

THE NICHE X CLINIC

Sunday Niche Newsletter

Sunday, October 15, 2023

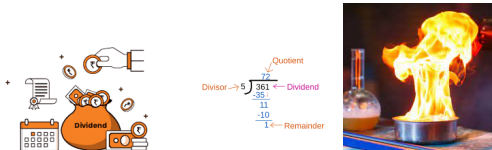
Issue 5

On Halloween night, you will be presented with your first opportunity for an UnSecurity. For most students, this asset will have a \$75 principal and a \$25 dividend. This would result in a future value of \$100. It will also have a face value or present value of \$25. Let's go into detail.



First, a little history.

Money is the most radical piece of technology ever created by human society.



That might be because money is - stay with me here - the purest measure of the substance of "time," if time could have a substance.

Allow me to explain...



For 99.9% of our time on earth, humans were hunters and gatherers.

In only the last 5,000 years (0.01% of human civilization) did humans create buildings, writing, irrigation systems and medicine. (For reference: That's pharaohs of Egypt time)



What happened 5,000 years ago that took us from cave people on the journey toward modernity?

We created money.



Money, by definition, is something that has a greater future value than present value.

In other words, if something becomes more valuable over time then it's money.



The word "time value" is often associated with money.

Currency - attempts at money created by a government - often is not actually money.



Why?

Why is it that the various coins and pieces of paper printed by a government not truly money?



If the government can increase prices (thus making the currency less effective at procuring goods and services) and if the government can take some of it away in taxes, then the higher future value of the currency becomes questionable.

What then should a person do?



Do what many others have done to get wealthy.

Convert currency to "securities"



A **security** is a government-registered financial product that attempts to become more valuable over time.

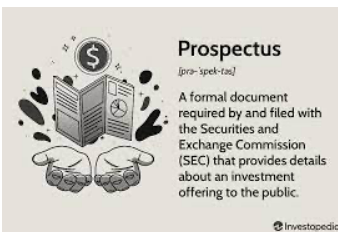
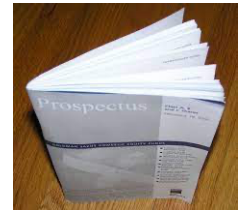
Stocks, bonds, crypto, and various other financial inventions are securities.





The agency of the United States government tasked with vetting and approving such assets is called the Securities Exchange Commission (SEC).

When the SEC approves a security, the company will be required to produce a "prospectus." If the new security is a "technology mutual fund", for example, then the prospectus will list out the stocks of various technology companies that are mixed together.



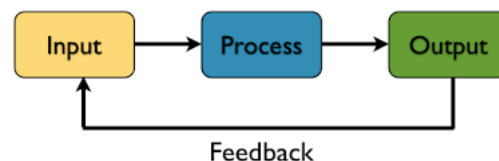
A **prospectus** (think "to prospect," which means "to examine") gives information about the security for those who are "examining" the asset to determine if it's worthy of purchase.

Since Niche Coins and CUDs probably won't make it past the first stage of SEC examination, Mr. LaSalle has made the "UnSecurity."

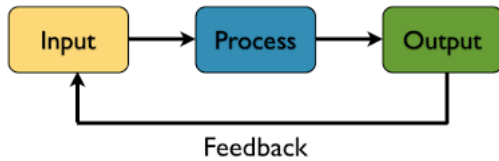


You can read all about them in this year's UnSecurities UnProspectus, which will be available closer to Niche Night #1

The Niche Clinic pays you so we can use your products to convince other nonprofits, schools, and principals that they need to change their curricula to mirror or exceed the creations you all make.



your job → the contract → how much other schools change



The labor done for your contracts literally make other schools better. The amount a principal adjusts their school's standards and programs is due to the quality of what YOU create with your contract. This, in turn, determines the number of gold Niche Coins in circulation.

Let's take a moment to talk about the world's oldest form of money - gold! Gold literally makes other products better.



Since gold never rusts, loses strength to conduct electricity, nor carries toxins that can poison the human body, gold represents the ideal component of any piece of technology.

For example, gold is the superior conductor in pacemakers, regulating the electricity of the heart without poisoning the bloodstream.



Gold allows instant messaging by helping transmit data from one smart device to a satellite in space and then to another smart device.

How do we know we have truly mined gold and not fool's gold? How does Mr. LaSalle ensure red Niche Coins create quality gold Niche Coins?



Your project rubrics.

Rubrics for various projects related to your contracts will be released after Halloween. For now, just be ready for Opening Ceremonies.

