PDF composed from contributions by Kevin Wood

The first verse of the Rudyard KIPLING POEM - It's used as a prompt to ask questions of people with practice you can also use it for sales. I have watched Sean Brehm use it over and over.

I keep six honest serving-men
(They taught me all I knew);
Their names are What and Why and When
And How and Where and Who.
I send them over land and sea,
I send them east and west;
But after they have worked for me,
I give them all a rest.

WEB 3.0 in Layman's terms from Kevin Wood - @RalphMalph_01

A) https://t.me/c/1381211916/43159

OK why is WEB 3.0 a plus for CBEX?

- Web 1.0: read
- Web 2.0: read / write / share
- Web 3.0: read / write / own

How do blockchain networks work?

Let's say you run a business selling vintage soccer shirts on Instagram. If their servers failed for any reason, you would lose your primary revenue channel.

But imagine if Instagram was decentralized on a blockchain network? Everybody would have a piece of it, so to take it down, you would have to take down everybody's phone, which is nearly impossible.

So who would manage Instagram if there were no central power running it? Well, imagine if Instagram issued a governing cryptocurrency. Anyone holding these tokens would have a say in any changes made to the platform.

The theory is that if you have a monetary stake in something, you have less incentive to ruin it. Now apply that principle to everything: Google, Uber, YouTube, and imagine what's possible.

That's what you call a decentralized autonomous organization (DAO).

A) https://t.me/c/1381211916/43160

What is the biggest blockage to WEB 3.0 at this point of the internet?

WEB 3.0 has multinational and international concerns who are primarily concerned with maintaining their monopoly over service such as web engine, social media platforms, services like banking and payment gateways and even booking services or just the manner that people choose to publish on the internet.

WHO WILL CONTROL WEB 3.0. ?

Anyone who has ownership through a web token offering.

So why isn't web 3. 0. the current operating standard?

With growth in the cryptocurrency market the biggest obstacle to WEB 3. 0. is the cost of operating the internet and the associated financial, payment gateways.

GAS (transaction) processing times for cryptocurrency are typically 10-15 minutes – Can we imagine lining up at the bank to transact for 10-15 minutes? Not only would we waste time so would banks. And then imagine the fees ……….

Our Blockchain technology through CrowdPoint's development of compaction technology and proprietary software infrastructure will assist the blockchain to run on comparable system to current or better banking standards.

Coupled with DE- FI (De Centralized Finance) will allow for businesses to operate without the constraints of a traditional bank infrastructure controlling their capital.

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Future opportunities on internet WEB 3.0.
(well just one for this example)

As we know in current internet and web infrastructure, if your a musician you need to either use a record distributor. Or a music streaming service.

Lets say that _ Naddab is a musician. He plays a pretty mean set in the club and sometimes even mixes his own backing tracks too. Everyone who goes to the club on the weekend, like to buy Naddab's music, but the record companies/streaming services don't leave much profit for Naddab.

With WEB 3.0. Naddab can choose to create his own music store and sell direct to customers from the internet WITHOUT having to use a streaming service or record distributor. This along with better profits therefore mean that Naddab can own his own label. So now Naddab now can not only make music, he can sell it direct to his fans, and he retains all ownership of his intellectual profit as well as making decent profits……..

Pretty cool HUH ?

The same opportunities will be available for all kinds of services in this manner, the list is as vast as the imagination.

IT even opens up opportunities for individuals to form co-operatives, Conglomeration of like businesses and more importantly gives a fair and equitable trading environment to more small businesses.

A) https://t.me/c/1381211916/43164

RE: Ok, I read it twice but could not recite My biggest concern is the enemies if DeFi. What is your take on it? Thank you for the very important question. I first use this example of the "CrowdPoint eco system" as the best example that comes to mind. WE have customers that will be rewarded with tokens from our "ECO-system". This will enable them to earn an income/investment through CBEX without having to even operate a business. Let's look to CINDY as an example. CINDY loves to shop and spends all of her income with our online shopping marketplace. She earns a decent amount of TOKENs for her hard work and

therefore has ownership and operating contribution of our "eco system". CINDY decides that she would like to earn an income on her token's - she can use them as collateral to fund products through the company. CINDY can also choose to sell them to our Clearing house and make money on the current market trading value. She might even make enough to allow it to be used as a loan by MBANQ - So DE- FI will initially have some resistance, but as more and more people use our ecosystem more and more banks will become less of an option to mainstream offerings

A) https://t.me/c/1381211916/43167

WEB 3. 0. and METAVERSE

The word "metaverse" is a portmanteau of the prefix "meta" (meaning beyond) and "universe";

Facebook, in an effort to retain some form of presence on the emerging WEB 3.0 infrastructure, has rebranded itself with the branding of "META". AS the portmanteau (blending of words), then makes it look like them defining their social media platform as universe and thus, it will more than likely be touted as "the Metaverse".

Although not yet clearly defined or understood the Facebook move is an interesting marketing project that will almost certainly try and disrupt the WEB 3.0 corporation efforts to maintain the original theory of allow people ownership, to prevent them from interfering with the internet, through hacking and activities of criminal origin.

STABLECOINS

The emergence of a definition of coins that are UNBACKED by Collateralized securities Versus those that are backed by collateralized by security has seen the notion of coins that are not collaterally backed as ALGORITHMI Coins'. It therefore is becoming a general standard of recognition that Collateralized coin's a defined in the manner of Crypto-collateralized coins.

Algorithmic COIN = Non Collateralized COIN

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De-centralized Finance in the corporate world with WEB 3.0 will explode the existing business model out of the water.

Currently commerce and business are held to ransom by the BIG data Analytic companies. In 2021 57% of internet traffic was due to Big Data analytic companies like Google, Facebook, Social media platforms and other large multinational media companies, like newspapers and media conglomerations.

With a corporate companies database located in these BIG data databases, hackers have easy access to the data of competitors and an easy method to control companies through ransoms and denial of service attacks.

Web 3 allows smaller businesses to build control through acquisition of "Tokens of value" in the platforms that they choose to use to promote their products. This kind of control will ensure that customer/supplier databases remain secure and within control of the business who own's it. This coupled with blockchain

technology will go a step further to a company ensuring that their client, supplier, or even private wholesale partners remain secure.

The biggest asset to any company is their customers and NEXT their offering, whether it is a product or service. In our capacity in introducing commerce to the blockchain will provide a "peace of mind service" along with an unwritten guarantee that business that choose to transact with us will remain secure from ransoms and denial of service attacks!

Blockchain creates a new level of security for business, through protection of any investment and capital outlay in both the advertising and manufacturing sphere of their business. Partnerships carefully crafted and nurtured in this format will ensure longevity of all commerce and may even lead to expanded agreements and awarding of larger product offerings as well as increased opportunity for expansion and business growth requiring less "mainstream banking reliance on finances".

A). https://t.me/c/1381211916/43170

I hope that "my offerings" help to describe some of the blockchain /WEB 3 in layman's terms for you. Feel free to comment and ask questions or start a discussion about this. The more we ALL talk the more familiar we will become with all of this (through repetition). I try and add a couple of posts' a night and I'll try and keep them simple and light. (I was on a roll this afternoon sorry - went overboard).

Question:
The theory is that if you have a monetary stake in something, you have less incentive to ruin it. These are great real-world definitions Kevin. Thank you. My follow up question to your explanation of how the decentralized network stays safe is what would prevent several high-net-worth entities acting as individuals to infiltrate the network via buying of Tokens, and then taking bad actions?
Reply:
Hello Anne, yes that's precisely the theory. People like the DAO companies like Facebook Google and the like will already have their stake in the offerings through the "value offering tokens" and therefore if people chose not to invest may see the demise of companies and individuals of that caliber. So, I would pose the question, "remembering the Blockchain Training Alliance modules" we know that information is no longer stored in centralized locations. Blockchain has multiple layers to it, and then peer to peer changes security and, then security within security in the form of cryptography hashtags. To answer your question- although high net individuals could have the resources to infiltrate, and possible control networks and infrastructure, the layers of peer-to-peer protocols would make it almost impossible to track and therefore circumvent the cryptography of the blockchain and therefore retain the immutability. To do so would require "quantum supercomputers", and not just one, but many working in tandem to do so. I suggest that the organizations would be smarter to embrace the technology and buy-in to controlling the tokens and profits from them as a much more viable value-added option.

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WEB 3.0 and Social Media

Blockchain technology is not new. But did you know that there are blockchain social media sites. These sites originally started life as "blogging sites".

They evolved into social media sites that reward people on content posted and a voting system of "upvoting their content" the higher the upvote the more people earn tokens of blockchain value. Most of these social media sites have small cryptocurrency exchanges. The catch is there are only limited opportunities to use the earning's AND the earnings usually can only be used on limited sites or blockchains. The majority of social media sites on blockchain based platforms do not require users to

own cryptocurrency. CRWDWORLD will not have a requirement of user to own cryptocurrency. Users on CRWDWORLD will accrue crypto coins as they purchase through our marketplaces.

Graphics on the different iterations of WEB series.

WEB1.0

WEB 1.0 Had primarily a capture of mostly images and pages, with the pages generally grouped on a site. Depending upon the information published on the page they took some time to be retrieved on the internet, and then load on your LOCAL machine, one page at a time (usually as a whole page) Pages were a standard size.

WEB 2.0

WEB 2.0 allowed for more manipulation of pages and therefore interactivity. Pages were able to have hyperlinks (links that could take you to other source of information or pages on the web) Pages could be manipulated to fit better size frames and coupled with detection codes and software could auto size and adjust, to suit the device. This became a great tool which can be seen in operation in real life, just look at a web pages on a desktop or notebook web browser, to see the same page running on a tablet or mobile web browser….

WEB 3.0 will have the ability's to use blockchain technology to load interactive pages faster. Imagine having a web page that is like a jigsaw puzzle that has already formed. WEB 3.0 as it loads a page can allow all of the pieces to be sent as separate pieces of data and knows how they assemble to reform the page and data contained on the page, This coupled with greater digitization and communication operating on a peer 2 peer protocol, increases bandwidth of the internet as well as speed of the internet.
Higher speed technology hardware now on smartphones , tablets, notebooks, and desktop computers will mean a faster web experience.

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Understanding Carbon Credits by Carbon Blanc Bank

GREEN BANKING
If you are concerned about the health of the planet we have a bank for you. This bank is focused on providing renewable energy and carbon credit banking services for global green initiatives. Consumers now can put the 'green' in energy generation. Our Carbon Blanc bank embraces the social and environmental benefits of a Megawatt hour of clean energy. Our renewable energy credits are a mirror image of a carbon tax: Rather than putting a negative value on carbon emissions, our Bank helps to put a positive value on clean technology and energy generation.

A) https://t.me/c/1381211916/41410

We inhale oxygen, not carbon. This type of incentive simply rewards the companies that choose to create systems that help verifiably reduce carbon.

This reduced carbon is a marker of healthy atmospheres. This is why verified regenerative agriculture and Ranching have "taking carbon from the air and storing it into the ground" as a part of their framework. Healthy soil and grass actually help to take carbon from the atmosphere and store it into the ground. Where it does very well for the soil itself to decompose and grow again. So, in this case. No one is taxing anyone for the air they breathe, or the carbon they produce. This is actually just a positive reinforcement tool to incentivize those who choose to reduce carbon output.

Short Document Synopsis

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Higher speed technology hardware now on smartphones, tablets, notebooks, and desktop computers will mean a faster web experience.

So who has been to CRWD.WORLD and what do you think are you impressed with the early evolution of "our Social media " offering.........?

Question:

I know we're in our 1.0 version and it's absolutely amazing!! but what I really would love is that we would be able to create a new and completely different type of platform, not imitating Facebook... ☺ We need to get rid of it in all senses, also as a point of reference to start.

Reply:

Thank you, Laura, I think it will evolve into a different platform as more and more new projects come on board.............If you remember SEAN has this vision from the very start even before we were all on board. I know that SEAN will always have surprises hidden away from us....... think they chose to start - JUST DO IT seems to be SEAN's motto........ With this I think it's a start like a blank canvas and will become a masterpiece.