

Help Wanted

WRITERS, WEB DEVELOPERS, CRYPTO ENGINEER



WHAT DO THEY KNOW? TEACH EM ABOUT CAPITALISM?

Underground Capitalist Group

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THE UNDERGROUND

Tiny White Church Coin

We have learned about fractional reserve lending and the creation of money. Then we discussed the gold standard. We recognized that an unstable money supply causes inflation is a tax preventing us from creating wealth. The barter system was trade without using money. Money was invested to



keep track of what we owe the community and what the community owes us. When America separated itself from the Gold Standard and began printing too much money the result was a money system with a failing foundation. To shore up the foundation we are proposing the Tiny White Church Coin.

Tiny White Church Coin

0% Loan to the Church

What is the Tiny White Church Coin? It's a utility crypto coin with a stable value. Stable coins are not new, many have tried it by backing their coin with US dollars or gold. Backing with US dollars leaves us with the same foundation problem. Backing with gold requires the manager to acquire, sell, store, and insure the metal. Management costs cannot be offset by income because gold does not create income. We are proposing the TWC Coin be backed by the value of land owned by the church.

The TWC Coin is not an Investment. You will not make money buying or trading the coin. Why not, isn't making money the point? In this case, not losing money is the point. In this case, creating a money system with a stable foundation is the point. The TWC Coin is a utility coin because it fails the Howey Test.

The Howey Test comes from a 1946 Supreme Court ruling in the SEC v. W.J. Howey Co. Under the Howey Test, a transaction is considered to be a security if it meets the following four criteria:

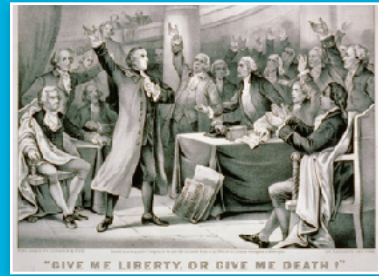
- Money is invested.
- There is an expectation the investor will earn a profit.
- The investment is in a common enterprise.
- Profits are generated via the efforts of others.

The TWC Coin fails the Howey test because, as an investor you will not earn interest and should not have any expectation of an increase in the value of the coin. There is no common enterprise - You have no ownership in any business or asset. It's just land owned by a church. The land allows the church to hold real value so that they can pay out funds for the coin in the future. You should not expect the value of the payments in the future to be more valuable than the funds deposited in the beginning. In fact you should expect a slight loss in the value of the coin because some of the funds deposited will be held as cash to pay for immediate financial needs. The church may generate profits from activities on the land but those profits are not reported or distributed to depositors. Profits from activities on the land will go to the benefit of the church and its mission.

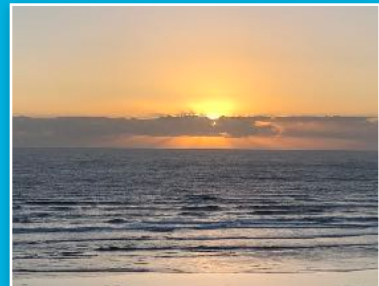
Since the TWC Coin fails the Howey test, the TWC coin is not a security and is not subject to regulations of the SEC.

Here are some nuts and bolts on how we expect the

First Principles



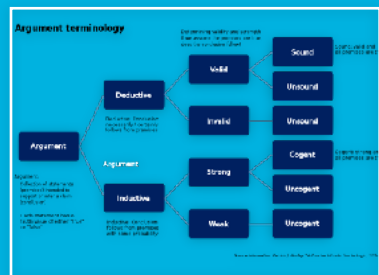
Courage



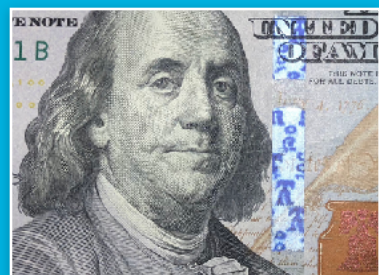
Faith in God



Knowledge



Critical Thought



Create Wealth

coin to work: We will create our own crypto currency and assign it a fixed value, say \$10.00/coin. We have already created a prototype token using the Solana network. Send us your Solana address and we will send you a free sample. We chose the Solana network because transactions happen quickly and only cost a few cents. It's cheaper than Visa/MasterCard.

Your deposits will be used to purchase real estate except for 20% to be held as cash to cover immediate financial needs. A list of real estate holdings, mortgage balances and a total of outstanding coins will be published so you can assess the book value of a coin.

Mortgages: Tiny White Church will hold two types of mortgages on the properties: Private Mortgages and Bank Mortgages. Private mortgages are loans made to the church at 4% annual fixed interest fixed rate. Our members can earn 4% fixed rate on these mortgages and get paid monthly up to 1% of the value of the mortgage or let the interest accrue. Bank Mortgages will be used if/when it is required to make a fleeting purchase or to cover unusually large requests to convert Tiny White Church Coins into US dollar Fiat Currency.

We built the prototype on the Solana network as a token so you can trade the token with anyone who has a Solana wallet. If you wanted to tip your hostess with crypto you just send them a token and they can set up an account on our website and redeem it for \$10.00 or whatever the current price is at the time.

There are several types of real estate we are considering. 1. Land holdings with Recreational Use, 2. Land Holdings with Agricultural Use, 3. Business Use properties, 4. Residential rental property and, 5. Property donations made to the Church.

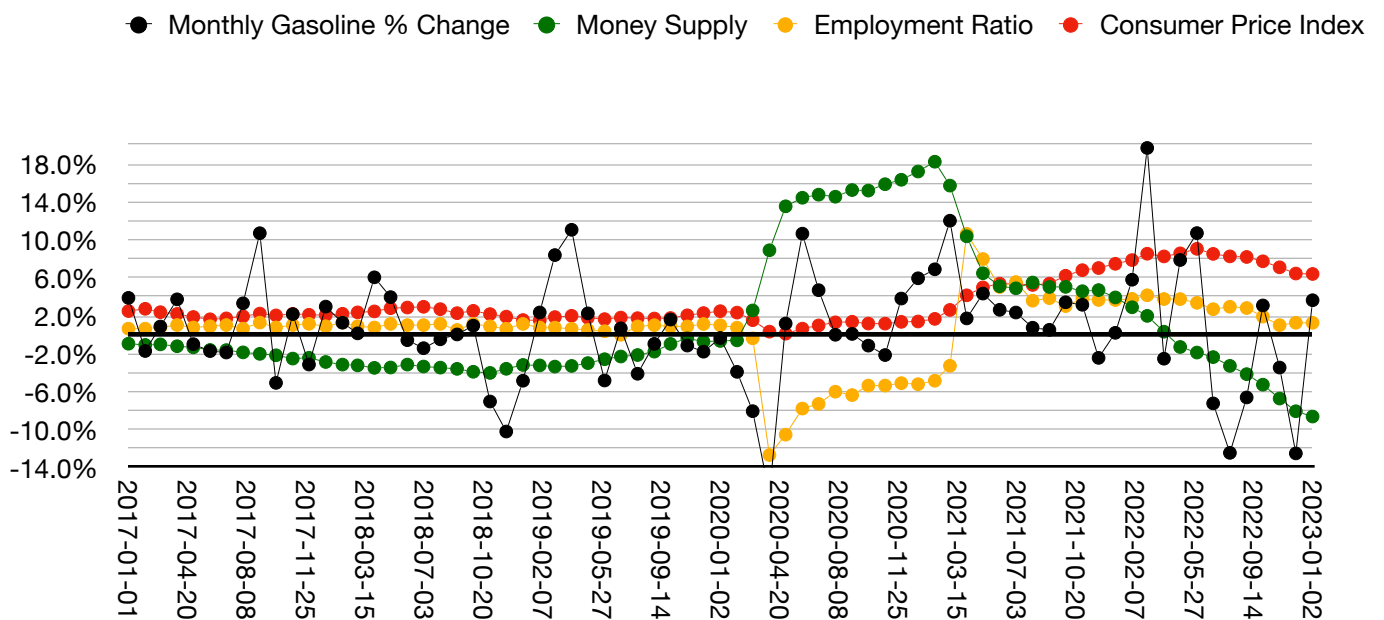
Implementation: To start using the Tiny White Church Coin, create an account with Underground Capitalist. Your account will have four holdings: US dollar fiat currency, Underground Capitalist pooled investment, Tiny White Church Token Account, and a Private 4% Mortgage. Fund your account with US dollars. Once your check clears, you can move funds between the four holdings.

As a side note: We can create special use Solana crypto tokens for your business. For example, you could use tokens for store credit saving you the credit card fee. Call us today to discuss what we can do for you.

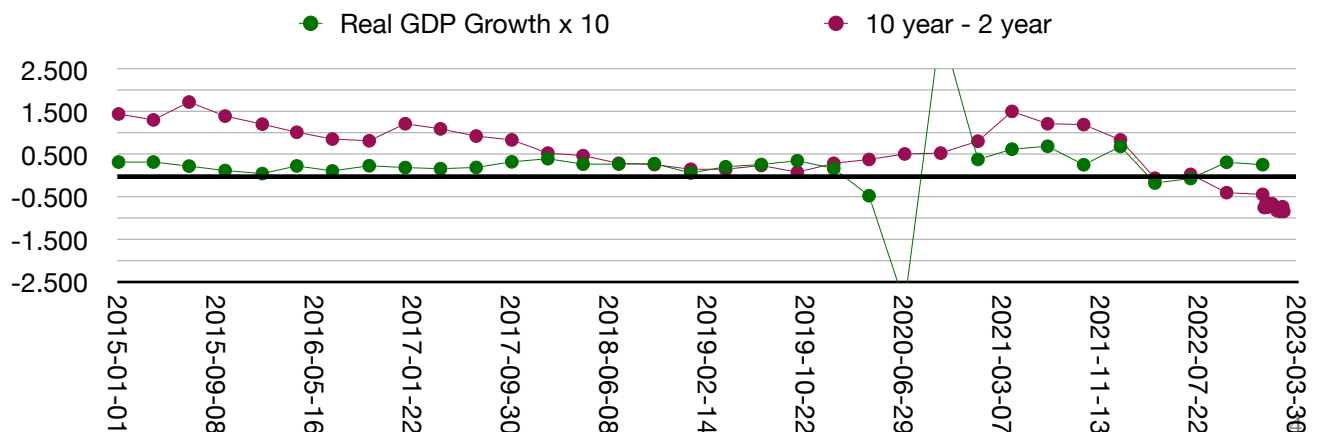
Help Wanted: Crypto Currency Developer and Web site developer

Economic Dashboard

The most recent CPI report was higher than expected. Expect the FED to keep raising rates until the people feel the economic pain. Wrong way to run a railroad in my opinion. The Money supply continues to drop by a higher



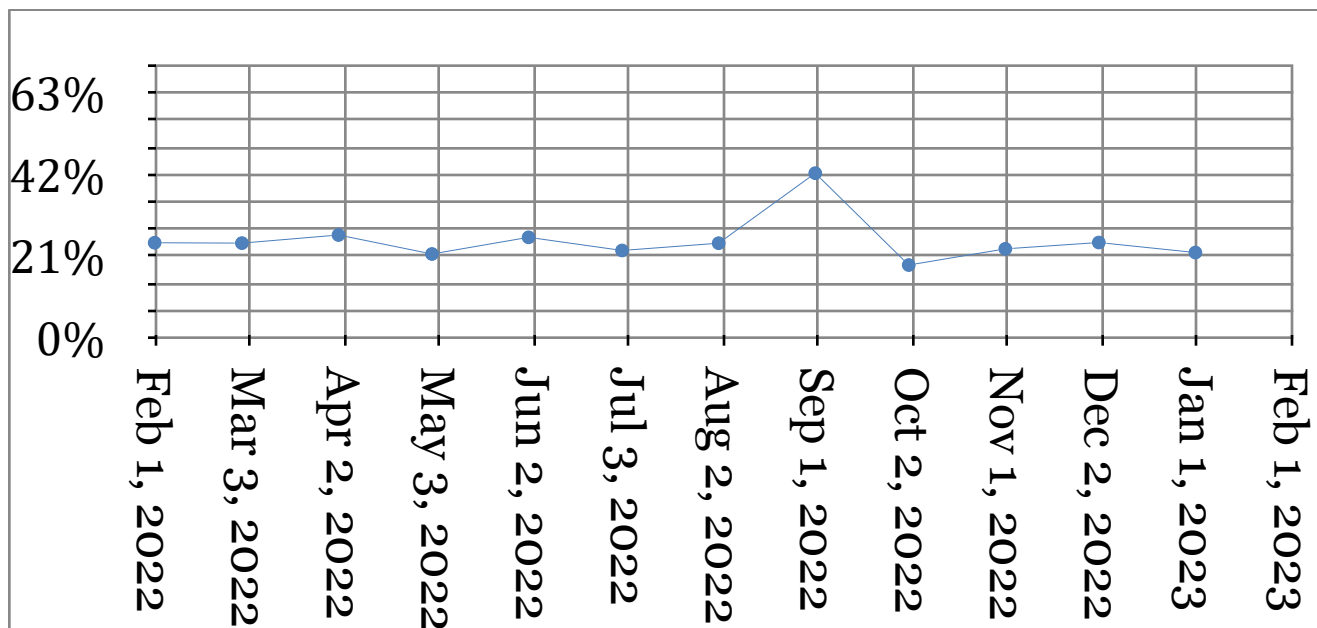
percentage every month. Eventually loans will become scarce and the credit crunch will begin. The FED believes, when that happens, they will be able to inject liquidity into the banks and cause a soft landing. They may be overestimating the effect of their elevator on the pitch of the aircraft - listen for



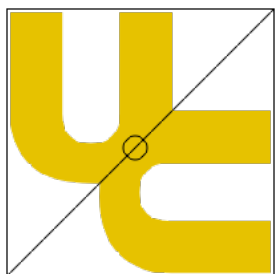
the stall warning horn. The stall warning horn will be failing businesses and bankruptcies from terminated employees. Who will get the blame? The next president?

The yield curve chart continues to deepen slightly. Both rates increased last week when the CPI reported higher than expected. Investors believe the FED will continue to raise rates higher for longer.

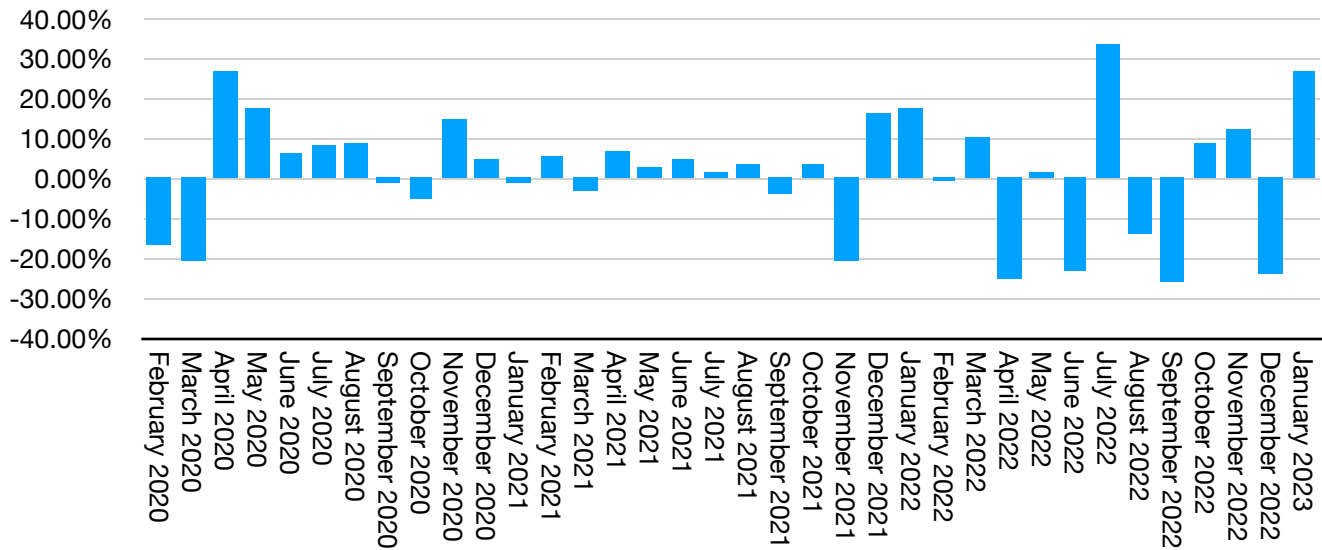
Government spending remains ridiculous. While spending decreased for January it was \$140B more than last year. Keep an eye on the unfunded liabilities as shown on the national debt clock. We expect the US will exceed \$182T in a couple of days and \$183T in early April.



Historic Returns



In January we earned a 26.6% return. Has the anemic recovery begun? I don't expect a return to good times because the FED and the Federal government will continue to work at cross purposes. This 26.6% month was a good month but we expect gains and setbacks to offset each other for the foreseeable future. After the anemic recovery, once the Money supply stabilizes and inflation normalizes (we are thinking 4% on average going forward) we expect a robust economy. The



robust growth might be 2 years away assuming the FED doesn't take tightening too far.

Imparts

Underground Capitalist is very interested in your questions on our process, suggestions for Upcoming Thoughts, Additional Statistics and Reoccurring Sections we should include. Please contact us at ...

admin@undergroundcapitalist.com