

Frank Yglesias

Frank Yglesias Bertheau

- [Bio](#)
- [OTCM Protocol — Supplemental Update to January 30, 2026 Written Submission Incorporating SEC Release No. 33-11412 \(March 17, 2026\) and Common Class B Share Architecture Adopted Following SEC](#)
- [OTCM Protocol - Updated Roadmap for Issuer-Authorized Tokenized Securities Aligned with SEC January 28, 2026 Guidance](#)
- [OTCM Protocol - Roadmap for Tokenized Securities on the Solana Ecosystem](#)
- [Executive Summary: OTC Meme Protocol \(OTCM\)](#)
- [Owning the Rails: How Tokenizing Mineral Assets Lets Miners Keep the Value They Create](#)
- [When Everyone Owns the Mona Lisa: How RWA Fractionalization is Breaking Down the Velvet Ropes of Fine Art](#)
- [How the Cannabis Industry Can Benefit from Using IPFS for Metadata Storage](#)
- [Multilevel Trust Voting NFTs in a Hierarchical Blockchain Community DAO](#)
- [How the Interoperability of Regional Blockchains in Latin America will Catapults the Region into a Powerhouse in Politics, Economy, and Society](#)
- [How can Blockchain Technology Empower Small Entrepreneurs in the Low-Income Inter-city in Latin America](#)
- [Using NFTs in Latin American National Civil Registries](#)
- [Empowering Latin America and the Caribbean through Regionalized Blockchains](#)
- [The Advantages and Social Impacts of Creating NFTs Backed by Uneath Gold](#)

Bio

Frank Yglesias Bertheau

Serial Entrepreneur · AI Platform Architect & Operator

[linkedin.com/in/yglesiasbertheau](https://www.linkedin.com/in/yglesiasbertheau) cryptohemingway.com

github.com/cryptohemingway English / Spanish (Native) · Mandarin (Conversational)

Frank Yglesias Bertheau is a serial entrepreneur and the founder and chief architect of Ledger Hub Networks, where he builds and operates production AI platforms — NornGate, fridays.bot, and executives.bot. His systems run around the clock without supervision: every action is recorded to a tamper-proof audit ledger, and a human approves anything consequential before it happens. The platforms serve everyone from individual subscribers to enterprise clients, plug into the tools businesses already use — QuickBooks, Gmail, and Microsoft 365 — and draw on the leading AI models from Anthropic and OpenAI, automatically selecting the right one for each task. Frank owns the operation end to end, from uptime to revenue.

A hands-on software engineer since 1990 with over 3,000,000 lines of logical code on GitHub, Frank has spent 35 years automating and improving productivity with technology across corporate America: CEO of two OTC Markets-listed companies, COO of an NYSE-listed entity, and a public-company director who has raised and deployed over \$100M. The obsession predates the career: he was the high-school kid trusted to haul the film projector from class to class, and in the mid-'80s retrofitted an Atari 1040ST's Motorola chip stack to run Apple Macintosh software. At 63, he builds for the same reasons he did then — a love of learning, the joy of working with young engineers, and now, with his infant daughter Mia, a personal stake in what the next generation inherits with AI.

As founder and CEO of Santo Blockchain Labs (2018–2023), he bootstrapped a vertically integrated Blockchain-as-a-Service platform across the U.S., Vietnam, Panama, and Colombia, taking products from whiteboard to app stores. His Saigon engineering team built Fan Pass Live, a live-streaming and creatormonetization platform delivered as native iOS, Android, and web applications: artists broadcast live performances while fans engage through real-time tipping, virtual gifting, Artist Pro subscription tiers, and integrated merchandise sales, with revenue flowing back to the creator — a complete creator-economy stack from video infrastructure to payments. He also created Skullys, a location-based collectible game that fused NFTs with Augmented Reality gamification: players raise geo-flags at physical venues, conquer and defend territory, complete sponsored tasks at retail locations, and earn token rewards — an early blueprint for turning real-world foot traffic into gamified audience engagement. He additionally launched Chimba, Colombia's first Cosmos IBC

Layer-1 blockchain, and delivered the PO8 NFT provenance platform for marine archaeology in The Bahamas.

His entrepreneurial track record spans three continents: a decade in Beijing building Jin Long Fei Co. from the ground up, opening the Chinese market for brands from Goya Foods to Burger King's snacks division and facilitating over \$50M in U.S. public-market investment for Chinese companies; co-founding Miami integration firm Acero Systems, serving clients including Lennar Homes, Del Monte Fresh Produce, the City of Plantation, and Borinquen Medical Centers; and rising from electronic engineer to Director of Telecommunications for Eastman Kodak, operating digital infrastructure across 16 Latin American and Caribbean markets.

Frank is an active voice in digital-asset policy: author of formal written submissions to the SEC Crypto Task Force (2025–2026) with direct engagement to Commission leadership, ad honorem Crypto Advisor to the National Assembly of Panama, and former member of the Bahamas Digital Asset Policy Council.

“Every line of code earns its place. Nothing ornamental survives. Teach a machine that discipline, and you have AI worth trusting.” — Frank Yglesias-Bertheau, aka CryptoHemingway

OTCM Protocol — Supplemental Update to January 30, 2026 Written Submission Incorporating SEC Release No. 33-11412 (March 17, 2026) and Common Class B Share Architecture Adopted Following SEC

<https://www.sec.gov/files/ctf-written-input-goovy-company-inc-dba-otcm-protocol-040226.pdf>

The Honorable Paul S. Atkins Chairman

U.S. Securities and Exchange Commission

100 F Street NE Washington, D.C. 20549

Re: OTCM Protocol — Supplemental Update to January 30, 2026 Written Submission Incorporating
SEC Release No. 33-11412 (March 17, 2026) and Common Class B Share Architecture Adopted
Following SEC Crypto Task Force Feedback (March 30, 2026)

Dear Chairman Atkins, Groovy Company, Inc. dba OTCM Protocol ("OTCM," OTC: GROO, CIK: 1499275) respectfully submits this supplemental letter to update the Commission on material developments since our January 30, 2026 written submission to the SEC Crypto Task Force. That submission described OTCM's architecture as aligned with the Commission's January 28, 2026 Joint Staff Statement on Tokenized Securities. Since that filing, two significant regulatory developments have further refined and strengthened OTCM's compliance posture:

OTCM Protocol - Updated Roadmap for Issuer- Authorized Tokenized Securities Aligned with SEC January 28, 2026 Guidance

<https://www.sec.gov/files/ctf-written-input-otcm-protocol-013026.pdf>

The Honorable Paul S. Atkins

U.S. Securities and Exchange Commission

100 F Street NE Washington, D.C. 20549

Re: OTCM Protocol - Updated Roadmap for Issuer-Authorized Tokenized Securities Aligned with SEC
January 28, 2026 Guidance

Dear Chairman Atkins, OTCM Protocol ("OTCM") is a financial technology platform focused on tokenizing illiquid over-the-counter securities through issuer-authorized structures. We write to express our strong endorsement of the Commission's January 28, 2026, joint statement on tokenized securities, which provides the regulatory clarity our industry has long sought, and to respectfully submit our updated perspective on how OTCM's model exemplifies the Commission's preferred Category 1 issuer-sponsored tokenization framework.

OTCM addresses one of American finance's most pressing yet overlooked problems: the systematic abandonment of over 11,000 companies trading on over-the-counter markets, trapping an estimated \$50+ billion in shareholder value. Through innovative blockchain technology and issuer-authorized tokenization utilizing the SEC's preferred Category 1 structure—with direct issuer board authorization, SEC-registered transfer agent custody, and 1:1 equity backing—OTCM demonstrates how compliant crypto innovation can revitalize failing traditional financial infrastructure while enhancing investor protections.

OTCM Protocol - Roadmap for Tokenized Securities on the Solana Ecosystem

<https://www.sec.gov/files/ctf-written-input-otcm-protocol-010326.pdf>

Via Electronic Mail The Honorable Paul S. Atkins U.S. Securities and Exchange Commission 100 F Street NE Washington, D.C. 20549 Re: OTCM Protocol - Roadmap for Tokenized Securities on the Solana Ecosystem Dear Chairman Atkins, OTCM Protocol ("OTCM") is a financial technology platform focused on tokenizing illiquid over-the-counter securities. We write to endorse the growth of tokenization as an essential innovation for American capital markets, and to respectfully submit our perspective on how the Commission can advance securities tokenization while strengthening investor protection.

OTCM addresses one of American finance's most pressing yet overlooked problems: the systematic abandonment of over 11,000 companies trading on over-the-counter markets, trapping an estimated \$50+ billion in shareholder value. Through innovative blockchain technology and the Howey Shield framework—structuring ST22 tokens as community-driven meme tokens consistent with the SEC's February 2025 guidance—OTCM demonstrates how crypto innovation can revitalize failing traditional financial infrastructure while enhancing rather than circumventing investor protections.

Executive Summary: OTC Meme Protocol (OTCM)

<https://www.sec.gov/about/crypto-task-force/written-submission/ctf-written-input-otc-meme-corp-083025>

- The OTCM Protocol employs a novel “Howey Shield” framework to ensure its tokens do not meet the definition of a security under the Howey Test, emphasizing the absence of profit expectation and managerial reliance, thus classifying tokens as commodities.
- The protocol integrates SEC-registered intermediaries (e.g., Empire Stock Transfer) for custody and compliance, aligning with February 2025 SEC guidance on meme tokens and reinforcing investor protection through professional custody and full KYC/AML procedures.
- The OTCM model is proposed as a regulatory template for future safe harbor provisions, demonstrating how asset-backed, entertainment-purposed tokens can operate within existing legal frameworks while revitalizing illiquid markets.

<https://www.sec.gov/files/ctf-written-input-otc-meme-corp-083025.pdf>

Owning the Rails: How Tokenizing Mineral Assets Lets Miners Keep the Value They Create

<https://medium.com/@cryptohemingway/owning-the-rails-how-tokenizing-mineral-assets-lets-miners-keep-the-value-they-create-4a9233e19aa3?sharedUserId=cryptohemingway>

In recent years, tokenization has moved well beyond digital art and collectibles. The same technology that turned ownership into something programmable can now be applied to one of the oldest industries in the world: mining. By turning a mineral asset into a digital security — a bond, a share, or a note backed by a real asset like gold — small and mid-size mining operators can finally do something the industry has never let them do. They can own the rails.

To understand why that matters, you have to look at who actually gets paid in mining. The operator takes the geological risk, the permitting risk, and the enormous cost of pulling something valuable out of the ground. And then, almost every time, the most durable economics are handed to the intermediaries standing between the deposit and the market: the underwriter who places the financing, the royalty company that buys a slice of production forever, the exchange that charges a toll on every trade. The miner owns the rock. Everyone else owns the rails — and the rails, decade after decade, earn more.

The case for owning the rail:

The Rail Earns More Than the Asset: Royalty and streaming companies like Franco-Nevada and Wheaton Precious Metals carry no mine, no machinery, and no cleanup liability, yet they collect a fixed share of production for the life of an asset. They earn higher and steadier returns than the operators they finance, precisely because they own the layer value flows through. A junior that sells a 2 — 3% royalty to fund a project is making a reasonable short-term decision and a permanent gift of its best economics. Tokenization lets that junior be the one holding the rail instead.

Issuance Without the Spread: Raising capital the traditional way means surrendering a meaningful share of every dollar to placement fees and underwriting spreads. When an operator issues its own tokenized instrument, that margin stays in the project instead of leaking out to a

middleman.

Settlement You Control: Tokenized instruments settle on-chain, in minutes, around the clock, in a regulated stablecoin — not in wire transfers that take days and pass through a chain of banks each taking a cut. The operator controls the movement of its own capital.

Compliance Built Into the Token: Done responsibly, these instruments are structured and disclosed as securities, classified as digital assets under Wyoming law and issued under established U.S. exemptions. The rules are written directly into the token itself, so a transfer that would break them simply will not go through. This is not a way around regulation; it is a more honest way to live inside it.

Three ways to tokenize a mineral asset:

As a Bond: A project-linked note can be issued as debt, collateralized by the cash flows or assets of a specific mineral project. It is project finance — except the operator issues and administers it directly, rather than renting that capability from a bank.

As Equity: A token can represent a share in a mining company, turning ownership into something that can be held and transferred in digital form, accessible to a far wider base of investors than a traditional listing reaches.

As a Real Asset: A note can be fixed to physical gold held under independent, third-party custody. The custodian holds the metal; the token holds the claim. The investor gets exposure to a hard asset without the operational risk of the mine itself, and the integrity of the instrument rests on audited custody, not on trust in the issuer.

The broader impact:

This is not only a financial story. It is a story about who gets to participate.

Capital for the Companies That Need It Most: The juniors and mid-caps that do the discovery work are the ones most starved of capital and most exploited by the financing layer. Letting them issue directly gives the smallest operators access to the same machinery the majors take for granted.

Keeping Value in Producing Regions: When a mining community's economics are captured by distant intermediaries, the value leaves with them. Instruments owned and issued by the operator keep more of that value close to where the work — and the impact — actually happens.

Transparency and Trust: A tokenized instrument carries its own record. Ownership, terms, and movement are visible and verifiable, which raises the standard of accountability in an industry that has too often been opaque.

A More Level Field: For generations, the rails of mining finance have been owned by a handful of institutions. Tokenization does not erase the geological risk an operator takes, but it does, for the first time, hand the operator the tools to own the layer that has always earned more than the rock.

In conclusion, tokenizing mineral assets — as bonds, as equity, or as notes backed by real assets like gold — gives small and mid-size miners a way to stop renting the infrastructure of their own industry and start owning it. The advantages are direct: capital raised without the spread, settlement under the operator's control, compliance built into the asset, and liquidity on the operator's own terms. The impact is broader: capital reaching the companies that need it, value staying closer to the communities that create it, and a financing system that is finally transparent enough to trust. The miner will always take the risk of the dig. The difference is that now the miner can also own the rail.

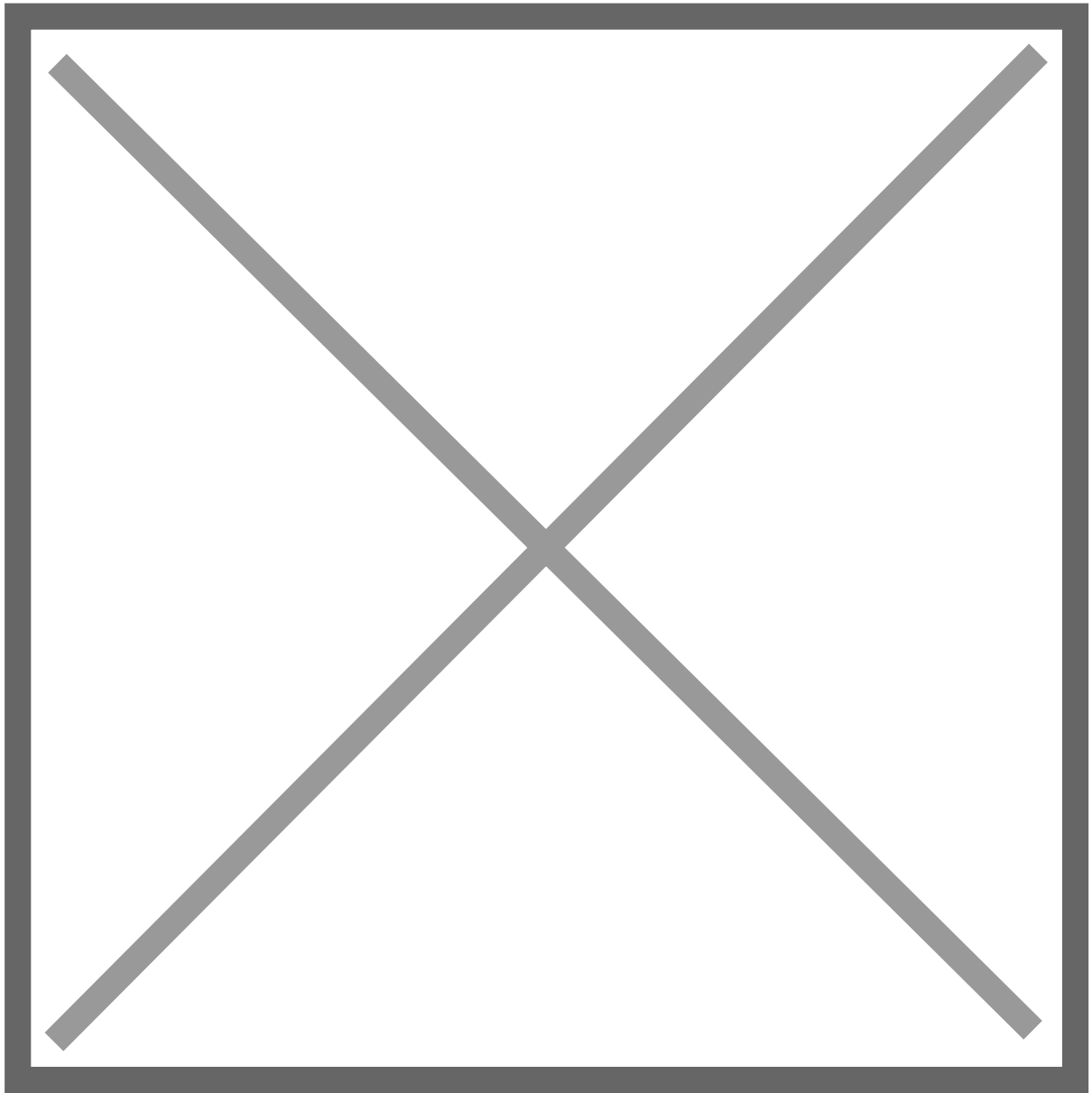
If Math is God's universal language, Blockchain is his commerce and Bitcoin his currency. — Frank Yglesias-Bertheau

This article is for general information and is not an offer to sell or a solicitation to buy any security, nor a representation regarding investment returns.

When Everyone Owns the Mona Lisa: How RWA Fractionalization is Breaking Down the Velvet Ropes of Fine Art

<https://medium.com/@cryptohemingway/when-everyone-owns-the-mona-lisa-how-rwa-fractionalization-is-breaking-down-the-velvet-ropes-of-c461bfaea23b?sharedUserId=cryptohemingway>

Press enter or click to view image in full size



The art world built its mystique on exclusivity. Blockchain builds its value on inclusion. One of them is the future.

The \$65 Billion Problem

A Picasso sells for \$139 million. A Basquiat trades hands at \$110 million. A Monet disappears into a Geneva freeport, unseen for decades. The art world has always been a private club — velvet ropes, white gloves, and price tags with enough zeros to make your eyes water.

For generations, masterpiece ownership meant one thing: extraordinary wealth. The everyday investor watched from behind the glass, able to admire but never own.

That's changing.

Enter RWA Fractionalization

Real World Asset (RWA) tokenization takes physical assets — real estate, commodities, fine art — and represents them as digital tokens on a blockchain. Fractionalization divides that asset into thousands or millions of pieces, each one tradeable, transferable, and owned outright by the holder.

Picture a \$50 million Monet. Traditional ownership means one buyer, one check, one vault. Fractionalized ownership means 500,000 tokens at \$100 each. A factory worker in Ohio, a teacher in Portugal, a taxi driver in Manila — all holding legitimate ownership stakes in a painting that once belonged only to billionaires.

This isn't speculation. It's equity. Real ownership of real assets.

How It Works

The mechanics are straightforward:

A masterpiece is acquired and placed in secure custody — typically with bonded art storage facilities, full insurance coverage, and regular third-party authentication. A legal entity (often an LLC or SPV) holds title to the artwork. That entity issues security tokens representing fractional ownership shares. Smart contracts govern the distribution, trading, and any revenue sharing (from exhibitions, licensing, or eventual sale).

Token holders receive proportional rights: voting on whether to sell the piece, sharing in exhibition fees, and capturing appreciation when the asset trades hands.

The blockchain provides what art markets have historically lacked: transparency, liquidity, and access.

Why Art? Why Now?

Fine art has outperformed the S&P 500 over the past 25 years. Blue-chip artwork appreciates at roughly 8–10% annually, with masterpieces from certain artists showing even stronger returns. But unlike stocks, art has been locked away from ordinary portfolios.

The barriers are obvious. High entry costs. Illiquid markets. Authentication risks. Storage and insurance burdens. Geographic limitations.

Tokenization solves each one.

Minimum investments drop from millions to dollars. Secondary markets enable 24/7 trading. Provenance lives permanently on-chain. Custody and insurance become shared costs distributed across holders. Anyone with an internet connection can participate.

The art market is worth \$65 billion annually. Fractionalization unlocks it.

Democratization Isn't Just a Buzzword

Art has cultural power beyond its financial value. When a Vermeer hangs in a billionaire's private collection, the world loses something. When that same Vermeer is fractionally owned by 100,000 people — teachers, nurses, mechanics, students — something shifts.

Ownership creates engagement. Token holders visit exhibitions. They learn about the artists. They care about preservation. They become stakeholders in cultural heritage, not just spectators.

This is art returning to the commons without leaving private hands. Distributed ownership with centralized custody. The economics of access meeting the permanence of blockchain.

The Regulatory Reality

Fractional art tokens are securities. There's no way around this. They represent investment contracts with expectations of profit derived from the efforts of others — the Howey test in full application.

This means compliance: SEC registration or exemptions, accredited investor rules (for now), KYC/AML requirements, and proper disclosures. The projects that will succeed are those that embrace regulation rather than dodge it.

Regulation isn't the enemy of democratization. It's the foundation. Investor protection builds trust. Trust builds adoption. Adoption builds the future.

What's Coming

The trajectory is clear. As regulatory frameworks mature and platforms prove their models, expect fractional art ownership to move from novelty to norm. Retirement accounts holding Rothko shares. Index funds of Impressionist masters. Art portfolios as diversified as stock portfolios.

The gallery walls aren't coming down. But the doors are opening.

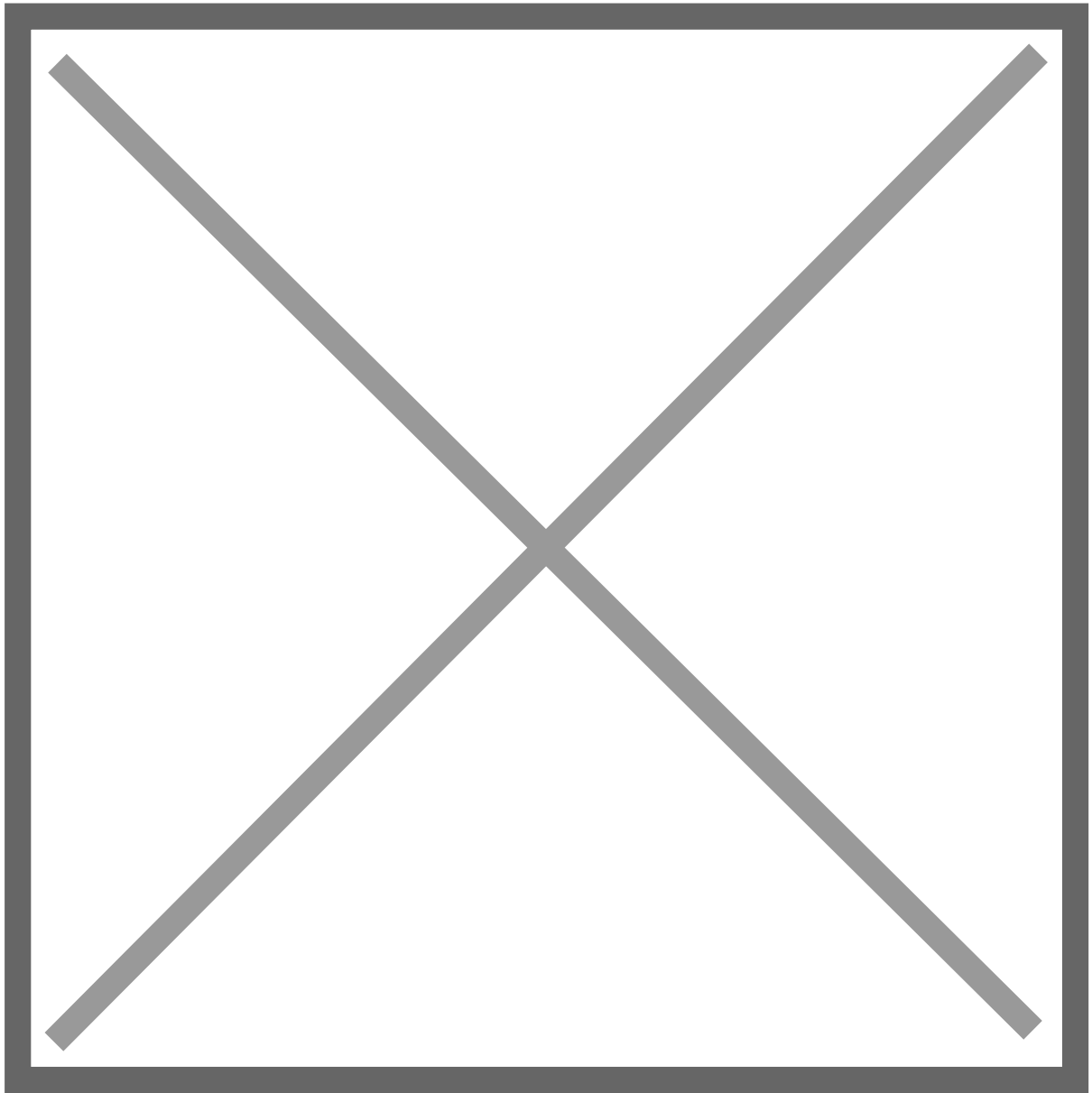
For the first time in history, the everyday investor can own a piece of something extraordinary — not a print, not a replica, but genuine equity in human creative achievement.

The Mona Lisa still hangs in the Louvre. But the next masterpiece might belong to all of us.

How the Cannabis Industry Can Benefit from Using IPFS for Metadata Storage

<https://medium.com/@cryptohemingway/how-the-cannabis-industry-can-benefit-from-using-ipfs-for-metadata-storage-75a852dfdd55?sharedUserId=cryptohemingway>

“ What is IPFS? The hard drive for Blockchain.



IPFS (Interplanetary File System) is essentially a file system that allows you to store files and track versions over time, much like Git, keeping track of them on a distributed network, somewhat like BitTorrent.

This storage system allows direct interaction through a secure and global P2P network. By combining these two properties, IPFS enables a permanent new web and augments the way we use existing internet protocols like HTTP.

The Cannabis industry, poised for significant growth in the 4th Industrial Revolution, can leverage the unique properties of IPFS (InterPlanetary File System) for secure, transparent, and efficient storage of metadata. Here's a deeper dive into the benefits:

Enhanced Data Integrity and Security:

“Tamper-Proof: IPFS uses content addressing, where data is identified by its unique hash, not its location. This makes it nearly impossible to tamper with data without changing the hash, ensuring its integrity and authenticity. This is crucial for sensitive cannabis data like:

Testing results: Ensuring the accuracy and immutability of lab reports for THC/CBD content, contaminants, and other crucial information.

Licensing and compliance data: Securing licenses, permits, and other regulatory documents with tamper-proof storage.

Product provenance: Tracking the origin and journey of cannabis products from seed to sale, building trust and transparency for consumers.

Improved Traceability and Transparency:

“Immutable Record: Data stored on IPFS cannot be altered or deleted, creating an immutable record of events throughout the cannabis supply chain. This improves:

Compliance: Simplifying compliance with regulations by providing auditable data trails for regulators and auditors.

Recall management: Facilitating faster and more targeted recalls in case of product contamination or safety concerns.

Consumer trust: Building trust with consumers by providing transparent information about the origin, quality, and testing of cannabis products.

Additional Benefits:

“ Decentralized Storage: IPFS distributes data across a global network of nodes, reducing reliance on centralized servers and mitigating the risk of data loss or censorship. This is especially valuable for the Cannabis industry, which often faces legal and regulatory hurdles.

Cost-Effectiveness: Storing large datasets like lab reports or research data on IPFS can be significantly cheaper than traditional methods due to deduplication and efficient storage mechanisms.

Faster Access: IPFS's geographically distributed network enables faster data access, improving efficiency for international operations and collaborations within the Cannabis industry.

Specific Use Cases:

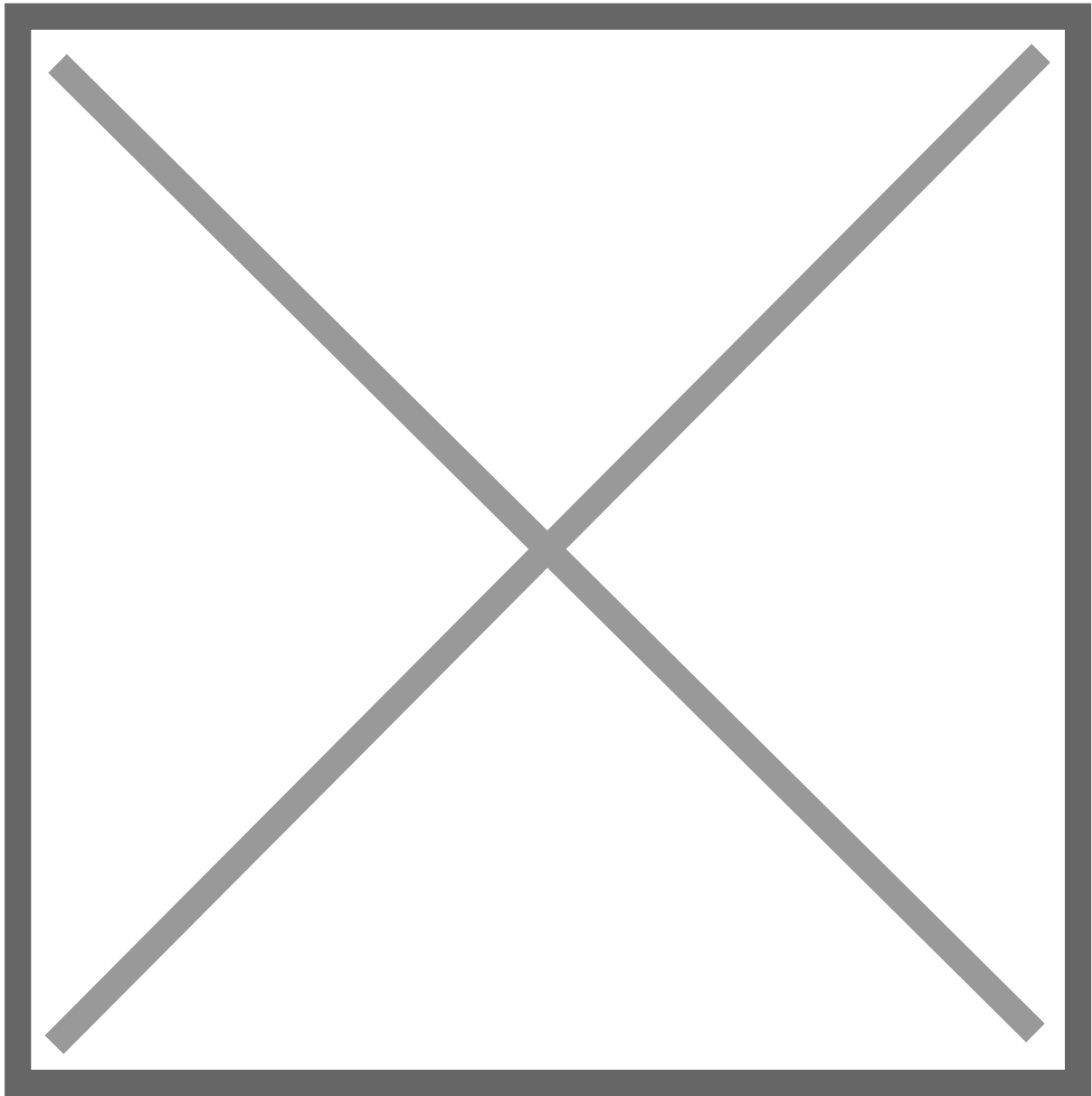
“ Seed-to-Sale Tracking: Track the movement of cannabis plants and products through the supply chain, from cultivation and processing to distribution and retail.

Secure Sharing of Sensitive Data: Share sensitive data like testing results or research findings with authorized parties securely and transparently.

Immutable Licensing and Compliance Records: Maintain tamper-proof records of licenses, permits, and compliance documents for regulatory requirements.

Consumer Verification and Product Information: Provide consumers with secure access to product information, lab reports, and provenance data through IPFS-linked QR codes or similar solutions.

Press enter or click to view image in full size



Remember:

While IPFS offers significant advantages, it's crucial to consider its limitations. Integrating IPFS with a centralized blockchain might introduce access control issues and limit the full potential of decentralization. Evaluating the specific needs and goals of the Cannabis industry operation is essential for determining the optimal approach to metadata storage.

By leveraging IPFS strategically, the Cannabis industry can unlock a new era of secure, transparent, and efficient data management, fostering trust, compliance, and growth in the 4th Industrial Revolution.

Multilevel Trust Voting NFTs in a Hierarchical Blockchain Community DAO

<https://medium.com/@cryptohemingway/multilevel-trust-voting-nfts-in-a-hierarchical-blockchain-community-dao-f569d9baadcc?sharedUserId=cryptohemingway>

Blockchain Community DAOs (Decentralized Autonomous Organizations) serve as platforms for collective decision-making. The integration of Multilevel Trust Voting NFTs enhances this democratic process, allowing NFT holders to vote on various community proposals. This unique model not only features a multilevel loyalty program but also introduces the concept of Sub-DAOs for specific community interests.

Structure

1-NFT Tiers:

NFTs are classified into distinct tiers, perhaps Bronze, Silver, Gold, and Platinum, based on rarity, historical involvement, or other set parameters.

2-Multilevel Loyalty Program:

Every NFT tier corresponds to a specific level in the loyalty program.

The higher the NFT tier, the more influential the holder's voting power in the DAO's decision-making process.

3-Community Proposals and Voting:

Proposals are presented for community decisions.

Voting weight is determined by the NFT tier a holder possesses, ensuring those with higher loyalty levels have more say.

4-Sub-DAO Creation:

The main DAO has the capability to establish Sub-DAOs for niche community interests or specific operational areas.

Sub-DAOs operate semi-autonomously but remain under the umbrella of the primary DAO.

5-Interconnected Voting Rights:

Holders of the Multilevel Trust Voting NFTs possess the ability to vote on proposals not just in the main DAO but also in any Sub-DAOs they have rights to.

Process

1-NFT Issuance:

NFTs are disseminated either through sales, a reward mechanism, or other designated methods. They symbolize both a digital collectible and a token of loyalty and trust.

2-NFT Upgradation:

NFT holders can enhance their tier, and hence loyalty status, by accomplishing tasks, making contributions, or participating in specific DAO or Sub-DAO activities.

3-Proposal Formation:

Members can introduce proposals in both the main DAO and Sub-DAOs.

Depending on the rules, these proposals may need preliminary consensus before moving to a broader voting phase.

4-Voting Mechanism:

Multilevel Trust Voting NFT holders can vote on proposals in both the main DAO and affiliated Sub-DAOs, provided they have rights to those entities.

The weight of each vote is based on the holder's NFT tier.

The blockchain transparently and immutably records the voting results.

5-Implementation:

The DAO or Sub-DAO takes actions aligned with the voting results, ensuring decisions reflect member preferences.

Benefits

1-Enhanced Engagement:

Linking NFT tiers to voting power encourages active and sustained involvement from members.

2-Transparent Governance:

Blockchain-based voting ensures clarity, fairness, and undisputable results.

3-Flexibility:

The ability to spawn Sub-DAOs allows the community to address niche interests or specialized areas without overwhelming the main DAO's operations.

4-Holistic Involvement:

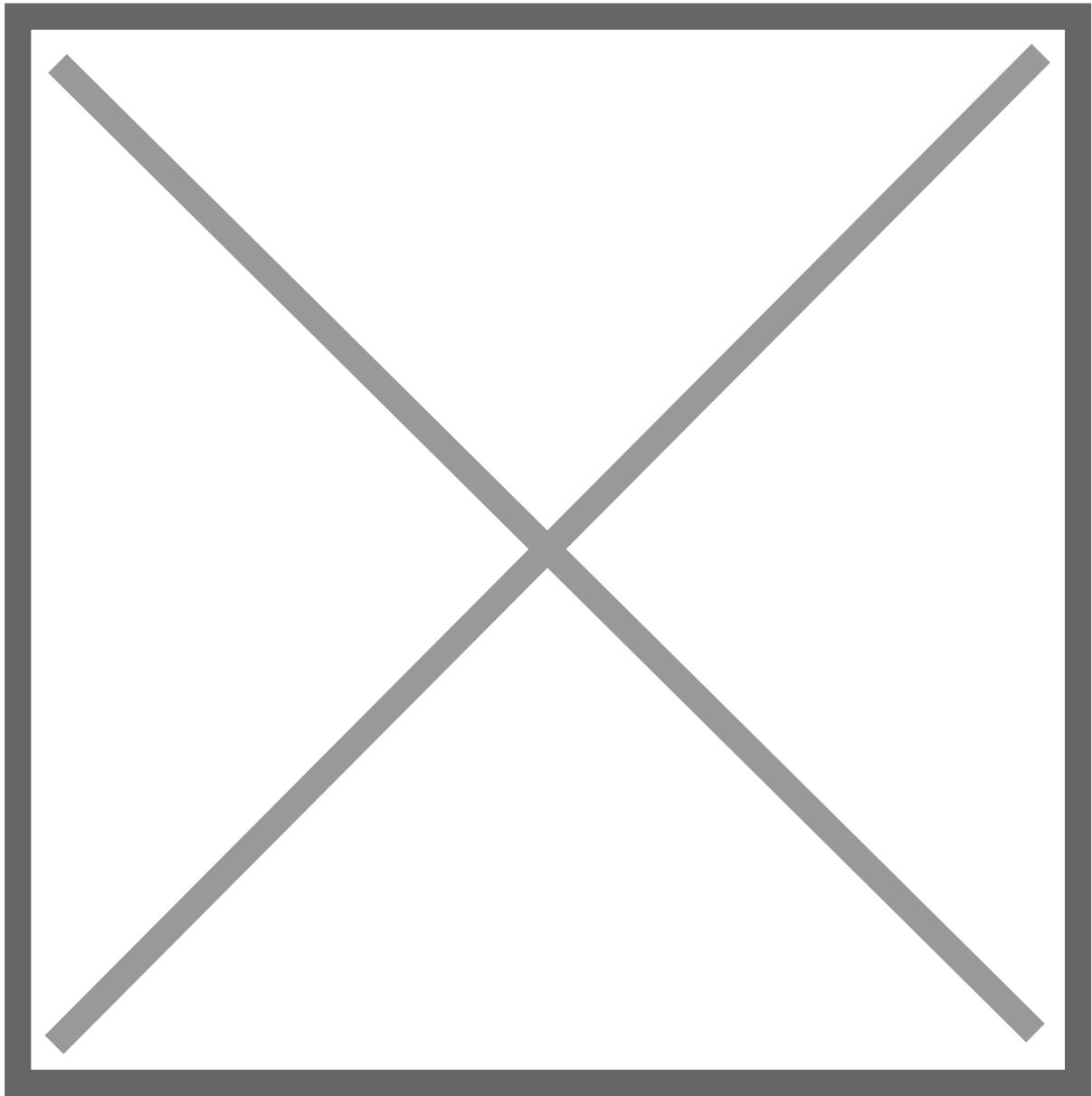
NFT holders can influence decisions across the main DAO and various Sub-DAOs, ensuring a comprehensive governance approach.

Conclusion

Incorporating Multilevel Trust Voting NFTs in a hierarchical DAO structure fosters a blend of loyalty, inclusiveness, and specialized governance. It ensures that the most loyal and involved members have substantial influence while allowing the DAO to address diverse community needs through the creation of Sub-DAOs. Such a system optimizes community-driven decision-making in a decentralized world.

How the Interoperability of Regional Blockchains in Latin America will Catapults the Region into a Powerhouse in Politics, Economy, and Society

<https://medium.com/@cryptohemingway/how-the-interoperability-of-regional-blockchains-in-latin-america-will-catapults-the-region-into-a-7d5b229665f0?sharedUserId=cryptohemingway>

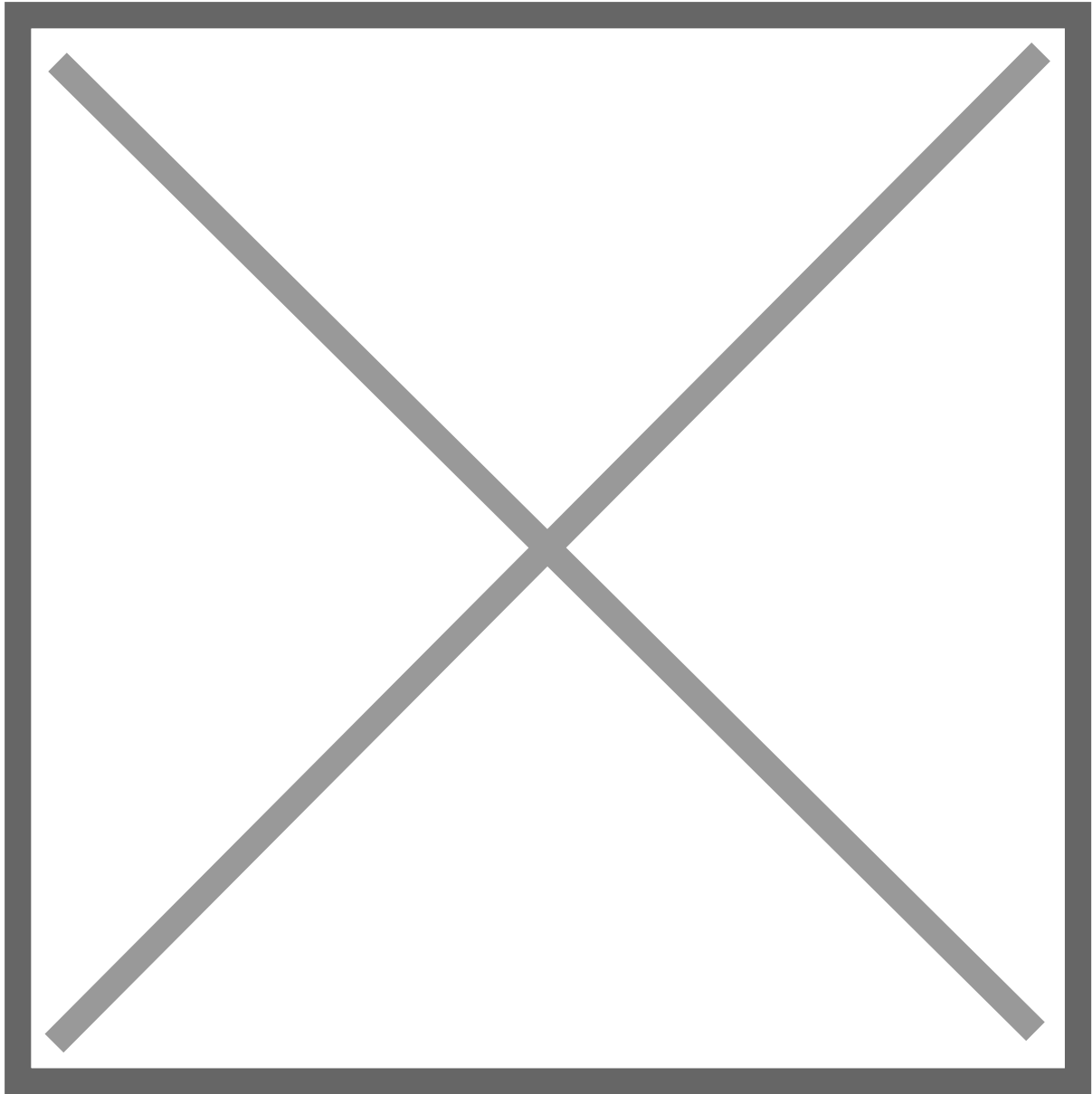


Latin America has grappled with a complex tapestry of challenges rooted in colonialism, the African slave trade, and foreign interventions throughout its history. However, a transformative era is dawning as the implementation of regional blockchains takes center stage. The interlinking of blockchains in Latin America possesses immense potential to reshape the region's political, economic, and social landscape, propelling it to thrive as a formidable powerhouse. Let's explore the profound impact that the interoperability of regional blockchains will have on Latin America and the Caribbean, fostering regional cooperation, spurring economic growth, and advancing transparency and financial inclusion.

The Gateway to Success

The crux of Latin America's regional blockchains lies in the concept of interoperability. By seamlessly connecting and transferring information across diverse networks and platforms, these blockchains enable efficient and secure communication and collaboration. This harmonious interconnection acts as a bridge, promoting regional cooperation and propelling development across various industries. The interoperability of blockchains in Latin America clears the path for heightened economic integration, enhanced transparency, and improved efficiency, ensuring the

region's continuous growth and prosperity.



The Political implications of Regional Blockchains

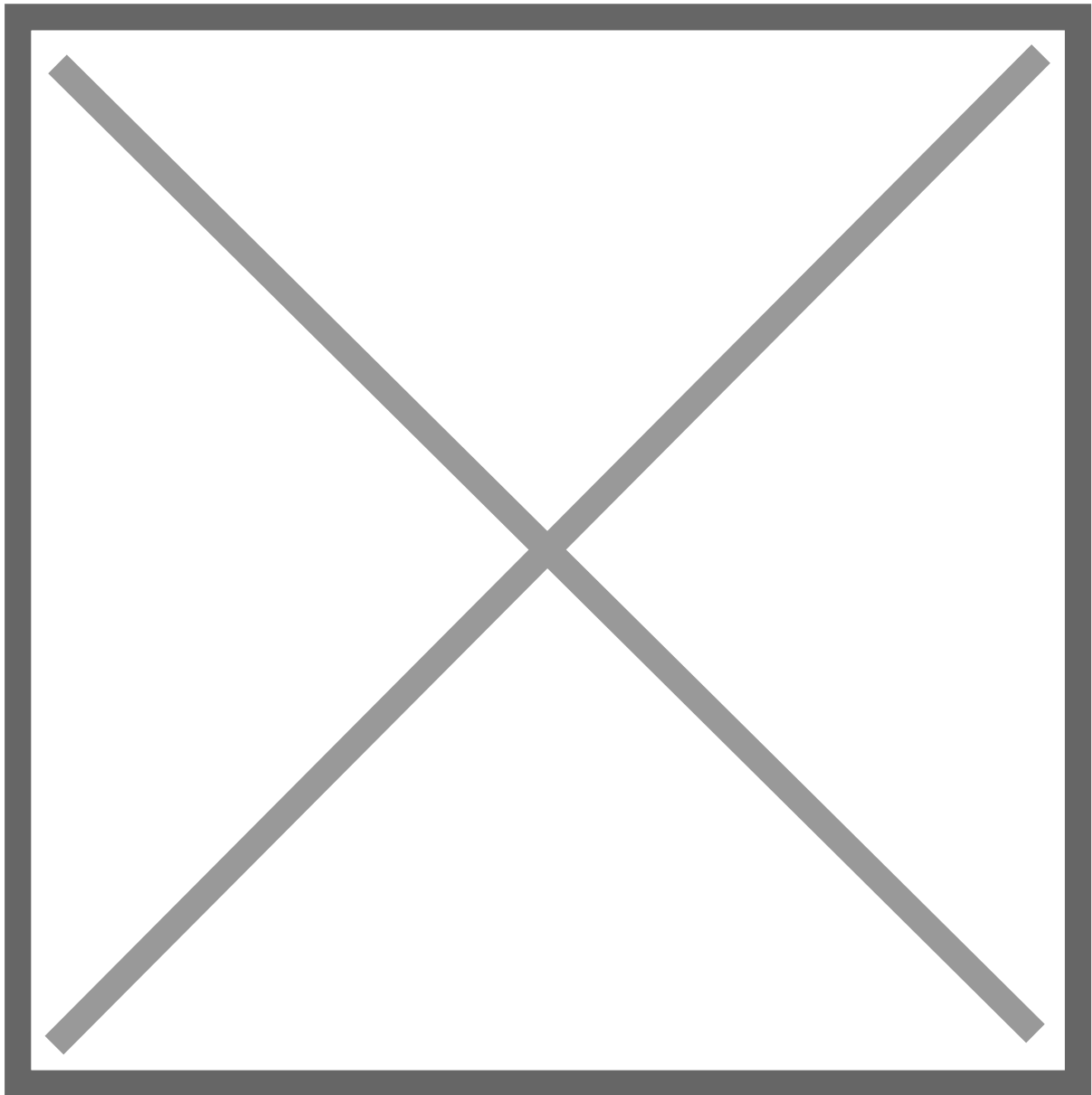
Blockchain technology, with its immutable and transparent transaction records, possesses the potential to revolutionize Latin America's political landscape. By harnessing blockchains for electoral processes, the region can establish trust, integrity, and accountability. The decentralized nature of blockchains can aid in combating corruption, paving the way for fair and transparent elections. As Latin America embraces regional blockchains, its political institutions will undergo a significant transformation, fortifying democracy and bolstering governance.

Economic Metamorphosis through Blockchains

The adoption of blockchains in Latin America presents an unprecedented opportunity for economic metamorphosis. The interoperability of regional blockchains will dismantle trade barriers and streamline cross-border commerce. This integration will open new horizons for Latin American enterprises, granting them access to broader markets and augmenting their competitiveness on the global stage. Moreover, blockchain technology offers innovative solutions to long-standing

financial challenges, such as financial exclusion and limited banking access. Through secure and accessible transactions and financial services, blockchains can drive financial inclusion, empowering individuals and businesses throughout the region.

[Press enter or click to view image in full size](#)



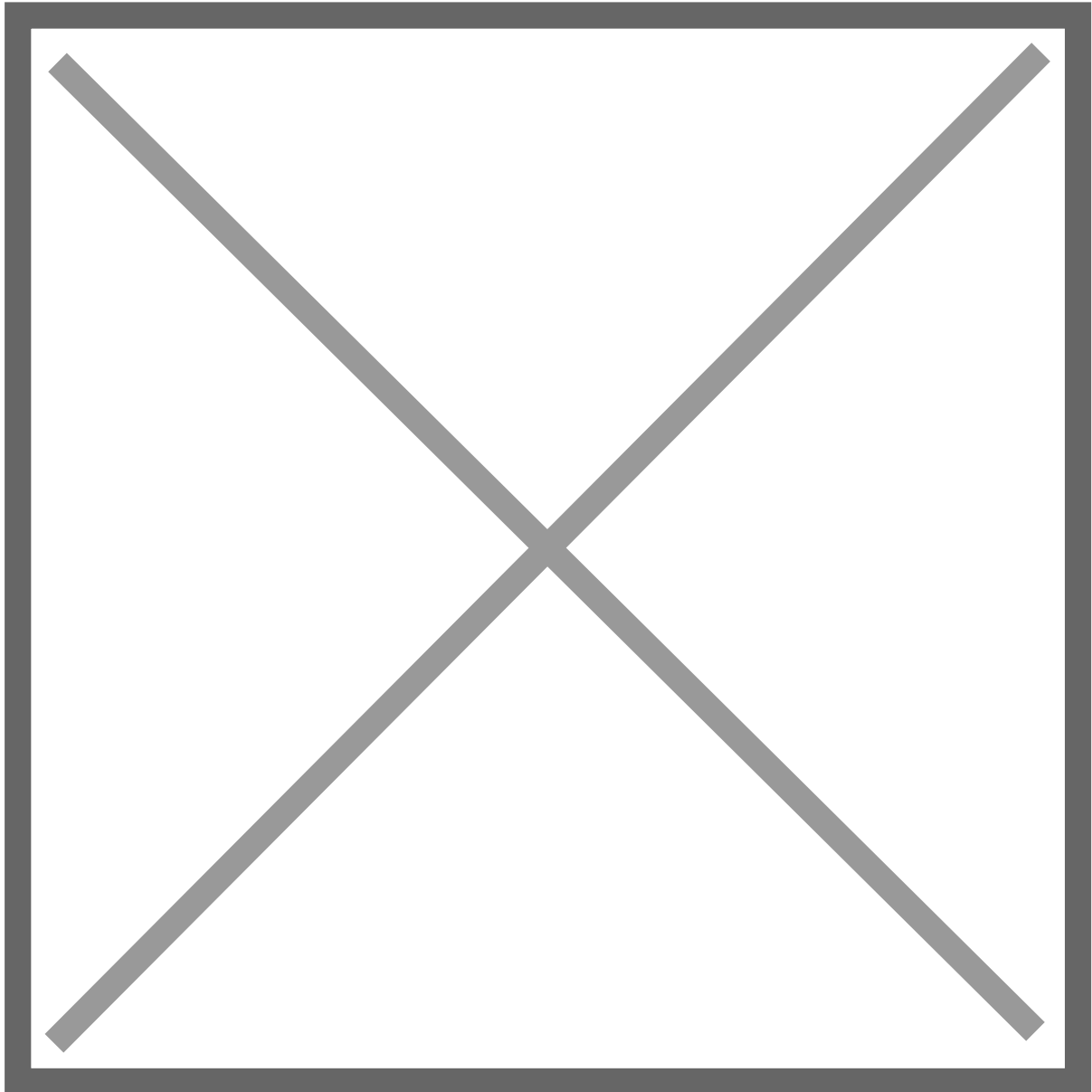
Overcoming Historical Legacies

Latin America's rich history has indelibly shaped its society and economy. The implementation of regional blockchains provides a pathway to address and transcend the legacies of colonialism, the African slave trade, and foreign interventions. The transparent and decentralized nature of blockchains can help combat corruption, promote equity, and empower marginalized communities. Furthermore, blockchains can serve as a potent tool to ensure the ethical origin of products, combating illicit trade and fostering sustainable practices in the region. By embracing regional blockchains, Latin America can forge a path toward social justice, equality, and economic prosperity.

A Powerhouse Driven by Regional Blockchains

In conclusion, the interoperability of regional blockchains in Latin America heralds a defining moment for the region. By embracing this transformative technology, Latin America can position itself as a global reference point in politics, economy, and society. Through regional cooperation, heightened transparency, and financial inclusion, blockchains will catalyze sustainable economic growth, empower communities, and drive progress across Latin America. The future of Latin America as a powerhouse driven by regional blockchains is well within reach.

Press enter or click to view image in full size

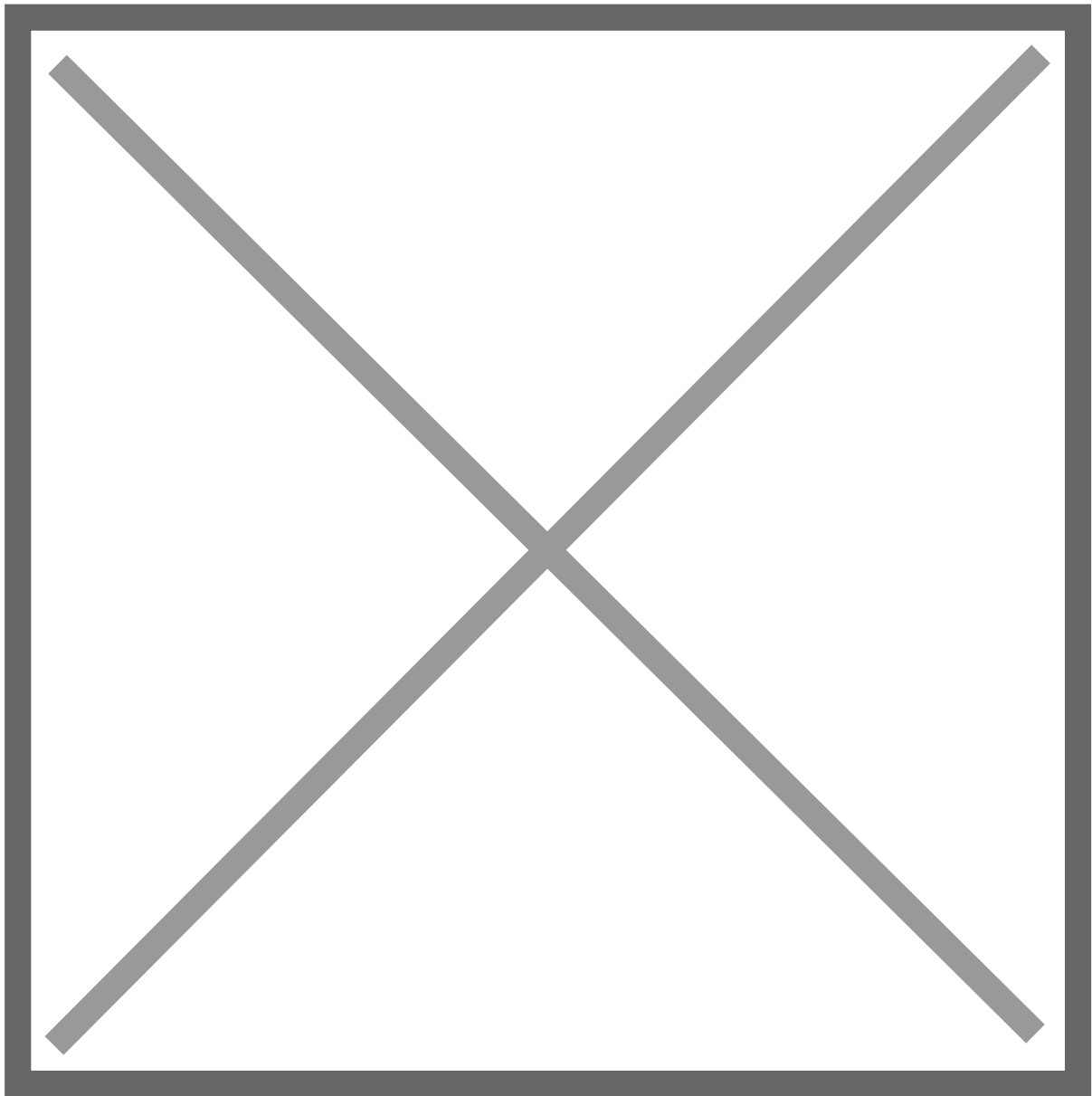


Latin America's journey towards becoming a dominant force in politics, economy, and society hinges upon the widespread implementation of regional blockchains. Interoperability serves as the key that unlocks the region's vast potential, enabling seamless communication and collaboration among diverse networks and platforms. With blockchains spearheading political transformation, fostering economic integration, and transcending historical legacies, Latin America stands poised to realize a future characterized by prosperity, equality, and innovation. The time has come for Latin America to embrace the empowering force of regional blockchains and propel itself to

unprecedented heights.

How can Blockchain Technology Empower Small Entrepreneurs in the Low-Income Inter-city in Latin America

<https://medium.com/@cryptohemingway/how-can-blockchain-technology-empower-small-entrepreneurs-in-the-low-income-inter-city-in-latin-901265cd0999?sharedUserId=cryptohemingway>



In the face of daunting challenges and seemingly insurmountable barriers, there exists a glimmer of hope, a beacon of empowerment. It is within the realm of small entrepreneurs in low-income inter-cities that the true potential for growth and transformation resides. Join us on an emotional journey as we explore the remarkable power of blockchain technology, a force that can shatter the shackles of limitation and pave the way for a brighter future, both for these resilient individuals and the communities they call home.

The Struggles of Small Entrepreneurs in Low-Income Inter-cities

In the depths of low-income inter-cities, small entrepreneurs valiantly battle against a torrent of obstacles. Scarce financial resources, deep-seated distrust in centralized systems, and the scarcity of opportunities form an unyielding fortress that often thwarts their dreams. Yet, beneath the surface, their innate talent and untapped potential yearn to break free from the chains that bind them.

The Empowering Potential of Blockchain Technology

Amidst this struggle, a powerful ally emerges: blockchain technology. With its transformative essence, blockchain presents an opportunity to reshape the entrepreneurial landscape and empower these tenacious individuals. The core tenets of decentralization, transparency, and security embedded within blockchain offer a glimmer of hope, a lifeline for those trapped in the clutches of traditional systems.

Access to Financial Services and Funding

Blockchain has the remarkable ability to grant small entrepreneurs access to financial services and funding, breathing life into their aspirations. Through blockchain-based platforms, these visionary individuals can connect directly with investors, transcending the need for intermediaries. This democratization of funding widens their stage, amplifying their ideas and projects to a captivated audience, bolstering their chances of securing the vital financial support they require.

Moreover, blockchain technology paves the way for the creation of decentralized finance (DeFi) applications. These groundbreaking platforms unlock a treasure trove of financial services, such as lending, borrowing, and micro-finance, without relying on the traditional banking establishment. For small entrepreneurs entrenched in low-income inter-cities, these inclusive financial solutions become a lifeline, fueling their ventures and igniting a fire of economic growth within their communities.

Building Trust and Eliminating Middlemen

In a world where trust is a precious commodity, small entrepreneurs within low-income inter-cities face an uphill battle to establish it. Conventional systems have failed them time and time again, leaving deep scars of skepticism in their wake. Blockchain technology, with its unparalleled transparency and unassailable immutability, emerges as the answer to their plea.

Through the power of blockchain, entrepreneurs can showcase the authenticity and integrity of their products or services. Every transaction meticulously recorded on the blockchain becomes an irrefutable testament, forever banishing the specter of fraudulent activities. This newfound transparency nurtures trust, fostering the growth of profound and enduring relationships between entrepreneurs and their customers. It is the bedrock upon which future successes are built.

Furthermore, blockchain technology obliterates the need for intermediaries in various processes. Enter smart contracts, empowered by blockchain, automating and enforcing agreements between parties. The result? Reduced costs, fair and equitable transactions, and a renewed sense of confidence. Armed with this technological marvel, small entrepreneurs can engage in business activities knowing that their interests are safeguarded, allowing their potential to flourish unhindered.

Traceability and Supply Chain Efficiency

Within the labyrinthine corridors of low-income inter-cities, small entrepreneurs face the arduous task of navigating treacherous supply chains and combating the plague of counterfeit products. Here, blockchain technology emerges as a guiding light, offering a beacon of hope in an otherwise murky landscape.

Through the implementation of blockchain-based supply chain systems, entrepreneurs embark on a journey of unrivaled traceability. Every step, from the inception of production to the final destination, is indelibly etched onto the blockchain. Transparency and accountability become the bedrock of their endeavors, empowering customers to validate the origins and authenticity of the products they cherish. Trust flourishes, loyalty deepens, and a newfound sense of security envelopes both entrepreneurs and consumers.

Moreover, blockchain technology serves as an impenetrable shield against the insidious tide of counterfeit goods. By leveraging unique identifiers and digital certificates stored on the blockchain, entrepreneurs safeguard their intellectual property and eradicate the menace of fraudulent replicas. This fortress of protection not only preserves their business interests but also enhances their reputation within the market, a testament to their unwavering commitment to excellence.

Fostering Collaboration and Knowledge Sharing

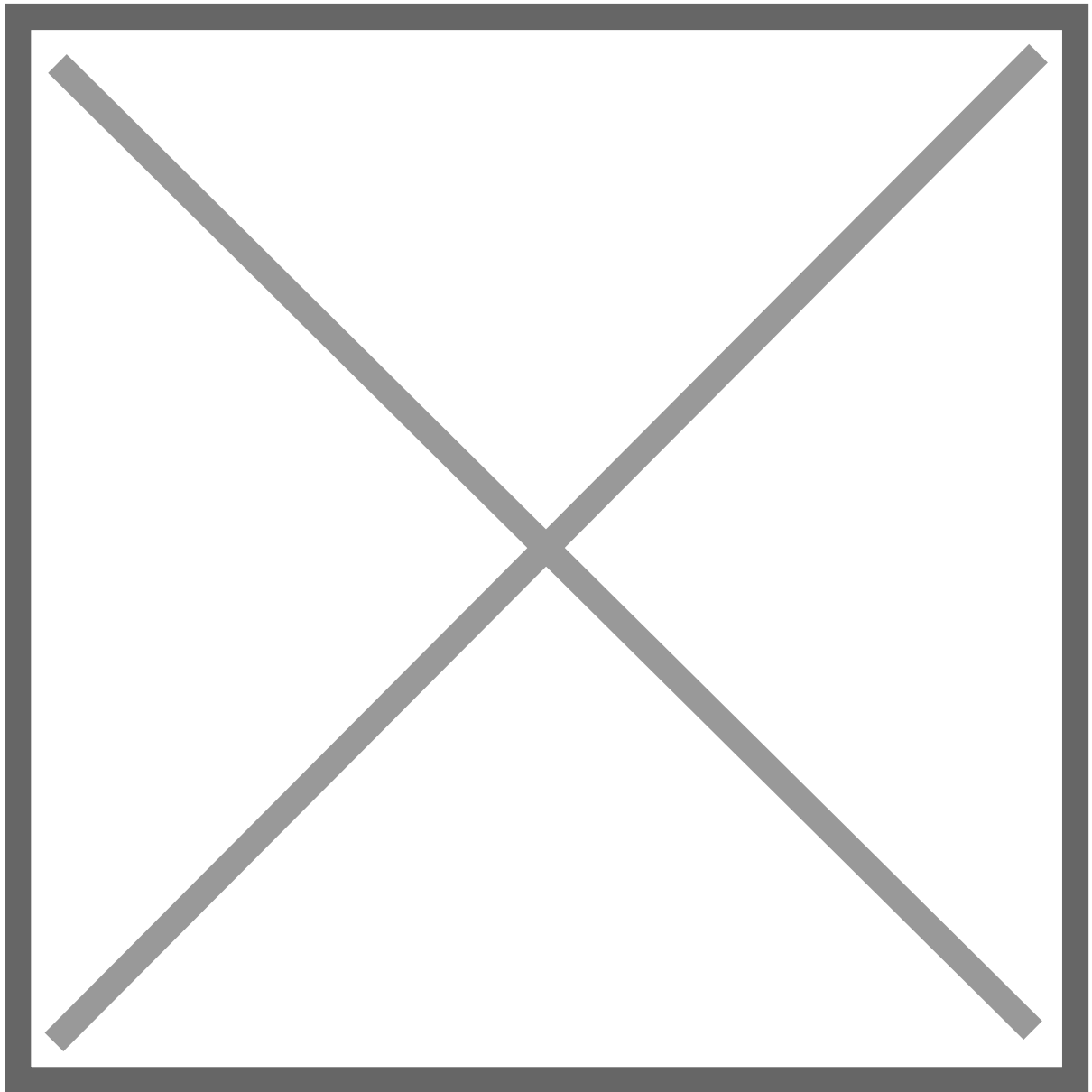
In the realm of blockchain technology, collaboration becomes an inseparable companion, and knowledge sharing an indispensable ally. Within the corridors of low-income inter-cities, blockchain-based platforms and networks weave a tapestry of interconnectedness, creating a sanctuary for small entrepreneurs to unite, exchange ideas, and bolster each other's growth.

This newfound digital realm enables entrepreneurs to share their triumphs and tribulations, their wisdom and insights, fostering a community-driven ecosystem. Through collective efforts, small entrepreneurs uplift one another, harnessing the power of shared experiences and knowledge to overcome the obstacles that once seemed insurmountable. In this symbiotic tapestry of collaboration, resilience thrives, innovation flourishes, and a sense of belonging resonates deep within their souls. It is within this harmonious union that their true potential awakens.

In the realm of small entrepreneurs within low-income inter-cities, the transformative power of blockchain technology radiates with undeniable brilliance. Through access to financial services, the establishment of trust, the enhancement of supply chain efficiency, and the cultivation of collaboration, blockchain becomes the catalyst for a brighter future. It is incumbent upon individuals and communities alike to embrace this technological marvel, harnessing its infinite potential to forge a future where opportunities abound, and the spirit of entrepreneurship soars to new heights.

Using NFTs in Latin American National Civil Registries

<https://medium.com/@cryptohemingway/using-nfts-in-latin-american-national-civil-registries-f5fc94bd90b5?sharedUserId=cryptohemingway>



In recent years, the world has witnessed the growing popularity of NFTs (Non-Fungible Tokens) in various industries. These unique digital assets have revolutionized the way works of art, collectibles, and other digital assets are bought, sold, and owned. In this article, we will explore the advantages of using NFTs in national civil registries in Latin America and how they are impacting the way property registries and other important documents are managed.

What are NFTs?

Before we get into the specifics of NFTs in civil registries, it's important to understand what exactly NFTs are. NFTs are digital tokens that use blockchain technology to represent ownership or authenticity of a unique digital asset. Unlike cryptocurrencies like Bitcoin, NFTs are not interchangeable with each other, as each has a unique value and identity.

The impact of NFTs on national civil registries

National civil registries are institutions in charge of documenting and maintaining records of births, marriages, deaths, and other vital events. Traditionally, these records have been kept in physical format, or on legacy database systems from the 80s and 90s, which has posed challenges in terms of accessibility, security, and verification of the authenticity of the documents.

With the advent of NFTs, civil registries can find new ways to manage and certify the authenticity of vital documents. By tokenizing civil records, it is possible to create unique NFTs that represent each document, providing an additional layer of security and verifiability.

Benefits of using NFTs in civil registries

The adoption of NFTs in civil registries in Latin America presents a series of significant benefits. Here we will highlight some of the key benefits:

Enhanced Authenticity and Security

By using blockchain technology to issue and manage NFTs, civil registries can guarantee the authenticity of documents and reduce the risk of forgery. Each NFT has a transparent history of transactions and verifications, providing an additional level of confidence in the integrity of the records.

Accessibility and efficiency

The digitization of civil registries through the implementation of NFTs facilitates the access and search for documents. NFTs can be securely stored in digital wallets and accessed remotely, streamlining verification processes and reducing the need for physical travel.

Transparency and traceability

The underlying blockchain technology in NFTs allows for greater transparency and traceability in civil registries. Every transaction and change to a document can be recorded on the blockchain, ensuring a complete and verifiable history of the changes made.

monetization potential

The tokenization of civil registries also opens up new monetization opportunities for the institutions in charge. NFTs can be sold or licensed, allowing civil registries to generate additional revenue to maintain and improve their services.

The future of NFTs in national civil registries in Latin America

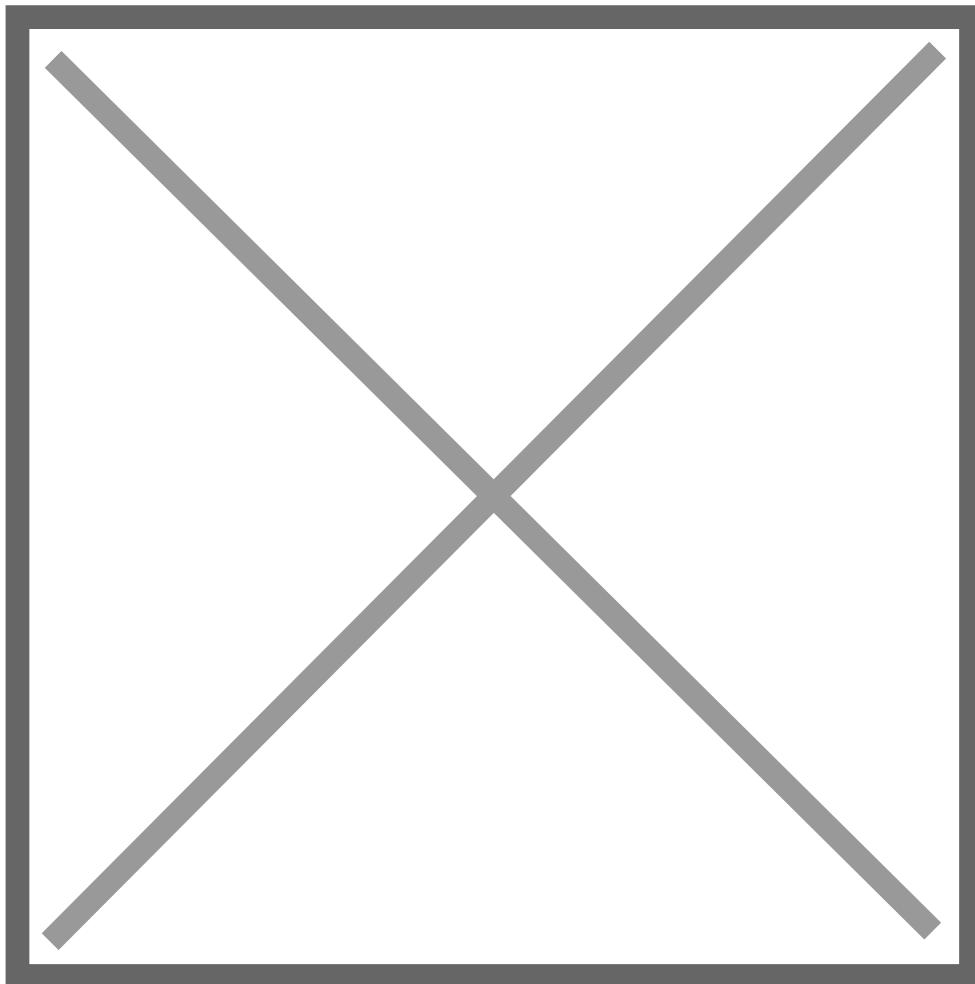
As NFTs continue to gain popularity in the Latin American region, it is likely that we will see increased adoption of this technology in civil registries. Governments and institutions are recognizing the benefits of tokenization and digitization of records, and are actively exploring how to implement these changes into their existing systems.

In the future, we could imagine a scenario where citizens can access their vital documents quickly and securely through digital wallets, and where verification of the authenticity of these documents is instant and reliable. NFTs could become the norm in civil registries, offering an unprecedented level of efficiency and security.

Empowering Latin America and the Caribbean through Regionalized Blockchains

<https://medium.com/@cryptohemingway/empowering-latin-america-and-the-caribbean-through-regionalized-blockchains-94bbb07623b4?sharedUserId=cryptohemingway>

Regionalized Blockchains: Revolutionizing Decentralized Networks



Latin America and the Caribbean, are renowned for their cultural diversity and a wide array of economic, social, and political characteristics, stand poised to benefit immensely from the implementation of regionalized blockchains. Let us explore why this holds true.

The Diversity of Latin America and the Caribbean

Cultural Melting Pot: Latin America boasts a rich tapestry of cultures, languages, and ethnicities. Indigenous communities, European descendants, Africans, and Asians have all contributed to the cultural mosaic of the region. Each country within Latin America possesses its own distinct cultural heritage, traditions, and customs.

Linguistic Variety: Spanish, English, and Portuguese dominate the linguistic landscape of Latin America, with Spanish reigning supreme as the most widely spoken language. However, the region also hosts a plethora of indigenous languages, including Quechua, Guarani, Aymara, and many more. Additionally, immigrant communities have preserved their native tongues, further enriching the linguistic diversity.

Economic Disparities: Latin America exhibits a wide spectrum of economic inequalities. While countries like Brazil, Mexico, and Argentina boast relatively robust economies and higher income levels, others face the challenges of poverty, inequality, and limited access to essential services due to smaller economies and lower income levels.

Political Systems: Latin America encompasses a range of political systems, encompassing democracies, socialist governments, and dictatorships. The region has witnessed various political ideologies and movements, leading to diverse governance structures and political landscapes across different countries.

Natural and Geographic Marvels: Latin America mesmerizes with its diverse landscapes, climates, and natural resources. From tropical rainforests to deserts, mountain ranges to coastal areas, and the awe-inspiring Amazon Basin housing the world's largest rainforest, the region's geographical diversity shapes its biodiversity, agricultural practices, and economic pursuits.

Social and Racial Tapestry: Latin America's social fabric is intricately woven, influenced by historical factors such as colonization, slavery, and immigration. Consequently, the region boasts a complex racial and ethnic composition. Afro-Latinos, indigenous populations, mestizos (of mixed European and indigenous heritage), and people of European and Asian descent all contribute to the social tapestry of the region.

Why Regionalized Blockchains Offer a Solution!

Tailored Solutions: Regionalized blockchains have the unique ability to address specific challenges and cater to the distinctive requirements of Latin America. The region grapples with economic, social, and political circumstances that can benefit from blockchain solutions crafted with local nuances in mind. These localized blockchains can provide targeted remedies for issues such as financial inclusion, corruption, supply chain inefficiencies, and identity management.

Regulatory Compliance: Blockchain technology often navigates through regulatory gray areas, with different countries adopting varying approaches. Regionalized blockchains can be designed to comply with local regulations, ensuring legal and regulatory adherence within specific jurisdictions. This compliance fosters trust among users, regulators, and businesses, thereby facilitating wider blockchain adoption throughout Latin America.

Enhanced Data Privacy: Instances of data breaches and privacy concerns have plagued Latin America. Regionalized blockchains offer increased control over data privacy by enabling users to retain data within the region and subject it to local regulations. This addresses concerns surrounding data sovereignty and helps safeguard sensitive information, such as personal data and financial records, from unauthorized access or misuse.

Financial Inclusion: A substantial portion of Latin America's population remains unbanked or underbanked. Regionalized blockchains can empower greater financial inclusion by providing access to decentralized financial services and digital assets. These blockchains enable individuals and businesses with limited access to traditional banking services to engage in secure and efficient financial transactions.

Streamlined Cross-Border Transactions: Latin America experiences a significant volume of cross-border trade and remittances. Regionalized blockchains can streamline and secure such transactions, reducing costs and friction associated with traditional banking systems. Leveraging smart contracts and digital tokens, regional blockchains simplify international trade, ensuring transparency, traceability, and timely settlement.

Collaboration and Economic Integration: Regionalized blockchains can foster collaboration and economic integration among Latin American countries. Serving as a foundation for cross-border projects, shared databases, and coordinated efforts, these blockchains facilitate information exchange, promote regional trade, and streamline regulatory processes through interoperable networks.

Technological Innovation and Entrepreneurship: By providing localized blockchain platforms, tools, and infrastructure, regionalized blockchains can nurture a vibrant ecosystem of technology startups, developers, and entrepreneurs within Latin America. This, in turn, stimulates innovation, drives economic growth, and creates job opportunities throughout the region.

While regionalized blockchains bring numerous benefits, it is crucial to strike a balance between regional focus and global interoperability. Ensuring connectivity and compatibility with the broader blockchain ecosystem allows Latin America to harness the advantages of regional blockchains while remaining connected to global networks and standards.

The Advantages and Social Impacts of Creating NFTs Backed by Uneath Gold

<https://medium.com/@cryptohemingway/the-advantages-and-social-impacts-of-creating-nfts-backed-by-uneath-gold-9603139251c7?sharedUserId=cryptohemingway>

In recent years, Non-Fungible Tokens (NFTs) have become increasingly popular in the art and entertainment industries. However, the use of NFTs is not limited to digital artwork and can be extended to various fields, including the mining industry. Creating NFTs linked to unearth gold can have several advantages and social impacts that can benefit both the mining industry and society as a whole.

The gold mining industry has a significant impact on the environment and society. The process of mining gold involves the use of toxic chemicals, heavy machinery, and large amounts of water, which can lead to soil erosion, deforestation, and water pollution. Additionally, gold mining is often associated with human rights abuses, including forced labor and child labor.

Advantages of creating NFTs linked to unmined gold:

Secure Ownership: Creating NFTs linked to unmined gold provides secure ownership of a physical asset that has not yet been mined. The NFT acts as a digital certificate of ownership that can be easily transferred and traded, making it an attractive investment opportunity for individuals and businesses.

Reduced Risk: Investing in NFTs linked to unmined gold reduces the risk associated with traditional mining investments. The value of traditional mining investments is heavily dependent on the success of the mining process, which can be affected by several factors, such as political instability, environmental regulations, and fluctuating commodity prices. NFTs linked to unmined gold provide a way to invest in the potential value of gold without the risk associated with traditional mining investments.

Environmental Benefits: By creating NFTs linked to unmined gold, the mining industry can reduce the environmental impact of traditional mining practices. Mining is a resource-intensive process that can have negative impacts on the environment. By investing in NFTs linked to unmined gold, investors can support sustainable mining practices and reduce the need for traditional mining.

Social Impacts of creating NFTs linked to unmined gold:

Economic Development: Investing in NFTs linked to unmined gold can support economic development in mining communities. The mining industry provides employment opportunities for millions of people worldwide, and investing in NFTs linked to unmined gold can support the development of new mining projects, leading to the creation of more jobs in mining-related industries.

Environmental Protection: By investing in NFTs linked to unmined gold, investors can support environmentally sustainable mining practices. The mining industry is one of the most polluting industries globally, and investing in NFTs linked to unmined gold can help reduce the environmental impact of traditional mining practices.

Social Responsibility: By creating and investing in NFTs linked to unmined gold, investors and mining companies can demonstrate their commitment to social responsibility. NFTs can be used to highlight ethical and sustainable mining practices, promoting transparency and accountability in the mining industry.

Accessibility: Investing in NFTs linked to unmined gold provides an opportunity for individuals who may not have had access to traditional mining investments. NFTs are easily accessible and can be purchased in smaller denominations, allowing individuals to invest in the potential value of gold without the need for significant financial resources.

In conclusion, creating NFTs linked to unmined gold can have significant advantages and social impacts. These include secure ownership, reduced risk, environmental benefits, economic development, environmental protection, social responsibility, and accessibility. By investing in NFTs linked to unmined gold, investors can support sustainable mining practices and promote the development of responsible mining projects while reducing the risk associated with traditional mining investments.

“ If Math is God’s universal language, Blockchain is his commerce and Bitcoin his currency. -Frank Yglesias-Bertheau