is designed to demonstrate the power of network marketing in an encapsulated system of rewards. Promoting individual and group interests with an ongoing source for group generated benefits allocated fairly among participants.*

## **Objective 9:**

### **Enact organization and governance through Holacracy One Constitution**

A huge task is undertaken when attempting to manage a YAM DAO and Member Treasury (BIS 2.0) in a startup environment. “Bear Markets” and inflation have economies scrambling for safe investments. Startups drop to the end of the line in funding. Add to this the complexity of integrating fiat and crypto currencies into a private financial marketplace and some heads may spin. Luckily, it is easier than it sounds.

“Do the Math’ is the response on how we accomplish this feat as YAM DAO organization. So, algorithms will be the fuel for our success or failure as a DAO. Once the math, or algorithm, is complete we must implement the process of creating “Consumer Capitalists”. We need a Rule Book or constitution to operate this enterprise efficiently and fiscally.

Holacracy Constitution is the framework for development. It is a task-oriented system of management that involves a “work without bosses” mindset with employees. It is much easier to implement this structure within a high school or college environment because the concept for money and work environments have yet to firmly form. So, YAM DAO Foundation is a college blockchain club.

“Tensions” are a term easy to comprehend as “the difference between how things are, and how they could be”. It is a core concept in Holacracy. So, we as a group set out to resolve the “tensions” that exist between how things are and could be... in a completely organized fashion.

<https://www.holacracy.org/constitution/5>

*Our ninth objective is to formalize the structure of the organization. Starting from this working constitution, there will be 51,000 individuals tasked with ratifying a document that will serve as the Operating Agreement (OA) for the Wyoming YAM DAO LLC. These individuals will be selected by the college blockchain club responsible for platform development.*

## **Objective 10:**

### **Community engagement developed through marketplace and licensing opportunities**

Consumer spending requires basically three functions to fully engage marketplace activities. First is that of securing products and services available for delivery. Sell something. Second is that of a payment gateway. Some way to exchange money or a store of value. Finally, one of the most important functions of our marketplace involves the allocation of profits.

The Member Treasury (BIS 2.0) becomes an integral part of the entire marketplace process. After all, the focus is on creating a private cooperative currency (PCC) or spending money. Embedding this process within a algorithmically managed private organization is one of our main objectives.

So, our focus will be on creating capital, or spending money, in a secure and fast-paced environment of trading or exchanges. Initially, only products and services that carry a purchase price of \$30, profit of \$10, and ensuring \$9 fiat reserve will be considered. This will limit the items offered in our marketplace.

However, this will provide a fixed allocation in which to operate YAM DAO fully. In essence, 30-member support groups will become Amazon merchants. Selecting products and services to be offered to registered consumers.

Logos and designs are available for placement on products and services for a \$.10 per impression licensing fee. This fee is added at checkout. Undertaking this approach allows for the Member Treasury (2.0) to generate revenues without the burdens of sourcing actual products and services. Freely allowing merchandising opportunities to our 30-member support groups. The only item offered directly from the Member Treasury (BIS 2.0) is Patron and consumer membership, and licensing fees.

This merchant platform provides an excellent example of Wall Street and NASDAQ dynamics. Offer and regulate a stock or bond value into a marketplace that allows market forces to determine the exact exchange values on an ongoing basis. Rather than stocks and bonds, we place goods and services as a means of providing trading profits. Merchant entry into the marketplace remains our college blockchain club responsibility.

*Our tenth objective is that of providing the structure and foundation for merchant exchanges. Consumer spending becomes a matter of converting cash into currency by moving values through an algorithm that produces patronage issued and distributed to YAM DAO members.*

### **Objective 11:**

#### **Dissolution of all YAM DAO funding secured through U.S Treasuries portfolio maturity at 12/31/2030**

It is important that “legacy” or fiat money remain the core or central value for monetary exchanges. Digital currencies do not utilize a fractional-reserve system. It is this fractional-reserve system that secures leveraged movement of values. However, this legacy system of banking has proved to be one that serves very few individuals in terms of sharing wealth.

Providing every participant an opportunity to share in a global economy can be accomplished by the Small Street Applied principles outlined in this manual. Utilizing 10-year US Treasuries securities as reserves, and implementing the designed “hard fork” principles of digital currencies we can effectively create a Wall Street system of finance that provides 10-year investment vehicles centered around consumer spending not stocks and bonds. Investing in consumers, not corporations.

YAM DAO LLC dissolution or resolution involves liquidating all assets held by the organization. Allocating proceeds in a cooperative model based on participation. There will be no existing YAM values on New Year’s Day, 2031. YAM DAO proceeds distributions are taxed individually.

Incentives to “rinse and repeat” the capital formation process of Small Street Applied principles in 10-year cycles is established. This 10-year cycle rewards active participation in the YAM DAO marketplace. Legacy (fiat) funds that remain outside the YAM DAO can accumulate generation after generation. YAM however is based on 10-year cycles of economic development before “cashing out”.

*Our eleventh objective is best described as a movement to reward economic participation in 10-year increments. Centered on consumer spending creating collateral assets in an algorithmically managed Wyoming DAO LLC as a digital currency and money transmitter service.*

## **Objective 12:**

### **“Rinse & Repeat” by enabling “renewable” 10-year US Treasuries securities platform resolution**

Foremost in building an ongoing system of “Cookie Jar E-Kidnomics” is the ability for high school and college youth to develop a currency that supports the social and political issues important to the next generation. Gone will be the incentives to maintain a legacy system that supports corporations as the center of our “free enterprise” system. Consumers now become the centerpiece of economic progress.

“Rinse & Repeat” exemplifies a new standard in innovation. “What have you done for me lately?” becomes a true measure of human values. The HODL (hold on for dear life) mindset of financial security carries a fixed lifespan. Ten years becomes the new paradigm for investing in our “free enterprise” of consumers not corporations. YAM demand for prosperity is nurtured.

Confidently stating that capital markets of Wall Street and commodities will take a “backseat” to consumer demand for goods and services. Algorithmically managing or controlling capital markets in an open-source community of blockchain enthusiasts is a reality. Collateral assets and derivatives, formally traded by corporations, now become as easy to spend as cash for consumers.

*Our final, or twelfth, objective is to assure future generations an ability to revise and adjust how money works for our youth the ongoing next ten years. Designed and created within an evolutionary process of capturing, storing, trading, and redeeming the human values of exchanging goods and services.*

These are the founding objectives or principles that are to be established within our YAM DAO LLC Operating Agreement. The specifics of operations will be detailed in algorithmically-based network of capital formation and consumer spending formulas. Our chosen college blockchain club will begin design and implementation guidelines shortly.