



## My message to the world

I believe there is good and evil in all of us. I also believe the good is the more powerful of the two. I learned early on that given half a chance and a modicum of honest effort, that good will generally triumph over our darker impulses.

In my years here on this earth my eyes have seen a lot. I, like all of us, have been tempted many times to stray from doing what I knew to be right. Reasons for this have been fairly consistent throughout. When I was a younger man I listened to the propositions of my elders. They told me to work hard and follow the rules. One day I would be rewarded by achieving everything they held dear. They called this success.

Call me an idiot, but I soon decided their definition of success was not my own. For the life of me I could not get excited or motivated by the things these folks held to be so valuable. I found the greatest pleasures that came my way were those derived from my attempts to help those less fortunate. They were the ones few among us seemed to care much about. I found out the rules I was told to follow were put together to make rich folks richer. Oftentimes (whether intentional or not; it really doesn't matter) the consequences of this was to marginalize large percentages of the population.

As I write this the year is 2018. We've put men on the moon. We have cured terrible diseases. We have launched probes to the far reaches of our solar system. But poverty and homelessness continue to grow. Terrible addictions afflict us. We punish those with mental illness by murdering them in our own neighborhoods. Billions of us don't even have a bank account and the truly odd thing about all this is that I can't seem to find a single person who told me to follow the rules who gives a damn.

To make matters even worse, it seems most of us still believe what we are told. In spite of the overwhelming body of evidence which clearly indicates that the current system is failing us, we continue to listen, and obey. I began to wonder if there was possibly a better way to live. There has to be a way that could benefit all of us, instead of what seemed to me to be a privileged minority.

Technology gave me the answer. Specifically, blockchain technology. I came up with a way we could change things and actually make it better for everyone. We call it VIAZ.

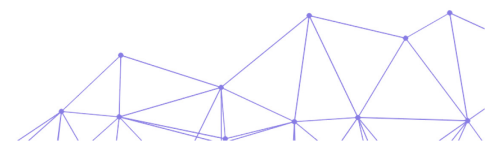
VIAZ is a place where all of us can go to better ourselves. It is a place whereby we as a human race can lift up all people. Simply put, it can make the world a better place by including everyone.

In its essence it is a common marketplace. Everyone on this planet will soon be able to utilize its incredible power.

For the first time that I know of, VIAZ will enable those of us with modest means to fund the wealthy among us at more extraordinarily enhanced returns than those we are now being offered.

Please allow me to elaborate with but one example.

Say a person (I happen to know one) invested \$50,000.00 into Bitcoin in 2013 when one coin was worth \$235.00 Now, as of this writing, a bitcoin is worth about \$8350.00 He is, among other things, a fortunate man (or woman). The bitcoin this person holds is now worth close to \$1.8 million. Now this person wants to purchase a home. Instead of cashing in say, a million dollars'





worth of his cryptocurrency, and then paying at least 20% of the million in capital gains taxes, he can instead use the VIAZ platform. He may make an offer to perhaps pledge 1.3 times the mortgage value in order to buy a home. No capital gains taxes. Instead he would possibly be able to write off the expenses (such as the interest) against income. He may offer 6% to whoever will help him finance his loan. People from around the world could then own a pro rata share of the title on the home, according to how much money they lend this individual.

Monthly payments on the collateralized loan would be paid through the Tezos blockchain, instantly and on time. Lenders would be free to sell their percentage of the borrower's loan to other lenders at any time using VIAZ. Borrowers would be able to pay off the linear loan at any time without penalties.

Everyone involved would benefit, not just a few.

Whoever used to deposit with say, banks, at an average rate of interest below 1% can now instead fund a fully secured loan request which has been tailored and negotiated to produce a smart contract. All parties involved benefit by simply eliminating the redundant, trusted third party, the bank. The interest which formally accrued to this trusted third party (as of this writing an average return of approximately 5% on mortgages in the U.S.) can now be accrued to private funds. This interest (whatever amount is negotiated by the parties to the smart contract) will now be paid to you, the new banks.

Let me state this another way: Banks now make billions and billions on your deposits. In comparison you make next to nothing.

With a fully functional VIAZ, it will be the exact opposite. This power belongs to each and everyone of us. It is, and always has been, ours. Use it wisely, my friends.

**Peter Meronek**  
CEO

