AZ Money

Arizonas Microcurrency

What is AZ Money?

- A sidechain of the bitcoin blockchain
- A local microcurrency designed for Arizona
- A Proof-of-Work consensus protocol
- SHA 256
- Launched on Feb 14, 2023 – Arizona’s Birthday
- Total of 7.6 million coins in a 5-year distribution phase.

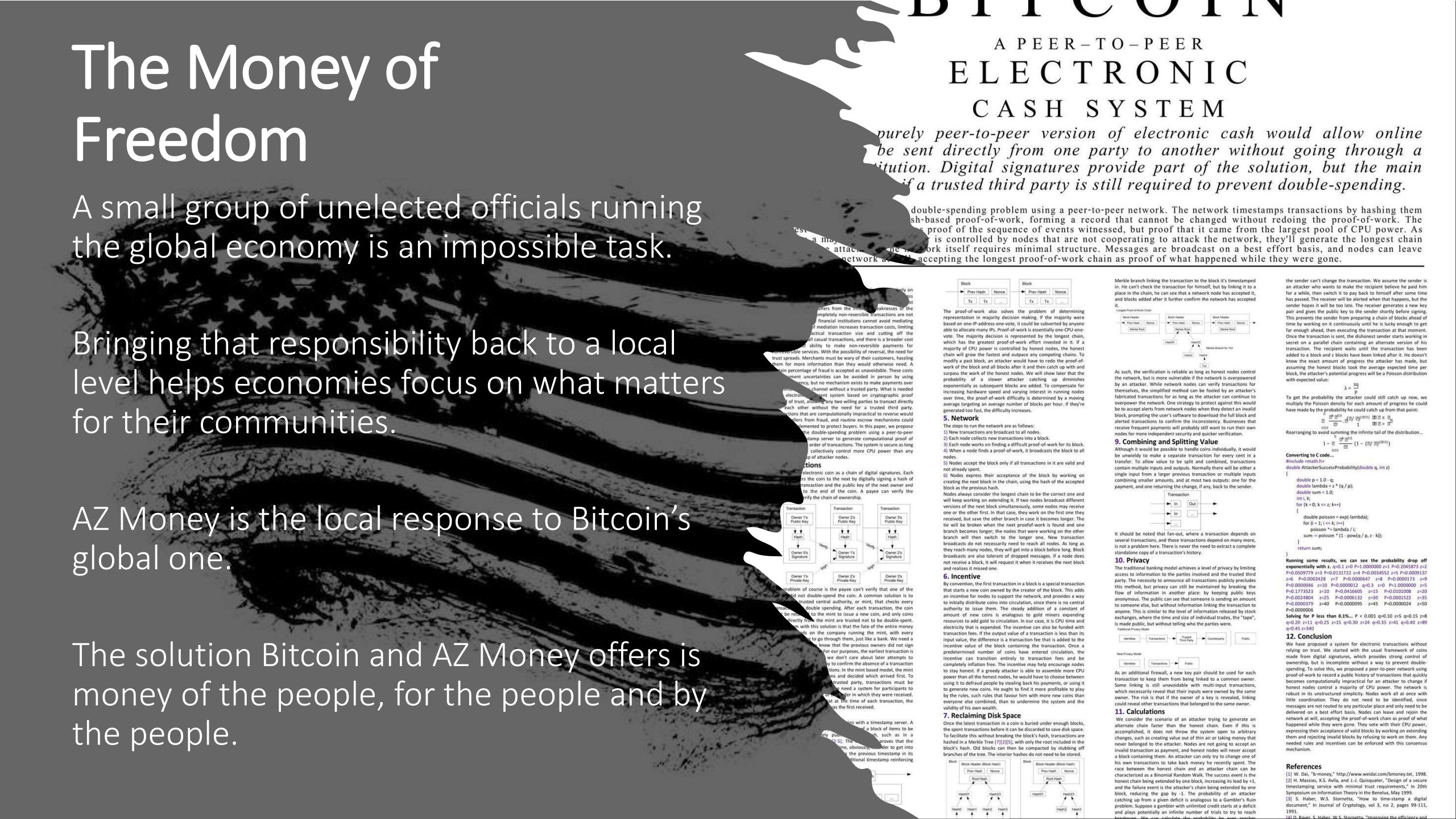
The Money of Freedom

A small group of unelected officials running the global economy is an impossible task.

Bringing that responsibility back to a local level helps economies focus on what matters for their communities.

AZ Money is the local response to Bitcoin's global one.

The solution Bitcoin and AZ Money offers is money of the people, for the people and by the people.



Microcurrencies

The Beginning of a Complete Banking and Governing System Overhaul

There is a natural global trend where power is undergoing constant consolidation and centralization. This direction poses a serious threat to Peace and Liberty everywhere! Launching microcurrencies is a powerful way to buck that trend! A microcurrency is decentralized money distributed within a local region with the eventual integration into local law and technologically implemented as a Bitcoin sidechain. It only takes a few good (wo)men to kick off a microcurrency in their respective area which could then set in motion a strong chain reaction for that area to eventually become completely sovereign with its own banking and governing system. Relatively small sovereign territories, with hundreds of thousands to several million people formed with the launching of a microcurrency, are referred to as microstates throughout this paper. As more and more microstates form and assert their sovereignty, the concentration of global power will reverse, with federal and world governments reduced into a multitude of independent coalitions that are strictly and narrowly defined.

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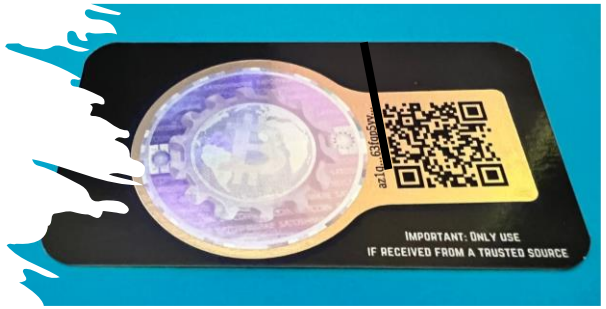
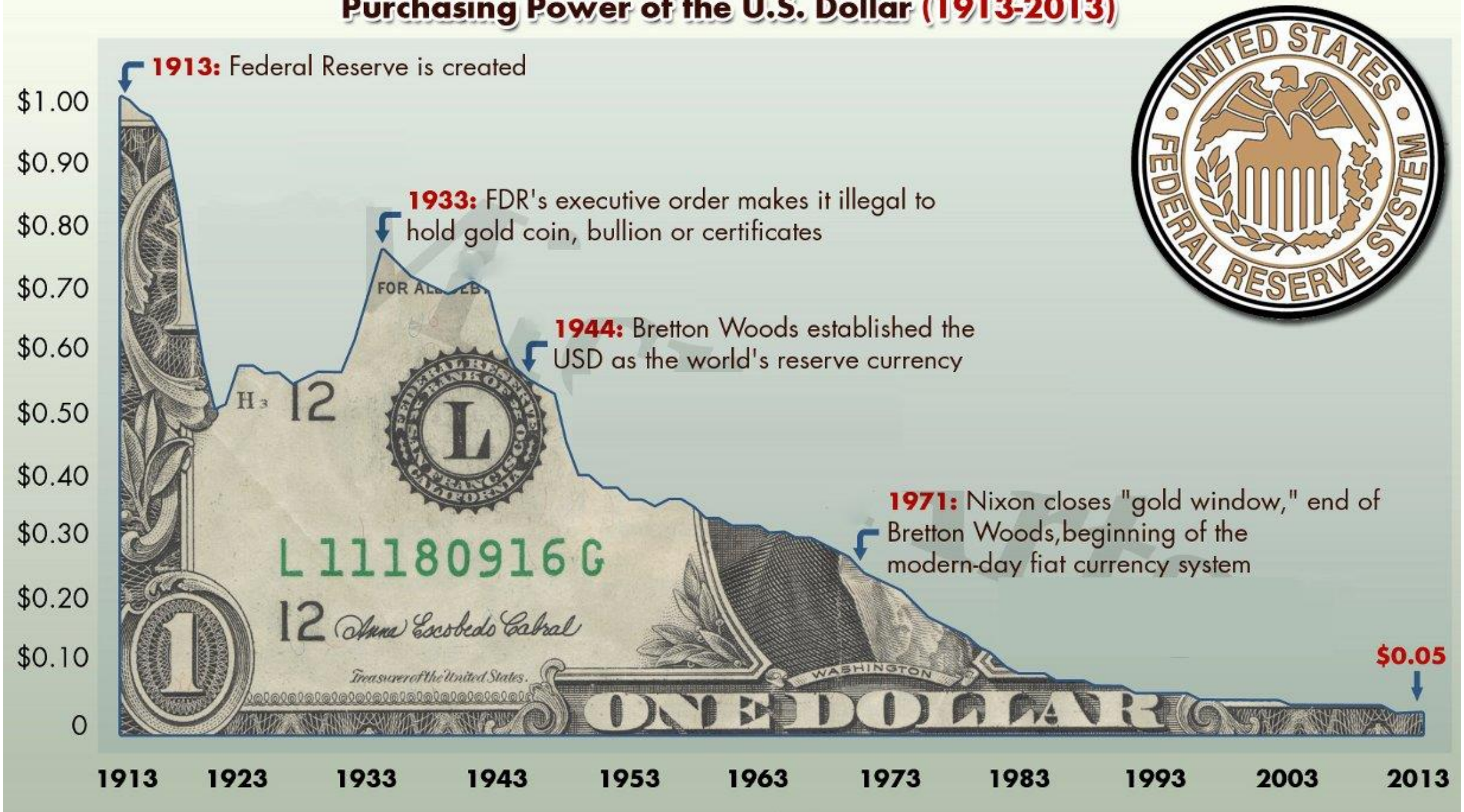


HOW THE FED KILLED THE DOLLAR

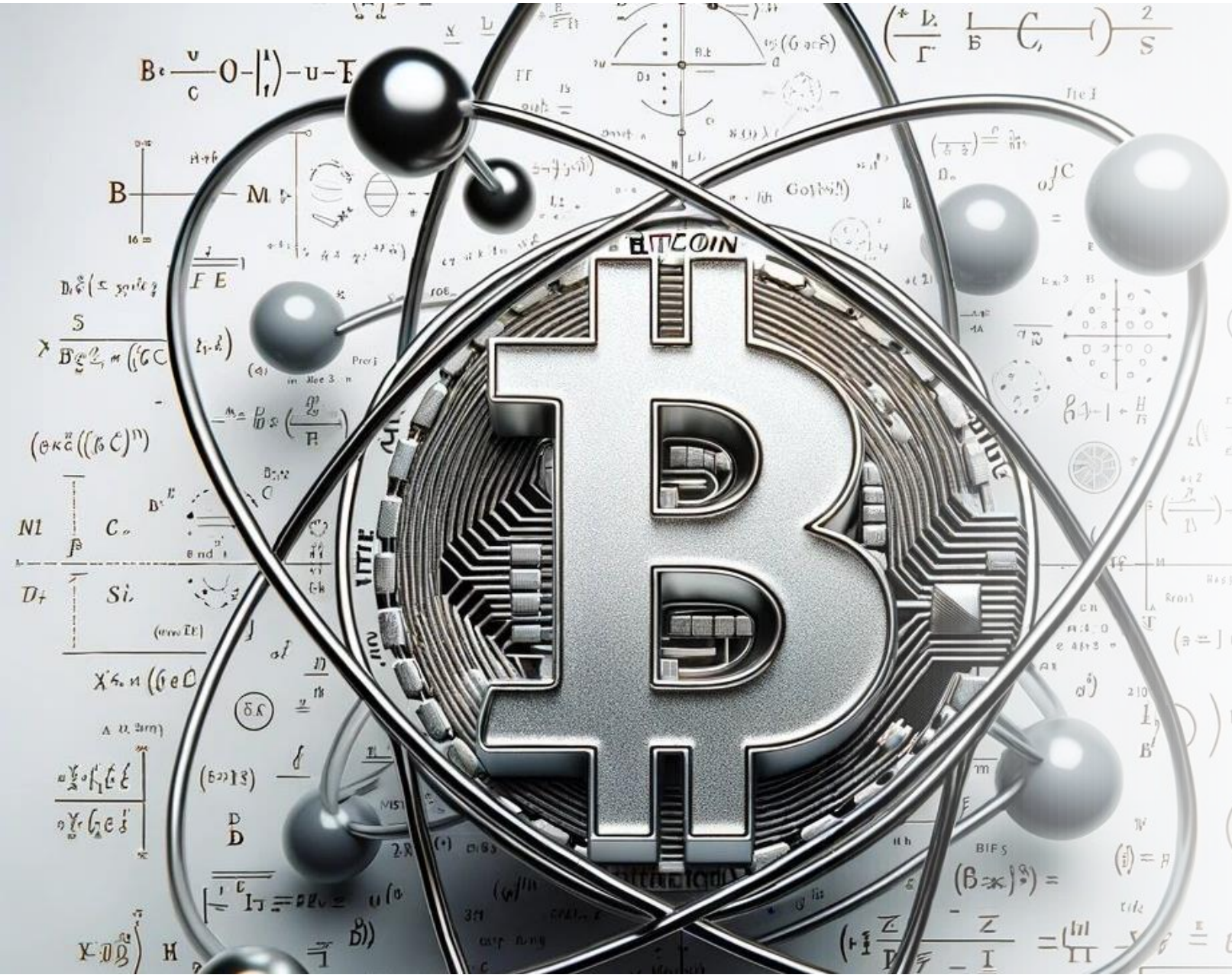
Purchasing Power of the U.S. Dollar (1913-2013)



Source: U.S. Bureau of Labor Statistics

Over the past 15 years, Bitcoin has demonstrated incredible resilience, proving time and again that it is not a fleeting trend, but rather a groundbreaking innovation that has reshaped the way we think about money, finance, energy and the very foundations of trust. In an ever-evolving financial world, Bitcoin has not only survived but thrived, becoming the best-performing asset in the history of modern finance while leading the way for other cryptocurrencies.

- As digital assets ascend and take root, it will become obvious that the private digital storage of wealth is necessary for the dignity and safety of each person.



In essence, a blockchain is a trustworthy and decentralized way to record and verify digital information such as transactions. Blockchains can be used for various purposes beyond cryptocurrencies, such as supply chain tracking, voting systems, tokenization of real-world assets, and more, where transparency and security are paramount.

AZ Money

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Peer-to-Peer decentralized finance is a cornerstone for a prosperous society.

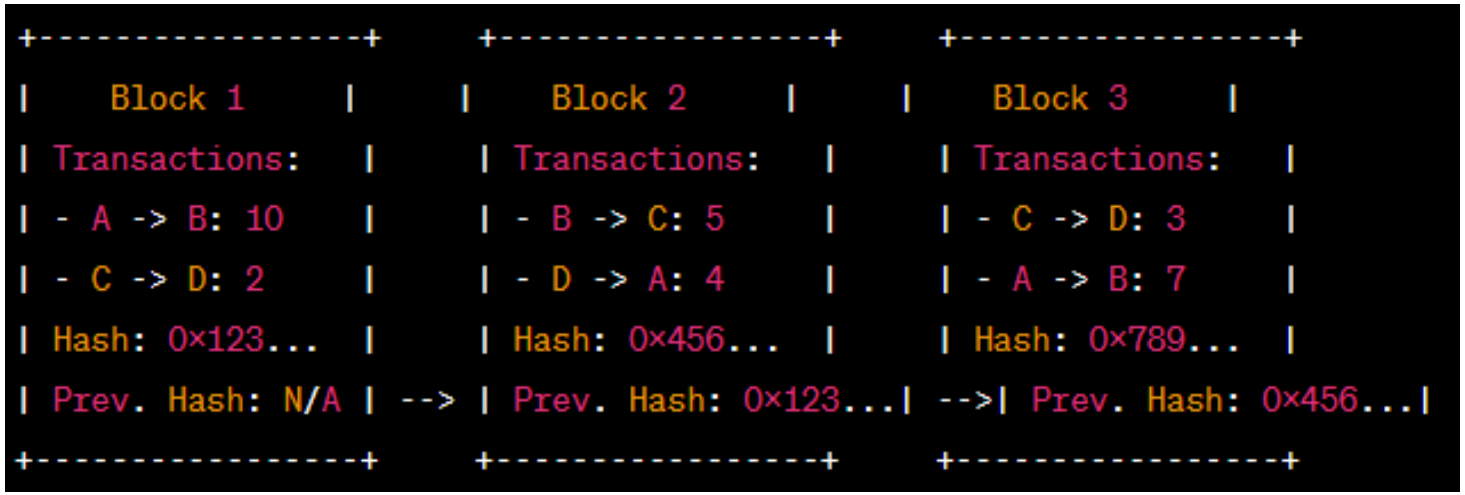
Bitcoin price appreciation far exceeded every other asset class over the last decade.

CREATIVE PLANNING	Asset Class Total Returns Since 2011 (Data via YCharts as of 10/31/23)													@CharlieBilello	
ETF	Asset Class	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 YTD	2011-23 Cumulative	2011-23 Annualized
N/A	Bitcoin ($BTC)	1473%	186%	5507%	-58%	35%	125%	1331%	-73%	95%	301%	66%	-65.5%	**107.9%**	11455951%	147.9%
QQQ	US Nasdaq 100	3.4%	18.1%	36.6%	19.2%	9.5%	7.1%	32.7%	-0.1%	39.0%	48.6%	27.4%	-32.6%	**32.3%**	625.2%	16.7%
IWF	US Growth	2.3%	15.2%	33.1%	12.8%	5.5%	7.0%	30.0%	-1.7%	35.9%	38.3%	27.4%	-29.3%	**23.0%**	431.6%	13.9%
SPY	US Large Caps	1.9%	16.0%	32.2%	13.5%	1.2%	12.0%	21.7%	-4.5%	31.2%	18.4%	28.7%	-18.2%	**10.6%**	322.6%	11.9%
GLD	Gold	9.6%	6.6%	-28.3%	-2.2%	-10.7%	8.0%	12.8%	-1.9%	17.9%	24.8%	-4.2%	-0.8%	**8.5%**	32.7%	2.2%
BIL	US Cash	0.0%	0.0%	-0.1%	-0.1%	-0.1%	0.1%	0.7%	1.7%	2.2%	0.4%	-0.1%	1.4%	**4.0%**	10.4%	0.8%
EFA	EAFE Stocks	-12.2%	18.8%	21.4%	-6.2%	-1.0%	1.4%	25.1%	-13.8%	22.0%	7.6%	11.5%	-14.4%	**3.8%**	67.2%	4.1%
HYG	High Yield Bonds	6.8%	11.7%	5.8%	1.9%	-5.0%	13.4%	6.1%	-2.0%	14.1%	4.5%	3.8%	-11.0%	**3.1%**	63.1%	3.9%
CWB	Convertible Bonds	-7.7%	15.9%	20.5%	7.7%	-0.8%	10.6%	15.7%	-2.0%	22.4%	53.4%	2.2%	-20.8%	**2.2%**	168.1%	8.0%
EMB	EM Bonds (USD)	7.7%	16.9%	-7.8%	6.1%	1.0%	9.3%	10.3%	-5.5%	15.5%	5.4%	-2.2%	-18.6%	**-0.4%**	36.6%	2.5%
DBC	Commodities	-2.6%	3.5%	-7.6%	-28.1%	-27.6%	18.6%	4.9%	-11.6%	11.8%	-7.8%	41.4%	19.3%	**-0.6%**	-7.9%	-0.6%
TIP	TIPS	13.3%	6.4%	-8.5%	3.6%	-1.8%	4.7%	2.9%	-1.4%	8.3%	10.8%	5.7%	-12.2%	**-1.4%**	31.0%	2.1%
MDY	US Mid Caps	-2.1%	17.8%	33.1%	9.4%	-2.5%	20.5%	15.9%	-11.3%	25.8%	13.5%	24.5%	-13.3%	**-1.4%**	208.2%	9.2%
PFF	Preferred Stocks	-2.0%	17.8%	-1.0%	14.1%	4.3%	1.3%	8.1%	-4.7%	15.9%	7.9%	7.2%	-18.2%	**-1.7%**	52.9%	3.4%
IWD	US Value	0.1%	17.5%	32.1%	13.2%	-4.0%	17.3%	13.5%	-8.5%	26.1%	2.7%	25.0%	-7.7%	**-1.9%**	201.2%	9.0%
BND	US Total Bond Market	7.7%	3.9%	-2.1%	5.8%	0.6%	2.5%	3.6%	-0.1%	8.8%	7.7%	-1.9%	-13.1%	**-2.4%**	20.5%	1.5%
EEM	EM Stocks	-18.8%	19.1%	-3.7%	-3.9%	-16.2%	10.9%	37.3%	-15.3%	18.2%	17.0%	-3.6%	-20.6%	**-2.4%**	0.0%	0.0%
LQD	Investment Grade Bonds	9.7%	10.6%	-2.0%	8.2%	-1.3%	6.2%	7.1%	-3.8%	17.4%	11.0%	-1.8%	-17.9%	**-3.0%**	41.4%	2.7%
IWM	US Small Caps	-4.4%	16.7%	38.7%	5.0%	-4.5%	21.6%	14.6%	-11.1%	25.4%	20.0%	14.5%	-20.5%	**-4.6%**	151.4%	7.4%
VNQ	US REITs	8.6%	17.6%	2.3%	30.4%	2.4%	8.6%	4.9%	-6.0%	28.9%	-4.7%	40.5%	-26.2%	**-8.9%**	116.9%	6.2%
TLT	Long Duration Treasuries	34.0%	2.6%	-13.4%	27.3%	-1.8%	1.2%	9.2%	-1.6%	14.1%	18.2%	-4.6%	-31.2%	**-14.0%**	23.1%	1.6%
Highest Return		BTC	BTC	BTC	VNQ	BTC	BTC	BTC	BIL	BTC	BTC	BTC	DBC	BTC	BTC	BTC
Lowest Return		EEM	BIL	GLD	BTC	DBC	BIL	BIL	BTC	BIL	DBC	TLT	BTC	TLT	DBC	DBC
% of Asset Classes Positive		62%	95%	52%	71%	38%	100%	100%	5%	100%	90%	67%	10%	43%	90%	90%

When we look at the data dating back to 2011, the numbers tell an astonishing story. The cumulative return on Bitcoin (BTC) stands at an incredible 11,207,985 %, with an annualized growth rate of 147.5 %.

This performance is undeniably superior to all other financial assets, and it is a testament to the resilience and ingenuity behind this groundbreaking technology.

What is a blockchain?



- A blockchain is like a digital ledger or record book that keeps track of transactions in a secure and unchangeable way over the course of time. It's a system of storing and transferring data that is distributed across a network of computers. Each block in the chain contains a record of transactions, a cryptographic hash of the previous block, and a timestamp. The blocks are linked together by the hashes, forming a chain that is resistant to tampering and fraud. One way of visualizing this is by imagining a chain of blocks, with the genesis block being the first block in the chain, and where each block contains a list of transactions.

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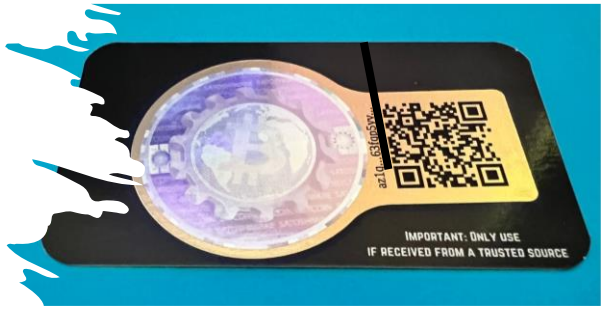

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- SHA 256
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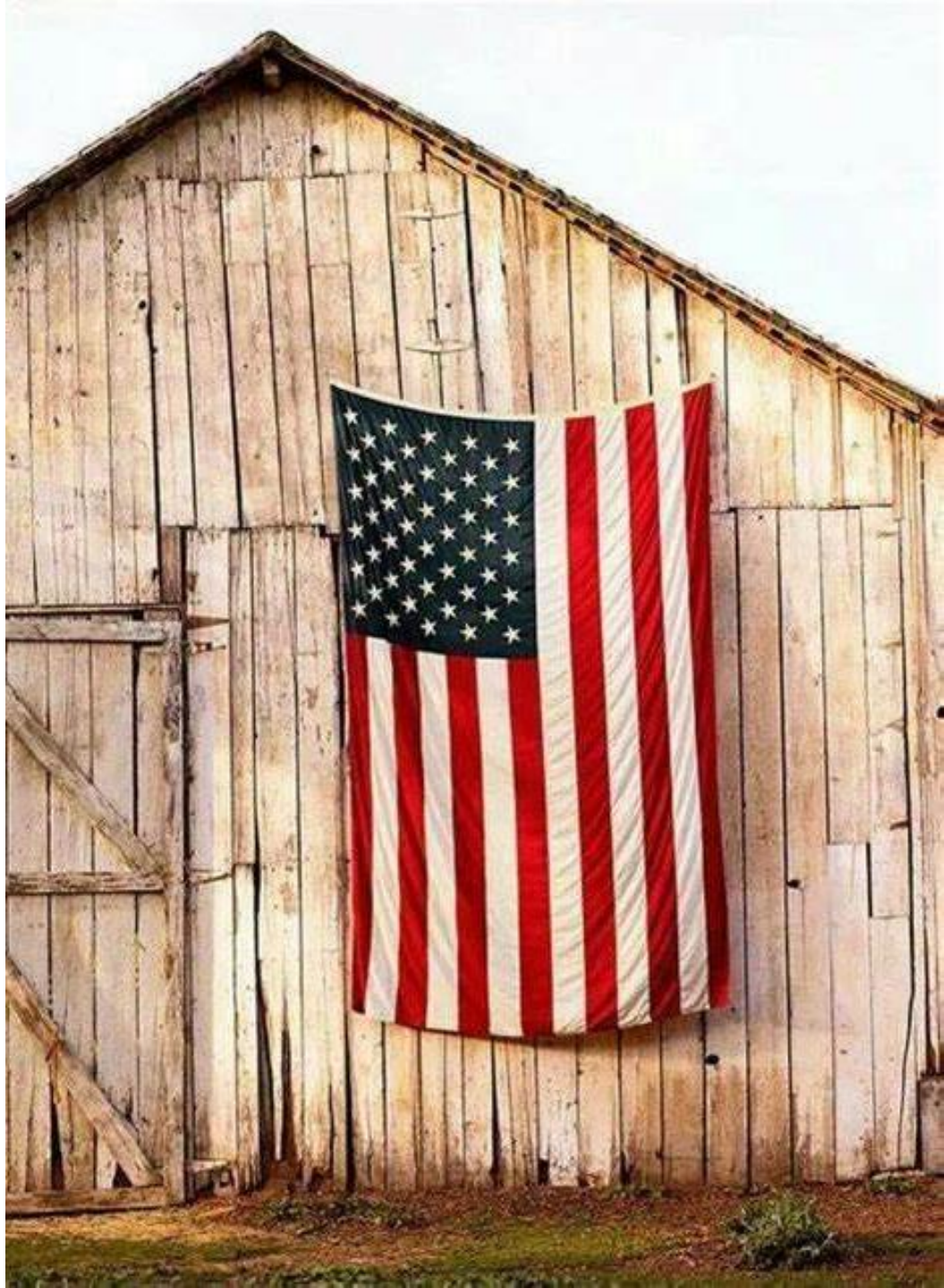
AZ Money uses the same mining process as Bitcoin with some minor differences

Facts	Bitcoin	AZ Money
Supply	21,000,000 total coins	7,637,625 total coins
Consensus Mechanism	POW (proof of work)	POW (proof of work)
Genesis Block	January 3, 2009	February 14, 2023
Fully Distributed By	Year 2140 (Estimated)	Feb 14, 2028 (Estimated)
Divisible by	100,000,000 satoshis ($ATS) = 1 BTC	100,000,000 saguaros (SAGZ) = 1 AZ Money Coin
Current block reward	6.25	15
Block time	10 minutes	2 minutes
Halvings	Every 4 years	Yearly
Block size	Weighted Limit (1-4 MB)	Weighted Limit (Legacy = 100KB)
Hashrate (1 EH/s is equal to 1,000,000 GH/s, 1 TH/s is equal to 1,000 GH/s).	As of August 2023, the current Bitcoin hashrate is 467.04 EH/s	78 TH/s (0.000078 EH/s)

Just as silver and gold have distinct roles in traditional financial portfolios, AZ Money and Bitcoin offer diverse opportunities within the cryptocurrency space. While Bitcoin serves as a digital store of value and a secure asset for long-term investment, AZ Money provides a local entry point for those looking to engage with blockchain technology. These digital counterparts together contribute to the evolving landscape of digital finance, offering options that cater to a wide spectrum of investors and use cases.

AZ Money was launched to help inspire a local community to adopt an interdependent monetary, banking, and governmental system that honors and protects the fullness of individual liberty without exception. We must join arms in changing the way we think about banking that is why it's important to share this with your network of friends and family.

Banks are an essential service. The solution to this conundrum starts by embracing Liberty where anyone can open and operate financial services WITHOUT permission, then hold those that have operated such services dishonestly accountable! This simple change moves much of the responsibility to ensure honest banking from the government back to the people.



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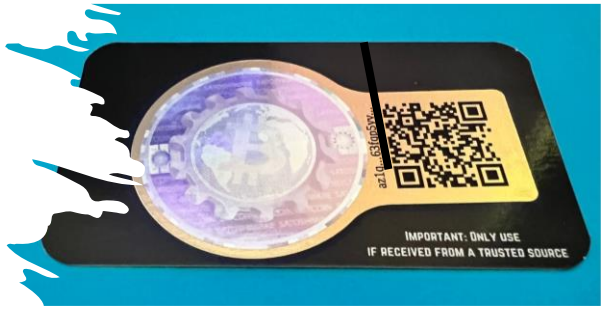
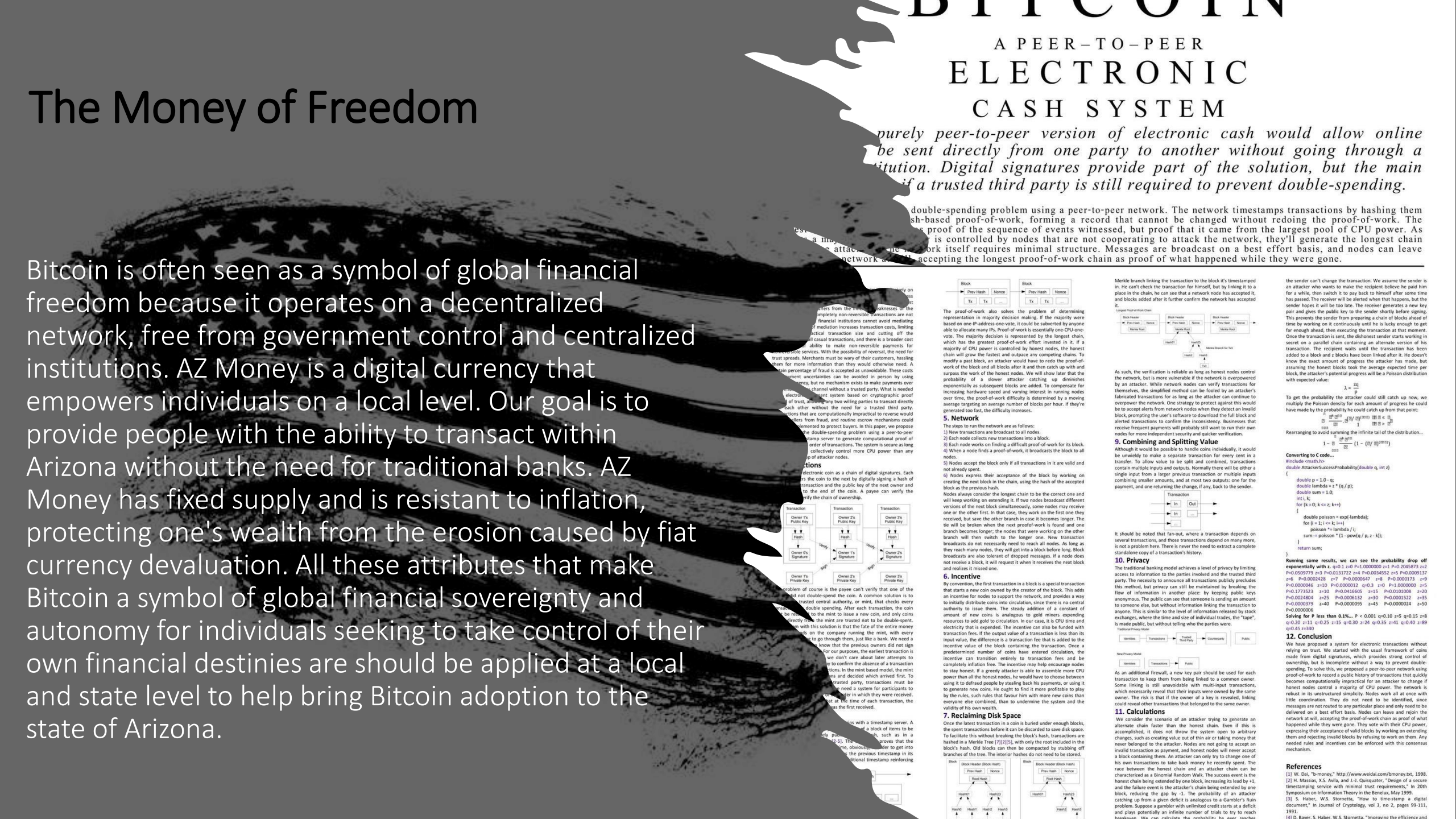


The Money of Freedom

Bitcoin is often seen as a symbol of global financial freedom because it operates on a decentralized network, free from government control and centralized institutions. AZ Money is a digital currency that empowers individuals on a local level. Our goal is to provide people with the ability to transact within Arizona without the need for traditional banks. AZ Money has fixed supply and is resistant to inflation, protecting one's wealth from the erosion caused by fiat currency devaluation. All these attributes that make Bitcoin a symbol of global financial sovereignty and autonomy for individuals seeking to take control of their own financial destinies are should be applied at a local and state level to help bring Bitcoin adoption to the state of Arizona.



Secure, fast, immutable settlement is better because…

Fiat money is just an exploit:

It's arbitrage between the security and final settlement of physical money, and the insecurity and reversibility of its virtual impersonators.

Bitcoin is simply a technological solution to end this arbitrage. And by extension, demonetize the massive and horribly destructive political industry & rent seeking financial structure that has been globally constructed around it.

If we focus only on the activity of villains, we develop a blindspot for what heroes build.

Contrary to crypto skeptics’ views, the merits of decentralization and personal autonomy align with fundamental American rights: free speech, privacy and due process.

Crypto’s unique benefits play a role in strengthening core American rights. We urge crypto’s antagonists to take a closer look at the technology’s role in enhancing — not undermining — some of our vital Constitutional provisions.

- The First Amendment protects our right to freedom of expression, whether through art, words, music, computer code or associations. This right is strengthened when individuals can own their own expressive content. And blockchain technology makes ownership possible online.
- Blockchain technology allow individuals to create and retain ownership over their entire social media presence, so that no one platform can censor their content or delete their data. Global blockchain networks allow people a protected avenue of political speech without fear of persecution.
- These Web3 ideals in action stand in stark contrast to traditional financial systems, which are often controlled by those with the largest financial stakes, plagued by censorship, and tend not to be concerned with innovation or the free exchange of ideas.

- Although computer code came into existence less than a century ago, it has become an important way in which developers express ideas and develop new technologies and systems. Source code is the language in which developers and designers share ideas about science and engineering across the globe and is even considered by some courts to be protected speech.

- While the “right to code” is not found in our founding documents (how could it be?), it should be considered, in the popular imagination, as something similar to a composer’s score or sharing the spoken or written word, an issue Americans are passionate about. Rather than trying to treat code as a novel entity, crypto’s open source nature should be heralded as a test of the durability of America’s free speech protections, evolving the idea for the 21st century.

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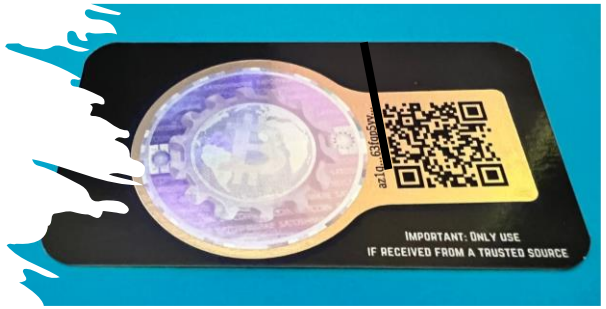

- Moving away from centralization
- The Fourth Amendment

safeguards our privacy and security by protecting us from unreasonable searches and seizures. Open blockchain networks enhance privacy and ownership over financial and personal information in many ways.

- Born out of the wreckage of the 2008 financial crisis — where we learned the destructive impact of centralized power in the financial system — open blockchain networks and digital assets reduce the reliance on risky centralized intermediaries.

- These networks ensure there are little to no meaningful barriers to entry for those who wish to participate in the global economy, evening the playing field for everyone with an internet connection. These networks also allow individuals to avoid the risk of their intermediaries closing or preventing access to their accounts.

Exxon is dealing with greenhouse gas emissions by … mining crypto?

The oil and gas giant is piloting an effort to use methane gas to mine crypto, and expansion could be around the corner.

Exxon is using natural gas to mine bitcoin. Because of course it is.
Image: American Public Power Association/Unsplash

Exxon Weighs Taking Gas-to-Bitcoin Pilot to Four Countries

- The oil giant launched its Bakken crypto pilot in January 2021
- Miners are pushing to use ‘flared’ gas to power operations