

## Episode 2: Crypto Pride w/ The Crypto Curator, Paul McNeal

**Drew:** Hey everybody. This is the The Drew Steg Show, and I'm your host, Drew Stegmaier. This show is new, evolving and finding itself. We don't yet know what it will turn out to be and that's exciting. I believe the world has a current civility deficit and with this endeavor, I'll be exploring tough and taboo topics with compassion incivility so you can do the same with your friends, family, and coworkers

Hey folks, this one was a banger with my good friend, Paul McNeil. Paul's known online as the crypto curator and he has been in the crypto space, which he now refers to as digital assets for, if I'm not mistaken, 12 years now. And we get into all sorts of things. If you're familiar with Bitcoin, or if you're not familiar with Bitcoin, it's something I'm trying to grok. And I go over all of the basics with Paul. We also talk about such esoteric concepts as the LGBTQ movement, Paul happens to be gay. We talk about vaccines and conspiratorial thinking and how people can better get along with one another.

This is not investment advice. This is not fucking investment advice. I just wanted to let you guys know that.

Hey folks, this episode is sponsored by online story hour pride. This event is free for pride month. You may pay up to \$50 on a sliding scale. If you wish to donate to the story Collider, my friend and future guest, Jamie Banks is featured on the story.

I hope you enjoy it. You can go to [storycollider.org](http://storycollider.org), and the story is also available in an iOS app. And again, that story is free for this month. I hope you will.

What is up, Paul?

**Paul McNeal:** Not much, man. Just the Bitcoin conference, but that's about it.

**Drew:** So the housekeeping bit and in the editing, I'll add this before the episode, but, um, one of the things we're going to talk about today is people who are bi and this episode is actually sponsored by a friend of mine who is a trans man. They said, hey, I would like the sponsorship to go during pride month. And I was like, okay, cool. Uh, just let me know when pride month is. And I'll say, oh, that is right now. And I was like, oh, perfect. I'm filming. It is dirty with my friend who happens to be gay. So this is boom,

I think, uh, for those who don't know. So, uh, Paul is the crypto curator. I've known Paul for eight years now. We met in 2013 when I was in college. Um, so before we dive into all things, crypto,

let's talk about people who are BI. And so we talked about this a little bit before, but in terms of the LGBTQ and any letters that I'm missing, sorry to the social justice warriors out there. But the B part of that, it's kind of like pansexual. We can get into the nuance of BI versus pansexual, but it's a, the group that takes everything off the menu. They go to the top of his place and they're like, I'll have all of it. So I'd love to hear from you your thoughts about why people who are by do not get the attention that they deserve relative to other queer.

**Paul McNeal:** You know, to be honest, I just don't think they're that vocal. Um, it's been very interesting. I've recently found several people around me are actually by, and I didn't know it.

Um, they seem to be again, using the metaphor I was in the nuclear submarine service. We call ourselves a silent service. Uh, I think that the B of this whole equation, they're, they're the silent service. They just sort of keep to themselves. And I don't know if that's because of stigma, social stigma that creates that.

But recently there was a couple of news articles where there have been a couple people notable, you know, famous people that came out that were by. And I found that it was interesting that it came and went now can never happen. Nothing was said there was no movement. There was no marching down the streets or, you know, it was just like, was Opie with it. So I'm not exactly sure why they're so quiet. And so would you like them to be less quiet?

**Paul McNeal:** No, I don't think they necessarily need to be less quiet. Uh, same thing goes for the entire, you know, LGBT movement. I don't think that, uh, any, any one group needs to be super vocal or super quiet. I just, it was something that I just happened to notice that after thinking about it a little bit, I was like, Hmm.

You know, you really don't hear many people talk about the fact that they are bi.. I think it's out there. It's sort of an unspoken thing, but it exists.

**Drew:** Yeah. Well, and I guess to reflect on history a little bit. So one thing from my understanding of the gay movement is that I personally think the government has no business who I'm in relationship with, but by giving financial incentives, they made it their business and that business was not available to people until some laws changed. Right. So they brought it into their court. And I guess I would suspect. A lot of people who are BI can have traditional looking marriages. Right. And so, you know, I don't know anything about this, but because that is available, let's say there's a non-zero amount of people who were by who got marriages that were recognized by the state.

No pun intended, despite being bisexual. So it didn't have to be as much of a crusade. Whereas if it's male, male, female, female, the government was like, no, no benefits for you,

**Paul McNeal:** Correct. No, I have, I think you, I think you should treat. And like I said, I'm definitely encouraged, you know, definitely bringing on some guests that are by, because you hear straight from the horse's mouth, so to speak.

But again, rather they, I think that they have a stronger struggle, so to speak because I don't know how they reconcile, ultimately, which side. Cause they do have, like you said, a topless place that smorgasbord, at some point I would assume some would want to settle down. So which do you settle down with?

And I think that that's something that, you know, again, it's a spectrum.

**Drew:** [00:07:06] Yeah. Yeah. It's a spectrum. I mean, I don't know a lot of BI folks, I know one example where a friend of mine, um, had a boyfriend and the boyfriend previously had a girlfriend. So that was new for me. And, um, yeah, it's interesting.

So that's probably a good segue into this larger idea of live and let live right. Or love and let love. So you're into some pretty radical things. And one of them is that I don't want, I don't want to get this wrong, but you're friends with people. You don't vote for the same person as you. That's fucking nuts, man.

**Paul McNeal:** It is, I don't necessarily like necessarily to live in an, you know, the echo chamber or living in a vacuum as they call it, you know, listen. So I guess, let me go back a little bit to bring things up to speed. So I come from a very diverse family. Um, and you had that conversation. My brother voted for Trump.

He's a huge Trump supporter, which still, I don't know how that happened, but it did, uh, in, in my family, not only politically are we diverse, but we're diverse when it comes to race. Um, most of my brothers have married outside of the race, uh, Hispanics, Caucasians. Uh, we don't have any Asian people, but I'm assuming maybe one of those would make an entry at some point.

But the reality is that a lot of my nieces and nephews are what most people refer to as mulatto. Right? Kids rarely are any of them, just all black. So I have that diversity and then in high school, I eventually went into the military and that put me in a huge, diverse pool of people from every walk of life, every religious persuasion, every, uh, economic persuasion.

I mean, you name it. Right? And so I've learned that I happened to become friends with people that have just different views than I do. And, um, it served me well.

**Drew:** So you find out that they didn't vote for the same person as you and you don't block them.

**Paul McNeal:** No, no, no. This is what I have, this is the thing that I always have and sort of Medea statement, right?

If I tell somebody you see that thing you're doing right there, if you keep doing it, that's going to cause a problem. Right. And so unless they are really causing me heartache in problems, or they're trying to intentionally be, you know, malicious. Then they got to go. Otherwise I don't care. They can think what they want to think.

I think we're good.

**Drew:** So let's unpack that a bit because I suspect that view is somewhat unique in that a lot of people, I see, think that if you voted for Donald Trump, you're going to kill all the blacks. Right. And you laugh. But I think there's a non-zero amount of people who have that belief. So how are you able to not have that belief?

**Paul McNeal:** So when it comes to people who vote for Trump, and again, I think that we like to, so let me, let me put this statement out because I think it's critical at this point and complex situations, and this is definitely a complex one, but in complex situations, Broad generalizations and categorizations are dangerous, right?

It's not all, and it's not none. It's some. And so yes, some of Trump's supporters probably do think that way, but there are some Trump supporters that don't my brother doesn't think they're going to kill her. He's more skilled Trump supporter. So you can't bucket everyone into the bucket and say, you're all Trump supporters.

Therefore you all believe X that's not true. There's a huge range of what people believe and the super radical Trump supporters yet. We probably are not going to be friends, but everybody that's, they happen to like his policies. Okay. I can deal with you.

**Drew:** So some of the supporters are more radical than others.

**Paul McNeal:** I think they are. I mean, anybody that's going down the freeway in a truck with flags, and then they're trying to run a bus off the road that has another political party in it. I think that's pretty radical. That's pretty crazy. My brother would not be one of them.

**Drew:** Got it. Got it. Yeah. Cause there's this other phrase, um, know these, these hot topics of the culture war, um, a cab.

Do you know what this a cab thing means? Never heard of a cab? It means all cops are bastards woof. So the first word is all right. Um, how can you be so sure that it's all or how can you be so sure that it's not all right? You seem pretty confident that not everyone who disagrees with you as a complete idiot, how can we make sure?

**Paul McNeal:** Yeah, I can be sure because again, so, uh, there's this whole philosophy as you look at people, write it as matter of fact, it just happened on Twitter, not too long ago. Uh, don't watch what they say, watch what they do. And so a Trump supporter who might be John, Jackie, and all vocal about stuff. Meanwhile, if you look at their life and what they're doing, it's like, wait a minute.

You don't really agree with all that crazy stuff. You're just talking that crazy stuff because in reality, you're married to a black person.

That's a problem.

**Drew:** I think, I think that's a good segue. And, um, we'll shift gears to crypto a little bit and we'll really get into the weeds about that, but sure. You mentioned don't watch what people say, watch what people do. So there's this whole Elon Musk scandal, for lack of a better word, where he's manipulating the crypto markets and making the prices of assets go up and down.

Um, and there's this investing adage, right? Don't give me investing advice. Show me your portfolio. So as far as I understand. He's saying all this stuff he's talking smack, but Tesla has not sold a single Bitcoin. So riddle me, this Batman what's going on with that?

**Paul McNeal:** Elon is chief. Uh, what do you call them?

Troller of them all. Listen, Elan, I think is just having a ball right now because he knows within the crypto community that people like he could poke them in the side and they're going to like lose it. Right. And he does it daily because I think he enjoys it. In addition, I think Elon Musk loves poking at the sec.

Guess what? Sec can. No regulation of the crypto. So he can say whatever he wants, he can manipulate this market. However he wants and guess what nothing they can do about it. Now they've got on him about planning with the markets and staying in stuff that he wasn't supposed to. And I think he's really upset.

And it's a matter of fact, if you remember the interview with the 11 class, someone brought up something about the sec. And if you look at the look on his face, whole man, you talk about some hate and this name, he was not a happy camper. So I think he's having a lot of fun. The

thing the Bitcoin community must do and someone said it earlier, ignore it. Elon Musk, stop giving the guy attention, just ignore him. He will go away.

**Drew:** So, so circle back to the sec thing a bit, as far as I understand the big foster, the big stink, if you will. This was probably a few years ago on Twitter was that his tweets were considered market manipulation.

So that gets into this whole idea of free speech. Right. And is someone's personal Twitter representative of the company that they may or may not be a part of. And what's your take on that? Like, if I'm a CEO and I have Twitter, do my tweets all represent the company.

**Paul McNeal:** Yes. Because not all of your tweets again, that's that all in none and some, so some of his tweets do, if you come out and you say, oh, I think I'm gonna take Tesla public tomorrow. That's a problem. Ilan. You can't say that. That's not the stuff that you say in public or you can't come out and say, yeah, I think my stocks it's too much. It's it's, it's, it's it's overvalued right now.

Elon. You're the CEO. You can't say that stuff on Twitter.

**Drew:** Yeah. Well, I guess legislation is reactive. So we found out he couldn't say that because he said it and then, then they acted. So, okay. A couple of things just starting from. Tell it to me like I'm five mindset. Okay. This whole crypto thing, I have people in my family, my friends that are not into crypto.

And I think language is really important. Right? There's the quote from Ludwig Wittgenstein. The limits of my language are the limits of my world. Right. So when I say this word, crypto, what does that mean to you? You're the crypto curator.

**Paul McNeal:** Yeah, it's a little, um, misleading and it's a little unfortunate.

Actually it was Rick Adelman. I was at the digital asset strategy summit in Dallas two years ago. And Rick Edelman said, guys, I think we need to lose the term crypto. We need to say digital assets.

**Drew:** This was a few years ago.

**Paul McNeal:** Jeff. Two, two years ago. Oh boy. Okay. Yeah, he said, we need, we need to lose crypto and we need to shift the digital assets.

And I agree with him on that because not everything is in crypto, meaning cryptography, right? It's everything is not in a heavily encrypted type of a process. So, um, when I say crypto curate

and the reason I picked it up is really because it does, it's easy. It rolls off the tongue. Uh, I did get the website, digital asset HQ, uh, because I was going to shift to digital asset HQ, but because I've got so much brand recognition behind crypto curator, I kept it still might eventually make that shift at some point, but it's really digital assets are what we're looking at.

Not necessarily all cryptocurrency because cryptocurrency, not every asset is actually a currency. So there's a lot of nuances. So crypto, it rolls easy. Sounds good. But it's really digital. Yeah.

**Drew:** Okay. So if I understood correctly, crypto is this umbrella term that basically has so many different meanings that it has lost its meaning. It meant something specific or maybe it's short form for crypto currencies, cryptography, cryptography.

And now because so many people think it means different things. It's kind of like a dead word,

**Paul McNeal:** Right? Yeah. And, and not to get religious, but it's the same problem we have with religion. God. Okay. Well in the Bible, God had different names, but no one ever calls them those names because they're not intelligent enough.

And they haven't done the research and they don't understand back in the day. People didn't just say, God, right. They had terms, there were so many gods, which God are you talking about? Crypto, which crypto you talking about? You know, and that's the problem is that you're using a very broad, general term for something that you can't define.

**Drew:** Okay. So let's just ask that from my vocabulary. I'm not going to say crypto. So, um, I had a roommate in college who was taking a class on cryptography, which as far as I know was about encryption, it had nothing to do with cryptocurrencies. Correct. So digital assets, what does that word, what does that phrase mean to you?

Digital apps. Yeah.

**Paul McNeal:** Digital assets. So, and I've said this before. I want to say before crypto came around, but I don't think it was before crypto was probably after crypto, but I did see a trend that we're developing and that trend is, is everything will be digitized. We're moving toward a digitized society and everything that we're used to is getting digitized rather than that's our art it's getting digitized money is getting digitized.

So digital assets means just that it's a digital representation of value. And that's the way I look at a digital representation of people just like Paul will, you've had this reputation of value for a long

time. I understand this time. It's a little different though, because this digital representation of value can be programmable.

So you have programmable digital assets of value, still incredibly complex to get your mind around it. And, and I'll, I'll, I'll give you a chance to respond to that, but I can break that down some more to make it.

**Drew:** Yeah, and I think we're having a few connection hiccups, but let's just keep rolling. So sorry to anybody who missed that.

Um, you said they're programmable assets, is that right?

**Paul McNeal:** Yeah. Programmable and that's, that's the difference is when all of a sudden you can now code values to say, you can use this value for a specific reason, then I think that's amazing soon. We're going to see this happen in the world. Let's just say the government wants to give you a stimulus.

They can say, we're going to give you \$2,000 with a stimulus. However, you must spend this money within the next two weeks or that money disappears programmable money. We haven't had that before. We've never been able to do something like that velocity of money because they can say, okay, we can give you a few thousand, but you can't put in a savings account and you got to go spend it.

We need to spend it in the money to stimulate the economy. So, yeah. Hmm.

**Drew:** Okay. I'm going to do a hard fork here because okay. That's a real head. Fuck. And it circles back to cancel culture. Right? So follow me on this thread because there'll be a little bit of a long one, but I think it'll tie together.

Perfect. One reason why I think cancel culture exists, right. Everyone knows what cancel culture is, but how did we get here? How does this happen? Right. And it's, uh, it's what I would call the court of public opinion. Right? There's the justice system. Then there's a court of public opinion and where that's interesting and how it relates to money.

The examples I give often are, uh, Bill Cosby and Michael Jackson. Right? So these people did things. Um, I don't actually know that either of them was proven guilty in a court of law. Maybe they have, right. I don't know, but basically in the court of public opinion, it was. You guys fucked up, like you guys did some really bad shit, right?

That's what I saw swirling around in the zeitgeists and where that gets really weird with money is the obvious answer is look because Cosby and Michael Jackson did these reprehensible things. That doesn't mean the music is suddenly bad. It was great fucking music, right? That doesn't mean Cosby's jokes aren't funny, but where that gets really weird with money is the moment I give Cosby a dollar, right?. We don't know if that's going to a lawyer, if he's going to use it to buy rupees, or if he's going to use it to write more jokes. Right. We can't decide. So I guess what I was hearing is basically what these digital assets allow is for people to Aramark anything.

Right. It's kind of like when you give money to a homeless person. For example, A lot of people don't like giving money to homeless, but they like giving food. Right? So in theory, you could give a digital asset to a homeless person that they can only exchange for food, right?. And my friend was up in Boston recently and he said, uh, and this is really crafty because often people will find someone on the street who is homeless and they'll say, oh, sorry, I don't have any cash and the person had a cardboard sign that said, they're Venmo. Right. Everyone has a phone. Well, here's my Venmo. What's your excuse? Now? What, what? Right. And guilt trip I'm right. Or they get, they get them out of it. But I think this is a very slippery slope, right.

**Paul McNeal:** Because it is, and this is why, and this is so perfect.

Yeah. Bitcoin, Bitcoin. Fixes this right? Because there is no one who controls Bitcoin, the government doesn't, it's controlled by math. It's controlled by software. And that's all for dictating the rules and the operations of this digital assets. So if you, someone who doesn't want your money manipulated by the government, you should own Bitcoin because Bitcoin isn't none.

It's the only decentralized censorship resistant technology on the planet, which means no one can stop it. And governments have come out and acknowledged that we can't shut this down. So that's why we have Bitcoin.

**Drew:** That sounds like something Satoshi Nakamoto would say. Are you Satoshi?

**Paul McNeal:** How, no, I actually, I'm not Satoshi, I would want to be Satoshi and I pray he never ever surfaces anywhere.

**Drew:** Who is Satoshi Nakamoto? Sounds like a Japanese guy.

**Paul McNeal:** But that's what they thought. And they got some poor. Oh, and had him on time magazine and just destroyed the poor guy's life. And that just showed you what would happen if

you were Toshi Nakamoto, but no one knows. We think it's a group of people because he's almost people don't understand.

This was being worked on well before 2008, there was hash cashed by how Finny there was big goal by next April. But here's the thing you got to think about it. These guys are working on that stuff before. They probably know what was going on with Bitcoin. So they had some involvement, but they'll never.

**Drew:** So what are your personal thoughts? Satoshi Nakamoto is supposedly the creator of Bitcoin, right?

**Paul McNeal:** Correct.

**Drew:** My best guess. Right. Uh, what I believe, and I am not my belief. Right. I changed my mind. So for all those people that are like, whoa, drew in June, 2021, you said this. Yeah. I changed my mind. Deal with it. Okay. Um, I think Satoshi is likely a group of human beings.

**Paul McNeal:** Yep.

**Drew:** Do you think the same?

**Paul McNeal:** I think it's a group of either human human beings, our group of aliens. And at this point you never know, but yeah, definitely a group of human beings..

**Drew:** Yeah. Okay. So you mentioned digital assets being monitored. Art is one, is that what this whole NFT thing is cool.

**Paul McNeal:** FTEs is where it's called a non fungible token.

So Bitcoin is fungible, which means you can trade Bitcoin for Bitcoin. And it's always Bitcoin. It's like a dollar for dollar is always a dollar. Even if a dollar came from a drug dealer from a dollar came from a church is still a dollar, right? Bitcoin is fundable like that in FTEs, which is non-funded.

The tokens means you have an identity for one specific item. And this is where we're going to start getting into digital identification. If every human being had their own, no matter where they go in the world, they could be identified, but it could be anonymous identification. All you know is that you represent a digital entity that is unique and no one else can be that identity, which is great.

**Drew:** That's what the Corona vaccine was, right?.

**Paul McNeal:** I think it probably was, oh man, you get deep.

**Drew:** I was just saying that for shits, but it sounds like we stumbled into something. Spill the beans, man.

**Paul McNeal:** Yeah. But no, it's, it's non-funded with tokens is going to do a lot. And what we've seen is that the creative community has really adopted it.

Artists look at Mark Cuban. He's going bananas over it. Because think about this now this is a powerful example. So mark Cuban says I own them as I owned the Dallas Mavericks stadium. So this is a problem currently with ticket sales. Guess what? When he opens up the booth to sell tickets, I can come in and buy a hundred thousand dollars.

And then I own those tickets. Now I can start selling those tickets on the open market and I can mark those bad boys up. I can make a lot of money off the back of Mark Cuban with NFTs, Mark Cuban can say, okay, we're going to issue a million of these tickets to the game. Now, all of a sudden, if you go to sell your ticket, I know you sold it. And I automatically get a cut of royalty off of the tickets you sold because it's now an NFT. How crappy is that?

**Drew:** So I want to stick with this thread for a minute because oh, my head is exploding right now because I've never heard someone explain NFTs in this way. And so for those who aren't in the know, and actually again is a nonrefundable token.

What I've mostly seen is people selling things like images and videos and where I couldn't wrap my head around it. Right. These things have infinite inventory. It's like, oh, I have a picture. And it's like, and everyone else has the same picture, so why is yours worth anything? Right. Right, right. And so I guess in that case, it's just like, um, some people have said it's like an art print, like, okay, there's one Mona Lisa, and maybe there's a bunch of MonaLisa prints.

And each print has some value. That's much less than the original. Um, and the value of something is just what someone's willing to pay. Right. But a ticket could be digital. Right. I already do airline tickets, like a mobile boarding pass. So you could have something like that. And as far as I understand what makes NFT special is that each time there is a sale, there is attribution to the creator.

**Paul McNeal:** Yep. Bingo. Bingo. That's it. That's the beauty of NFTs. And again, within FTS, even. It's really not unlimited because every NFP is a unique ID specific to that one. So let's say I make a thousand paintings and I give him the exact same painting, but I give each one of those paintings a different identification number.

Well, you have one of a thousand, two of a thousand, three of a thousand, but you're unique in the fact that you have one of a thousand, two of a thousand, three of a thousand.

**Drew:** That's, that's what I don't get, right? Because let's say you send me some digital painting. Can't I just do a screenshot and sell it to some idiot?

**Paul McNeal:** Actually you can't, but this is where the NFT there's a digital QR code representation. If you sent me a copy of yours, you can't, for one, you can't send me a copy of an NFT, cause there's no such thing as copying in NFT. This is where it fixes the digital world. See, this is the problem we had in digital.

It's why you can never have money on the internet because what's the stop us from just copying as much money as we want to send it all over the world because each dollar represents a unique code matched to it. So if you sent me a copy, either one, it's not going to have a code on it or two, while you two, you can't, it has to have a different code, which means it's a totally different piece of digital art. It's not the same. And that's what people have to understand is within a piece you have a unique representation that is really good in the luxury item space. So let's just say I'm a watchmaker. I can now give each one of my watches a passport basically. So let's just say I have this watch. I bought it from somebody, Joe. Joe said, Hey, this watch is authentic.

How do I know it's authentic? Scan the QR code that came from Joe who created this watch. Okay, I got this watch, then all of a sudden I want to sell it to somebody else. Joe can now look at the history on the blockchain and see who all own that watch. It's amazing what you can do with this technology.

**Drew:** Um, I'm, I'm smirking over here because, uh, To all the people who tried to explain this to me before, screw you.

Right. This is so easy. Um, ticket's a great example. It sounds to me like a VIN, right? It's like Ford makes a Ford Focus. Okay. There's probably 10,000 red FordFocuses. Or how do you tell them apart? Each one has a VIN. Yup. Right. And the vans are tracked and you have to transfer titles. Now, in theory, you could sell somebody that car without transferring the title, which is technically illegal, but people do it anyways. Okay.

**Paul McNeal:** Here's the other beautiful part about this technology. Let's just say now that car, instead of having a bin, still has a VIN, but that van is attached on the blockchain, which means it's certified.

Now, when that card goes to get sold, the title goes along with it. There's no way to use sell that car to someone else without moving the title, because it's all tracked digitally on the blockchain. And that's a part of the process and it can't happen unless the title goes with it. All of a sudden you eliminate this whole problem of cars without titles or having multiple titles.

**Drew:** You're you're, you're serving me up there, man. So what is, what is blockchain, right? Is this like a chain with like heavy blocks and they build the pyramids or something?

**Paul McNeal:** Yeah. So that's the beauty of the Bitcoin white paper. Now everybody should understand that the Bitcoin blockchain is what started this entire industry, which is now massive.

At least \$1.6 trillion. Uh, last I checked. It probably can be more than that, but the Bitcoin blockchain was the first one. That's what Toshi Nakamoto wrote in his white paper. It's about nine pages long. I highly recommend everybody go Google Bitcoin white paper on YouTube. You can listen to it. It's out there.

So in that paper, it never says blockchain anywhere you can search, do a search out F find search for the word blockchain. You'll never find it. What you will find is it says a chain of blocks, humans like to abbreviate humans, like to make things simple, like what I do with crypto. So they made it a blockchain.

There's no such thing. So what to provide, which is a ridiculous amount of level of security. Think of it like a jigsaw puzzle. Okay. If I create the first piece. Which is the first block with a bunch of transactions and information in it. Now let's just say, I want to make another block. I can attach that block to the first block, but I'm going to take a piece of the first block to make the second block.

So that little jigsaw puzzle piece with the little swively line that goes inside, that links it. Then when I make the third block, it's going to have a piece of the second block, which has a piece of the first block. And as this chain gets longer and longer, it becomes more and more expensive and more difficult to break, to tamper with, to mess with.

You've got, I mean, now the Bitcoin blockchain is 12 years old. This thing would take billions upon billions of dollars to break the security of that chain. It'll never happen. It's super secure

**Drew:** Plantings have billions and billions so..

**Paul McNeal:** Yeah. Willing to throw away here. And here's the beauty of this. So everybody listen, whatever you do, go find a guy online.

His name is Andreus Antonopoulos, Andreus Antonopoulos. He's a genius at explaining this. But what he says is, let's say Chinese government says, we're going to attack Bitcoin. Blockchain can destroy it. You get one chance to do that. And it costs you billions of dollars to do it. And you get one chance by the time it's recognized that you tamper with the blockchain.

We immediately hard fork that new chain becomes Bitcoin. Your chain becomes worthless. We keep running. No problem.

**Drew:** But what does hard fork mean?

**Paul McNeal:** Hard fork means that, so Bitcoin blockchain is one of what's called a consensus protocols called consensus protocol. It runs on what's called proof of work in order to make this happen.

You need miners and you need nodes and you gotta have developers. You gotta be minded. What was that again?

**Drew:** That'd be under 18?

**Paul McNeal:** No.

**Drew:** Minors?

**Paul McNeal:** Okay. So mine are, so minors is someone who's running a computer like an ASIC, ASIC has apple, uh, um, application specific integrated circuit chip. That's what ASIC stands for application specific because there's a specific application that you're doing with Bitcoin mining.

So if you run this computer, which really you're not doing anything, you plug it into the internet and you keep it cool. You provide power to it. You're good. You're in business. This little box will solve problems or puzzles. They call them on the blockchain and if it does it properly, it gets rewarded with Bitcoin.

And that's how you get Bitcoin into the system. And I know that's incredibly complicated and it's all crazy. But the point is that you have to have these three people, miners nodes, and developers to make a change to the Bitcoin blockchain. The Chinese came in or any country comes in once all the developers and miners and everybody recognized it, they did create a fork of that software.

So they hang a copy of the software basically, and they make the announcement, everybody, the original chain it's been compromised. You need to now upgrade and go to the new chain. And I'll

give you an example of what this is like. Um, let's say all of a sudden you're hacking and you find an exploit in windows seven, and you say, you know what?

Ha, I'm going to break into computers. Microsoft gets wind of it. And what does Microsoft tell you? Sorry. No, Microsoft sends you an update on your computer and said, Hey, you need to do this update because we have some bad actors out there and they're going to try and break into your computer. So I'll do this update and it's going to keep you protected.

Right. Right. Everybody does that. The hackers are locked out. So that's what happened with the Bitcoin blockchain, the program. Tells all the minors. There's a problem with the original chain, go over in mind, this new chain, download the new software and run it. And now we're off and running. Chinese can have the worthless, the new chain.

**Drew:** Okay. So let me try to break this down for a minute. And, uh, I do have a, I have an article on my website called how to validate, right? What does it mean to validate? Um, it basically means for me to explain why, what you said makes sense in my words, right? Cause I could say, yeah, I get it. But that only means I have an understanding which might be different from your understanding and I could mirror you.

Right. I could repeat it back, but that just implies hearing that doesn't imply comprehension.

Right. So let me try to explain this back to you. And I guess you could call this the Fineman technique, right? Richard Fineman to know something, teach it. Yep, correct me if I mess this up. So, okay. A blockchain essentially is like a giant history of all of the things that happen.

Right. And it's not only that it is what I've heard it as a decentralized digital ledger. So basically, uh, let's say there's a history, but all the people have a copy of this history or many people write all of the notes, have a copy of the history. And the value of the copy is basically denoted by how many people agree upon it as the source of truth.

Right? So in some sense, the value comes from the network saying, Hey, this is what is true.

Right. And the network can decide what is true, right. Uh, or can agree upon what is true. So maybe this sounds a little bit hairy, but, um, Ethereum is another cryptocurrency and minor standing is that there's a lot of young developers who were getting into a theory of now, some people are more bullish on it than Bitcoin, but one of the potential drawbacks is that, and I didn't grok this until you explained this literally right now.

So a theory them had some sort of hack, right? And this hack occurs. I think it was a hack on the Dao. Right. Am I saying this right? But the hack of the Dow, which is some acronym, I don't know what it means, but some shit got hacked.

**Paul McNeal:** Decentralized autonomous organization.

**Drew:** Okay. So the Dao gets hacked and then where Bitcoin is different is you said, okay, the community, right. The network can say we've been hacked. And they basically in some sense, vote, right?. Go a different way. And where a theory is different is they get hacked. And the community didn't vote. It was a centralized decision. So it's kind of like, I don't know if it's akin to, I'm trying to find a metaphor, him fishing around like, um, the United States gets attacked, right. And the president declares war, but the Congress has to approve the funds. Right. So in some sense, I don't know that there's like a president of Bitcoin, so to speak, but Bitcoin is like, all of the nodes are like Congress where it's like, yeah, we're at war, but you won't get any tanks. Right.

You won't get any supplies. Whereas with a theory, come with the Dao. What happened was there was an attack and basically the president or founder, if you will, or a small group of people decided to make this decision. And some people see that as a weak point. And I just, um, I just recently heard of this, this crypto idea from my buddy Seraph, shout out to Seraph he's in New York. And, uh, he was like, oh, there's this thing called a wrench attack. I'm like a wrench.

**Paul McNeal:** \$5 wrench tech, yeah.

**Drew:** You know, like, what is this? It's like, well, in, in any system, any digital system, the human is the weak point. Right? So, you know, you can have your password as, I don't know, like Walt Whitman's biography and Mandarin, right?

Like super-duper unbreakable password. And someone just comes up to you and starts beating me with a wrench, like give me your password. And then, then you give it up. So how do you protect against rent tech?

**Paul McNeal:** You have to conceal your identity and you don't talk a lot. You don't put yourself out there because they don't know who you are. They can't come attack.

**Drew:** Okay, so this, this is going to circle back to Elon Musk because I think he plays this fucking seventies zany chess. Okay. And Matt Levine was writing about this in his newsletter. He was saying like, if you had a magic machine where you could just make the value of stuff, go up and down by saying Wingardium Leviosa, right.

Boom, billions of dollars move. Um, so Elon has that machine, right? This is not fantasy. He literally does this. But what we don't know is if he is making these swings and then anonymously purchasing stuff based on the swings.

**Paul McNeal:** Right.

**Drew:** Why do you think that's happening?

**Paul McNeal:** It wouldn't, it wouldn't surprise me.

Right. It wouldn't surprise me that Elon has an incentive to knock the price down so he can buy more Bitcoin at a lower price. If I was Elon, I had the power. I don't know if I would necessarily do it. You know, I'm sure there's there, there's a reason why he would want to do that. Uh, I can understand it.

And if the market allows you to do it and you can do it and it's okay. And it's illegal. Okay. Maybe.

**Drew:** Okay. So, uh, here's where I want to go next. Okay. Um, first I want to just destroy Bitcoin. There's a, I guess it's a, a reasoning technique if I understood that. And I just learned this. So, um, have you heard of like a straw man, steel man.

That was a straw man and the steel man. Well, there's actually more men. There's the straw man, which is like misconstruing someone's argument. There's the weak man, which is picking out the weakest point. And then there's a halt on the end, which is just completely getting it all wrong and wrecking it.

Okay. Then there's a steel man, which is basically picking the strongest point of the argument. Then the titanium man. Yeah. Shedding the argument in the best light and adding more and adding more and shout out to Ryan. I want to say it's Nakade. Sorry if I'm fucking up your name, but it's N a K a D E.

Okay. So we'll start by destroying bit, bit point. So straw I'm in it, weak man at hollow, man. It just tell me why no one should ever buy Bitcoin and Bitcoin is stupid and it's killing the planet.

**Paul McNeal:** If I, I don't think it's even possible. Right.

**Drew:** Do you want me to play devil's advocate here?

**Paul McNeal:** Yes, please. That's a good one.

**Drew:** Okay. So, here's the thing I heard recently. Um, it's a little bit hard for me to do, right? Cause um, I do own some crypto. I don't have a, I don't have a Bitcoin. I have fractions of a coin.

So if anybody wants to support the show, like I will accept Bitcoin and go. Yes. So. Someone said to me that, oh, Bitcoin doesn't have value because it's valued in dollars.

**Paul McNeal:** Okay.

**Drew:** So if Bitcoin is valued in dollars, why wouldn't I just use dollars instead?

**Paul McNeal:** Because you're not buying Bitcoin because it has value in dollars.

You're buying Bitcoin because it's decentralized, since it should have resistant technology that allows you to have control over your money. Whereas with dollars, you don't control that. There's nothing you can do. The government controls that money and they're the ones that get to dictate what you can and cannot do with it, and why you can spend it where you can do and they're inflating their way.

So they're making it go down in value every day, by printing more money. That's not the case with Bitcoin Bitcoin. So while Bitcoin is valued while big one is nominated in dollar terms, one Bitcoin is always one Bitcoin and that's what we're ultimately going toward the Bitcoin standard instead of the dollar standard.

**Drew:** And so you said there's 21 million Bitcoins, right?

**Paul McNeal:** Million Bitcoin now. But then within 21 million Bitcoin, there is 2.1 quadrillion Satoshis. So each Bitcoin has a hundred million Chateaux sheets in it

**Drew:** Oh sat, oh okay.

**Paul McNeal:** I love it, I will use that.

**Drew:** Yeah. Ask for it. We don't, we don't curse on this show was the demon. Um, okay. But doesn't Bitcoin go up and down in price all the time?.

**Paul McNeal:** Yes, it does, but what's really happening. I learned this from my good friend, Mark. You SCO is that it's not Bitcoin going up and down in value. It's not Bitcoin it's dollars because, because dollars, as a matter of fact, this year alone, they printed more money than the money has been in existence.

Since I think the dollar has been around or something like that, it's some ridiculous number. So if you do that, you're devaluing the dollar every day. You print more dollars because supply and demand, if there's more supply and less demand, the number has come down. Right? And so with the dollar value purchasing power has been decreasing because they say it's inflation.

Jeff Booth did an amazing podcast. Everyone should listen to with Anthony Pompliano how inflation is stealing your money, Google it, search it and look forward. But that's what's happening is your dollars are getting inflated away and the purchasing power is not.

**Drew:** Okay. This is going to ruffle some feathers.

**Paul McNeal:** That's okay. It's okay.

**Drew:** Uh , it's a scary thing for me to believe. Okay. I'm in a little investing club. It's run by a group called the 2 77 Institute. Hope I'm not messing it up and in the group, I'm a newbie, right? I'm a newbie when it comes to this stuff and I have a bad habit of imposter syndrome.

And then also not knowing how much I know and not knowing how much I don't know. Right. I'm really ignorant about myself, how others perceive me, et cetera, and my handsome and my ugly and my smart and my stupid, who knows? Probably both. So I got crypto and this is, it feels kind of scary for me to say out loud. Like I would say I have to see a lot of copycats here cause I'm nervous. Right? I'm a proud American in the sense that I think. From one perspective, we are the greatest country on this earth. Right? And from another perspective, why a lot of people are hating on America right now that our Americans are because we can and need to be better.

Right. We are not self-actualized. We are not living up to our potential. We are punching below our weight. Sure. We're better than some people, right? It's it's like Logan, Paul, Floyd Mayweather, you know, it's like Logan, Paul is super huge, but he doesn't know boxing. Right. Lloyd Mayweather is a defensive specialist.

He has a mastermind. Right. So, and as far as I understand, in the year, 1971, the US dollar became free. So BI and I, and I shared this, the shitty joke you a couple of months ago. It was like, have you guys heard of this automaker who came out with an alt coin, it's called Fiat. I'm not buying it, but basically this currency, you can print as much as you want.

Right. And as far as I understand, the Fed was created, and this is a little bit conspiratorial, if you will. But the Fed was created based on meetings at Jekyll island, which is an island off the coast of the Southern United States roughly 100 years ago. And it was a meeting of people in the private sector who basically created a government entity.

That was the result of some of those meetings. And so basically the central banks get the ability to print money as a result of this. Okay, well, that was fucking cool because everything was backed by gold, you know, Fort Knox, et cetera, until 1971. And then in 1971, we removed the gold standard, which basically means our money is Fiat.

And I understand Fiat to mean the value is what we believe. Right. So as long as everybody believes it we're okay. Right. If we don't believe it. Oh shit. Right. And I have, uh, there's some

cool stories about hyperinflation, but as far as I understand, all Fiat currencies in history have become hyperinflated except for the us dollar tick, tick, tick, tick, tick, tick,

So with that said it is just from a first principles mindset. It is not fundamentally correct. Right. And I have this joke with my girlfriend. She'll say like, oh, like let's make a bet. And I said, okay, I'll pay you a trillions of Zimbabwe dollars.. Right. And there were times in Zimbabwe where people were going to the grocery store with wheelbarrows of money because it was so inflated.

Yep. Um, and so I'm just doing some napkin math over here and I'm like, wait a minute. Like most of the money that's ever been made was printed in one year. We've existed for a lot of years. How does this work? The answer is that doesn't, it is unstable, right? It's like a house of cards. And um, so I was like, oh God, oh God, I'm scared.

I'm scared. I was like, okay. Time to talk to Paul, tell him to buy this crypto stuff. Talk to Paul, talk to Paul. Okay. I got some of this crypto stuff and I'm still terrified. Right. I don't know how to convince people that this crypto stuff. And I'm saying that crypto word again, which is bad. I'd, it'd be digital assets.

Right. I don't know how to convince people that this is the safer thing. And I saw a guy, um, God, I don't remember his name. I want to say this was on Lex Friedman's podcast. Who said something along the lines of what if you had the chance to draft Jordan and LeBron on the same team when they were 12, right.

Okay. Their children. Yeah, but they are the two greatest players ever. Right? Well, there are 20, you know, you'll look like an eagerness and I think that's where we are now with digital assets. Yep. Would you say that's somewhat accurate?

**Paul McNeal:** I think it's very accurate. And there was an article that I had on my website the other day where the mayor of Miami, uh, Francis red-faced.

Yeah. He got off zero with Bitcoin. When he saw the government print \$1.9 trillion stimulus, he was like, okay, that's it for me. I'm done. I'm out of here. I'm going to Bitcoin. And so I think this is what people are going to understand is that if you understand what's going on with the U S dollar and inflation and policy, you're going to make the same determination that Michael Saylor said something.

I can't find anywhere to put cash where it's not going to get inflated away, or it's already hyper inflated already. And stock market real estate bonds. It's horrible.

**Drew:** So why is this terrifying, right? Is, um, there's that Michael Lewis movie from the 2008 crisis. I don't know if it's flash boys or some other ones with Steve Carell.

I forget the name of it, but, um, I think there's a moment in the movie where the guy has this come to Jesus moment where he's like, oh, um, I'm betting against the United States economy. And if I'm right, I'm one of the richest people on the planet. And so it's like, okay, he wants to be rich. But if he's right, that's a terrifying thought.

And you have a person who is the mayor of, as far as I understand Miami to put things in perspective, Miami is the financial hub of South America, right? People come from South America to do business in Miami. It's like New York for south and central America. And it is a huge hustling bustling city and a bunch of people from Silicon valley are moving there. And you basically have the mayor of the hottest city in the country right now is betting against the country that his city, that's not a joke.

**Paul McNeal:** That is not a joke. That is dead serious. It should wake people up. It should wake people up.

**Drew:** Yeah. So, okay. Um, how else can we shit on Bitcoin?

**Paul McNeal:** You know, it's gotta be hard to find a counter argument to Bitcoin that stands. Think about this again. Whoever Toshi Nakamoto is, they did not come up with this concept in a couple months.

They didn't write a white paper, say, let's just go do this thing. It's going to work. Look at how Zilliant this is. It had to have taken years upon years of not decades of work to get to where we are to build something that's this resilient. It just doesn't happen with a guide coming out of a laboratory going I find on the air.

**Drew:** Well, so I guess a thing I'm concerned about, I think some others are concerned about is, uh, there's this idea that Bitcoin is digital gold, right? You have more gold. Currency, right. Let's say it's a good asset. It's a good storage of value, but it's a bad currency because it's heavy shit, you know, and their stories of like, oh, someone's asleep and your buddy jerks your chain off your neck has your gold.

Right. And so the functions of money, uh, and correct me if I'm wrong, I think there's three or four. It's like a unit of account exchange of a means of exchange and storage of value. Right. And is there, is there a fourth?

**Paul McNeal:** Uh, technically it is a coordinator, Andreas Antonopoulos system of control. So everything starts out of the store of value and moves to medium of exchange then goes to the unit of account and then the system of control is the last sort of property. And that's where the fight really begins.

**Drew:** Okay. So as far as I know, it's really hard to exchange Bitcoins. Right. That's one of the knocks on Bitcoin, right? Some people say

**Paul McNeal:** It's hard. Yes. But it's not really that hard. It's just that you just got to understand how, but yeah.

**Drew:** So it's, it's one of those things like in, oh shit. I mean, this, this circles back to when we met, right. It was in 2013, I was working on a startup that helped people pay for drinks on their smartphones at bars. Right. And at that time everybody had their phones. Right. And it was impossible. Our startup failed, there are 15 other startups in the U S doing the exact same thing and they all failed.

They couldn't get traction. And what I learned was that it wasn't a technology problem. The technology existed, it was a technology adoption problem. And we have the same thing kind of happening now. And Ilan talks about that. And, uh, I know you have a Tesla that there's this idea that people won't adopt it.

If it's a little bit better, it has to be orders of magnitude better. Right. And so the issue at that time was beeping. Your phone was not much better than swiping your credit card. And now we have a lot of digital ordering right from afar. So you don't have to be onsite. You can be offsite order. I was just at Starbucks this morning with my buddy Jeff.

And there was a woman standing next to us and she was getting mad because she was waiting for her drink. And these people just kept coming in and grabbing drinks off the counter. And she was like, they were here much after me. Right. They were here after me. And I was like, yes, yes. Ma'am um, they actually ordered in advance online.

That's why they're getting their drink first. It's a real confusing situation, right? Because you go up and you're like, oh, lucky here. He walked right up to the barista. Yeah. And you sit in there and there's no one in the place. And then 10 people come in and get their three person. It feels wrong. That feels criminal.

Right. So it was just, um, it wasn't enough to just order and pay on your phone, right. At location, you could do it from afar and then you're waiting in line while you're in the car. Right. So I guess

how that ties into Bitcoin and exchanging it is not what I'd call idiot proof. Right? There's Jocelyn off, where people don't get it and by not getting it, there's this education period, which might be a couple of decades.

Right. I have no idea. I don't think anyone knows how long it will be. I just think we know it's not yet. Right. And those guests are there. There's hypotheses. So you think if I understand correctly that it's not particularly hard to transact in Bitcoin and I guess the other piece. Correct me if I'm wrong here.

But the reason why I understand there's not a lot of transacting in Bitcoins, you had this Bitcoin pizza thing years ago. Um, the point keeps going up in value. So the people who have it and the people who understand it, don't want to get rid of it. That's why you're not seeing people transacting with it because it's just going up and up and up and up.

**Paul McNeal:** But actually you are, and this is what's not communicated. Well, see here in the U S we have, uh, we have, uh, and that is, we've got robust financial services. And so it's easy for you to get money. It's easy for you to go to the store, buy stuff. It's easy for you to do everything you have to do. You get your paycheck direct deposited, yada yada yada, fast forward.

And look at El Salvador. Where are those people? They live off remittances from the U S so people are here in the U S and they send money back home to El Salvador. But the way those people have to get the money is that they have to travel two hours on a bus to get to a place where you can actually get the money from a Western union or some money transmitter and then you could truck your way back. Meanwhile, there's dangerous situations to go there and to get back here in the U S we don't have anything crazy like that, but in El Salvador, they do. So a guy named Jack Mailer created something called lightning strike. It's built on the lightning network.

Lightning network is a layer two protocol that allows you to trans for Bitcoin really fast, really quick. Like free.

**Drew:** So, yeah.

**Paul McNeal:** Okay. Yeah. So someone here in the United States can send a hundred dollars to someone in El Salvador. They get it like that on their mobile device. They did not have to take a two hour trip to go somewhere and they'd not risk their life trying to get money and they got 99.9, 9% of it. Right now they take a two hour bus trip to someplace to get 60% of that money because it costs 40% to get it. And then they got to get back. That's insane. That's insane. We

would never tolerate that because we've got robust systems, Bitcoin fixes this and that's using Bitcoin.

Now we say, well, why would the people in El Salvador use Bitcoin when it's going to go up in value? Because those people have to live on that money. They don't understand this whole hold that huddle until they know that it doesn't exist. What is huddle? Pato stands for hold on for dear life. It was actually a mistake on the spelling of the word hold because the guy was a drunk type.

His girlfriend said that he smelled the HODL instead of AOL D so.

**Drew:** I need to meet him.

**Paul McNeal:** I don't remember who he was. He was on Reddit. You can probably Google it and see his name by that.

**Drew:** And so you said there's this lightning network, which is called right. Let me, let me break this down a bit. You said it's layer two.

How many layers are there to this?

**Paul McNeal:** Well, currently right now, there's only two. There's the main blockchain, which is layer one Bitcoin. And then there's layer two, which is called the lightning network. And it was a solution because what happened is Bitcoin did go through its civil war. Back in the day, there were these two camps.

One camp said we need big boxes because we want more transactions so that we can use Bitcoin as a form of payment to buy coffee and stuff like that. Bitcoin currently right now takes 10 minutes to process. So they're like that's too long of a process. What a transaction. So you say, I want to send you 10 minutes for that money to get from me to you.

Okay. Because it has to verify and make sure it's all correct. Make sure some way and don't try and hack in right. There you go. Proof of

**Drew:** Computer's do high level mathematics, right? There you go. Yeah. Yeah.

**Paul McNeal:** So, that layer one layer two was created by block strain and there was a way to get away from using the actual blockchain to process transactions.

You can do it on layer two. Think of it like this right now, this actually happens. Starbucks. Did you know that every time you go to Starbucks and swipe your credit card, they don't process the payment. They hold all those transactions together in a batch, and then they send one big batch

to the bank because that's cheaper because each time they do that, there's a fee associated with it.

So they take all these transactions, batch them together and they sit in that batch. So that's called batching. That's what they sort of done with layer two. They said we're going to open channels and these payment channels exist. And w. Nothing really gets transferred to that channel closes one of the channel closes, both parties settle up and they're done. So that's why it's so fast.

**Drew:** So is it sacrificing security for speed?

**Paul McNeal:** With layer two you're not, if they would've created bigger blocks on the layer, one that would have been sacrificed and security for speed, and that's why they didn't do it right now. A Bitcoin block is about two megabytes, but it actually goes to like four megabytes with what's called SegWit.

And so as a result of that, it's two megabytes, but that's where they limit it to keep the security.

**Drew:** So honestly, I'm not fully getting this, so, okay. I want to explain it in words. So basically again, the blockchain is this massive history of everything, right? And I guess in theory, if the individual blocks in the chain.

The example I'm going to use is, um, let's say I have a chain or a rope to tie up a boat. Right. And if you've ever seen a big Naval ship, you're in the Navy, obviously. So you have, they have these giant chains, right? Like individual chain links are 300 pounds. It's like, you know, I'm moving that boat not doing what's.

Right. So that takes a lot of effort. It's very cumbersome. Right. So currently Bitcoin has these large ish chains. Right. Which gives it both security, but also makes it harder to transact. So what is the lightning network that is on top of this chain? I'm not, I'm not understanding.

**Paul McNeal:** Yeah. So, the lightning network is just a, it's another protocol software that is connected to the Bitcoin blockchain, but it runs, it's sorta the example they use was sort of like, you've got.

I don't know if it's a good example, but you get to the freeway and you got like a side road, right. You can go down to see if the freeway is jammed. You can go down the side road, you go much faster. Right? So that's sort of the way lightening network call. That's built that runs alongside with the Bitcoin blockchain.

It's connected to it, but it's not doing transactions on the freeway. You're on the side road. So it's the side it's called a side chain is what it's called side chain.

**Drew:** Going back to the freeway example though, you only use the side road if the freeway is jammed. So is the Bitcoin blockchain jammed up? And that's why we need light.

**Paul McNeal:** Yes. For the most part. Yeah. The Bitcoin blockchain, like I said, is really slow. It takes 10 years. The process does blocks and census moving so slow. You want to go faster, zip over to the side road and boom, you're off.

**Drew:** I like how 10 minutes is slow. Especially when you gave the Western union example.

It's like people taking the two hour, one way bus ride. It's like, yeah, this pain is slow.

**Paul McNeal:** It's 10 minutes, but that shows you the difference between the U S and the developing countries right here in the U S if you like, again, the woman in Starbucks, like holding 10 minutes to get my coffee, I want to zip in now in one second, they walk in the door and walk out with my coffee. We want things fast.

**Drew:** Yes, yes. Yeah. Okay. So, um, I'm trying to just destroy Bitcoin here. You know, if you're listening to this show, send me a message. Tell me why Bitcoin sucks. Um, there'll be more crypto guests on, uh, I think one of the best ways to really grok something is to just destroy it. Right? So let's shift gears to the other side.

Uh, actually, I still want to stay with this for a minute. Um, who is Bitcoin not for? Who shouldn't get it?

**Paul McNeal:** Damn. Bitcoin. And this is a big point. Bitcoin is Larry for everyone. And people don't get that because people go well, Bitcoin is \$38,000. I can't own a Bitcoin. No, but you can own Aysha Toshi, which is literally pennies because you can buy a very small amount of

As I'll tell you. If I were to pull up a cash app, by the way, folks go to cash app, your cash app hit the little board, little line over at the bottom, and you can go to buy. You can hit a dollar hit next right now for \$1, I can buy 2,624. Sure. Now you have Bitcoin ever gets to where we think it's going to get next to hyper bid colonization, where every Bitcoin is worth 10 mil, every Bitcoin's worth a hundred million dollars or should Toshi is going to be a dollar.

So basically if you bought Bitcoin today, 2,600 of them should tell she's for a dollar, you got 26 where you got 2,600 bucks, basically. So this is what people have to understand is that Toshi

should mean everything because there is going to be only a limited number of stones. It's 2.1 quadrillion Satoshis.

**Drew:** Okay.

**Paul McNeal:** So, so it's really it's for the people that's in El Salvador.

**Drew:** Well, it's, it's funny cause we're, we're coming full circle here. You know, talking about being friends with people who you didn't also vote for the same person. So if I hear you right, there are people who voted for Donald Trump and Joe Biden who owned it.

**Paul McNeal:** That's right..

**Drew:** You think at the conference right now?

**Paul McNeal:** I was about to say 50, 50, a thousand people in Miami. I guarantee you got people on both sides, political persuasion.

**Drew:** So Bitcoin brings people together.

**Paul McNeal:** Yes it does. It's a piece of currency. I call it the peaceful revolution. It is very peaceful to opt out of this system and opt into Bitcoin and when you do that new from they're gonna use that term cause they won't get all crazy about you. You do not fund the existing establishment. You fund Bitcoin, which is a peaceful resolution. It doesn't kill anybody.

**Drew:** What, what is it? What is this term? This is, so, but before we get into that, um, I want to say two weeks ago in the newsletter, I wrote about this idea called the Voldemort's of the culture war.

Have you read Harry Potter?

If you haven't read Harry Potter, there's this word, Voldemort, which is like the word who you can't say. So they just say he, who must not be named. Right. And then there's all these terms in the culture war. And part of what I want to do with the show is just fuck it. I'm talking about all the Voldemort's right.

I have a guess. I have a guess what the word is, but I want to hear you say the word.

**Paul McNeal:** The center already, but it's defund, right? I was gonna say defund the government, right. Government has done. I was wrong.

**Drew:** I thought you were going to say crypto anarchists.

**Paul McNeal:** Oh yeah. I know. There's a lot of those around.

**Drew:** Okay.

I guess I also want to understand that concept because I'm thinking like anarchy often leads to destruction. So like, let's say we have a really big solar flare that this is also an argument against Bitcoin. We have a really big solar flare or EMP is a fucking prize. Everyone's computers there. Right.

**Paul McNeal:** But yeah, but the problem with that, and I tell everybody else, trust me. If we have an amp that fries every computer, we got bigger problems than Bitcoin. I promise you that Bitcoin is not. It's like, oh, what about Bitcoin? No, we just fried the entire globe.

**Drew:** Okay. So you mentioned this idea of proof of work, right? So proof of work basically means you are able to validate something because labor has been performed. And in this case, uh, computational labor, like solving equations, right? What is proof of stake?

**Paul McNeal:** The mistake is where instead of you using hardware, cause he in, in, in proof of work is more than that approval working capital to buy.

Oh, let me back in my back pocket.

**Drew:** So, sorry, folks. Um, this is episode two, like I said, I'm a human and I make mistakes and we just did a little audio switch, a roo. So to dive back in, you were talking about this idea of proof of stake. Yep.

**Paul McNeal:** So the proof of work, I said they have to deploy capital for hardware, cooling, internet service, right?

All of this money. So proof of work, you're spending a lot of money to solve these equations to get Bitcoin. So that's what the work is now.

**Drew:** But not always right. I have memories. So in 2013 and, um, I'm not going to name the person's name, but there was, uh, a classmate of mine at Virginia tech who was using a school resource, a high powered computer in the corporate research center to mine, Bitcoins, which if I'm not mistaken, Uh, the value of, of those assets that he was using the school computers for are in the, uh, likely tens of millions.

So I overdoing the tag, doesn't steal his Bitcoins, but, uh, if I understand correctly, uh, before we get into the, the stake, th the idea of mining the Bitcoin is that there's 21 million Bitcoins, but

they're not all out in the wild, like mining gold, right? They are released over time. And the more that get into the wild, the harder it is to find more of them, is that right?

**Paul McNeal:** But basically, and without getting too crazy with it, 21 million Bitcoin, every 10 minutes today, 6.2, five Bitcoins come into existence. So if you watch, you look at, and you say 10 minutes, there were 6.2, five Bitcoins. 10 minutes, 6.25 Bitcoin on time. Never. It never stopped at 6.25. It used to be 12.5 and then it used to be 25.

And then it used to be 50, every 10 minutes, 50 Bitcoin, every 10 minutes, just like clockwork. So, um, with, with, uh, as, as those Bitcoin coming to existence, then the person gets on the monitors, gets them, they can then take and sell those Bitcoin. And then that's the way they buy more hardware to mine, more Bitcoin and that keeps the whole proof of work system going basically.

**Drew:** Okay. So what is this proof of stake idea?

**Paul McNeal:** So proof of stake means instead of having miners waste to select what they say, waste electricity, the whole ESG movement screen.

**Drew:** What is the ESG?

**Paul McNeal:** It stands for environmental, social and governance, um, sustainability, environmental, sustainability and governance.

Yeah. Okay. So that whole movement is all freaking out because they're saying Bitcoin has taken up too much energy and bumblebee thing. Right. Right. You know, unless that's the whole, yeah. So in order to avoid that process and to say it's bad for the environment, they say, why don't we just allow people to stake a node?

So you have a node on the network and that node gets to validate transactions. But instead of mining, I can use like a theorem for instance, is making a shift from proof of work, proof of stake. I, if I have 32 either I can control it node a validating node that determines the governance of the blockchain and approve transactions.

So that's what the proof of stake is. But the problem with proof of stake is you got to have a lot of money to do it.

**Drew:** So if I understand correctly, a good metaphor for this would be proof of work is like a company making money. They're doing the real labor. And then you have auditors who are just being counters roughly, but in this case, The cost of becoming an accountant is a CPA.

Right. And that's really hard to get. Right. And then when I was in college, I think, uh, a lot of schools was like 120 credits to graduate 150 to do the CPA. Right. So it's roughly another school year. It's like five years of school. And some kids would really, uh, take a strong workload where they'd come in with extra credit.

So they'd get their CPA in, in four years. So what is a node? Is a node a computer?

**Paul McNeal:** Yes. And no, it would be a computer. I can run a node here at my house. I get no incentive for that though. There's zero incentive for a node. So if you just run. Because they believe in the movement and they believe in the technology and they believe in what the community is about.

And they want an addition. You want to verify your own transaction. So as if you are running a node, you get to see your own transactions. You get to watch that transaction go from point A to point B and you can verify that it is in fact true, and that everything happened the way it happened on the way you wanted to.

So that's why you would run a node. If you run a fully validated node, then you're one of the people who are actually validating those transactions.

**Drew:** So what's the difference between a node and a validated node?

**Paul McNeal:** Some nodes, they just process transactions. Others actually validate those. And some of the validated nodes are also considered minors, but, and again, I don't want to get too far into it cause I'll start losing it because I'm not that deep into it and understand it 100% from that level.

But there are two different types of nodes, just the regular node and then a validating node and then minors.

**Drew:** So. Well, the, the, the best way to learn something is to say some dumb shit on the internet. Right. And someone will fix it.

**Paul McNeal:** Everyone will tell you that was wrong.

**Drew:** Yes. Yeah. So let's go for it. Um, so I understand correctly, it's akin to a third-party reseller, right?

Like you have the apple store, then you have all the fake junk apple products, and then you have these authorized resellers, which basically apple says, Hey, we recognize that so-and-so is

selling our products and we trust them. So would the validated nodes be like. Right, which I guess would be called the OEM.

Right. And you have these authorized resellers, which would be like these other nodes. Does that vaguely sound correct?

**Paul McNeal:** Probably something along those lines. Like I said, I think it's probably a lot more complicated than that, but the reality is that you have to have these pieces in place to run a blockchain properly.

And when it comes to proof of stake versus proof of work, the only difference is that you're not expending energy to do it. You're using money. You're staking the actual asset instead of using energy.

**Drew:** Okay. But there's an energetic exchange when you stake that money, right?

**Paul McNeal:** Let me a little bit, I guess you can consider it, but the reality is not, it's not, you know, on the power grid, rain, the power grid.

It's you just saying I'm going to place a certain amount of money and that means I get votes.

**Drew:** Okay. So. This environmental group, if I understand, right. There's I guess I'd call it information warfare, which is at a high level, one group is saying Bitcoin is bad for the environment. Right. And people who care about the environment, like, well, screw this Bitcoin thing.

I like trees. Right. And then there's another group that says Bitcoin's not bad for the environment, but that's kind of like Exxon saying that oil is good for us. Right. It's like, well, Hey, uh, you're an oil company, right. It's like, uh, Mike, there'd be a conflict of interest here. Right. So do you know of any people who don't own a single Bitcoin who think that Bitcoin is good for them?

**Paul McNeal:** Um, and there are some out there I don't know specifically, but I think there are, or something like that. The thing that people need to understand too, is that Bitcoin is not bad for the environment. Actually, a lot of Bitcoin mining is done with renewable energy and I'm going to be moderating a panel and about a week with the nuclear energy assembly.

And there is a push to get nuclear reactors, to provide mining solutions that way it's done on clean energy and it's scalable.

**Drew:** Well, then there's a whole debate of whether nuclear is clean or not, which I'm sure a lot of people just ruffled got their panties in and out when he said that but debate, that part right now.

So, at a high level then could you summarize the argument? Like some people saying Bitcoin is bad for the tree, some people saying Bitcoin's good for the trees.

**Paul McNeal:** Yeah. Yeah. When we, at the end of the day, like I said, Bitcoin actually helps the system overall because there is a lot of energy that goes to waste and people are not knowledgeable about this.

There's a lot of wasted energy. Bitcoin is utilized on a lot of that wasted energy, which is actually helping the energy industry

**Drew:** Watching Tik Tok's.

**Paul McNeal:** Watching a lot of Tik Tok's..

**Drew:** Yeah. Okay. Yeah. And so if I understand, right, there's maybe a, I don't know if it's a kin to the, uh, I guess I'll call it the food crisis, which is, as far as I understand globally, we have plenty of food.

We suck at distribution, right. Some people are starving and restaurants throughout tons of food every night, so it's a distribution issue. Um, okay. So. Uh, the moment we've all been waiting for. Um, why should I get Bitcoin? Why should I get Bitcoin or any digital assets?

**Paul McNeal:** Well, again, like I said, for those people that are looking at Bitcoin can trying to consider it, it's about looking at what's going on in the world with money as a whole and understanding inflation.

I think if you listen to Jeff Booth, talk with Anthony Pumpy, I don't want to understand the inflation issue. You will understand why you need Bitcoin. And this is what all the intelligent people that have. Again, if you look at what, um, and I'm going to forget their names right now, two huge financial minds, um, came to the same conclusion.

They said, we look at this thing. It's actually providing a store value, like nothing else. And the people that's in it, watch it go to 20,000, go all the way down at 3000. And they're still here, something's up with this, right? So I think everybody should really pay attention to if they do nothing more than read, watch and listen, they should do that because they're going to understand what it's about and they'll know what to do as a result.

**Drew:** Okay. So how did you get into Bitcoin slash crypto?

**Paul McNeal:** Yeah, I came across it on Twitter. I think I was either my Kaiser or trace Mayer, say something about Bitcoin. I went and looked up the white paper, and read the white paper. Like

everybody says, once you read the white paper down the rabbit hole, you go, you don't come back out.

**Drew:** You sent me the white paper, I will take it seven years ago. And I was like, dude, I don't get it. Oh, this is dumb. And, uh, that's, uh, in, in terms of, uh, my intellectual life, that is, uh, That's up there with, uh, the most boneheaded things I've ever done. I think, uh, if I had listened to Paul seven years ago, uh, uh, I wouldn't be doing this podcast from my mom's basement.

**Paul McNeal:** Hey, it's a weird thing. So a lot of people, that's why they tell people all the time, too. People like to think that, you know, oh, if I own those 10,000 Bitcoin, I never would have sold them for pizzas. It's like, yes, you wouldn't have, because no one had a clue. Bitcoin was going to do this.

**Drew:** So there's no way.

Right. Okay. So you remember when you bought your first one and how it went.

**Paul McNeal:** Yep. Uh, but my first one, uh, and 2012. Um, and you, what was that other, you said about the first one?

**Drew:** Well, and like, and like how, like, did you go to the bank and say, Hey, I want some of these things.

**Paul McNeal:** I use the platform called circle and circles no longer actually have the same app anymore, but there was an app called circle and I use circle bought my first Bitcoin and that's where I did.

**Drew:** So what happened to them? Like did their dad like, cause Bitcoin is getting a budget..

**Paul McNeal:** Circles still exist as a matter of fact, circles creating what's called USBC, which is a stable coin, which is what I think is bunny come the equivalent of the US dollar, but now they're still in existence.

They just moved out of the retail side, having a wallet for you to buy Bitcoin with. And they're now doing institutional type platforms.

**Drew:** Got it. So basically they went from B2C to B2B. Yes. And so when, when did they do it?

**Paul McNeal:** Uh, they went from, that was back in I'd probably say 2013. They were, they were quickly gained.

**Drew:** So if I understand, right, the equivalent would be like, you have a bank and the bank defaults. Right. And it's like, hope you got FDI insurance or your, your points. And so where did your coins go? When they,

**Paul McNeal:** I shipped them off the platform to a different platform. I think I went to the crack and next, so it was circled.

Then I went to crack and, and you can that's, that's the beauty of Bitcoin. When you have the private key and the public key, you can move it around.

**Drew:** What's a private key and a public key?

**Paul McNeal:** The private key is like your email address. And, uh, the PRI the public key is like your email address. The private key is like your password.

**Drew:** So to accept it, you use a public key and then move it around using Yuki. So basically I've used my private account. And release my Bitcoin and transfer it using your public key. That's it? You say? Yes, I would like this. And then you use your private key to, to gobble it up into your wallet for, for lack of a better word.

Okay. All right. So what is defy? What's defy?

**Paul McNeal:** It's a decentralized finance it's. Um, and again, just as a term says, it's decentralized, it's using a protocol to either lend or borrow money and you can do other things with it as well, but it's mostly lending and borrowing of money by using a protocol. So there's no middle man that's involved in this.

I can take my assets like a theorem. I can put it on a platform called maker. And make her dial, we'll put it in a vault and it'll produce what's called die, which is another stable coin type asset. And I can use that for whatever I want and I can spend it or I can invest it. I can do whatever, but I can also pay that back to the decentralized protocol and get my eats back.

So it's like a company that doesn't exist with anybody in charge of it.

**Drew:** Okay. That was, that was a real head banger. But, um, I guess the way I understand the concept is I call it rules-based governance and I'm hoping part of me is hopeful that nation states go this way. And part of me is terrified, right?

Because machines don't do this thing, we call empathy, empathy, empathy. Right. And so what's cool about it though, is I hate banks. Okay. If you work for a bank, I'm sorry. Their customer service is terrible. Right. And one of the videos you sent me from, I think it was Andreas

Antonopoulos. He was like, when you're a grandfather, you'll have a kid that will be like, grandpa, you mean on Sundays, you couldn't get your own money, grandpa.

That's crazy. Right. And I was like, oh my God, he is right. Like, that is crazy. Um, and plus this inflation shit show that we have. So this, this is the one thing I've tried to explain to a number of people around 1971, right? When he went off of the gold standard, as far as I understand, inflation goes roughly 2% per year.

Right. And what that means is, uh, some people say inflation is a tax on society. Right? So banks, what they used to do when my grandparents were kids was you give the bank a hundred dollars. Right. And they keep your money safe, but in exchange for keeping your money safe, the bank loans out money to others and because that makes them money, they pay you a small amount, which we call interest for the privilege of holding your money. Now that interest is basically zero. I think my savings account is 0.02%. That's trash, right? Plus 2% inflation means over some time period. You know, I, I wish I could do the math in my head.

I wish I was that cool, but I'm not, um, put a hundred bucks in your bank account, assuming there's this very, very negligible amount of interest. And that amount of interest is less than the rate of inflation. In 20 years, your hundred bucks is worth something like 70 bucks. Right. And that. That sucks.

Right? And the banks also, you can tie, I have this kind of crusade against banks, but part of it is, uh, I want to stay in a SIM to lab talks about this idea of, uh, public risk, private gain, right? It's like when they mess up the public, bails them out, right. When they win, they win and the public doesn't win.

Right? And there's this phrase in the crypto community of win and help win, right. Banks don't do that. They just win. They don't help anybody win. They just win, win, win, win, win. And so defy, I guess, as an idea, protects against corporate greed using rules-based governance, is that a fair synopsis?

**Paul McNeal:** That is a great synopsis and that's exactly what we're starting to shift to. As I say it, the visitor says the digitization of everything is coming and everything is going to get digitized, including corporate infrastructure.

**Drew:** Okay. So one last thing I want to touch on is how do you convince non-believers right. There's a lot of ways you could use social proof argument from authority, coercion, um, w what are the ways that you convince people to get into this digital assets world?

**Paul McNeal:** Yeah. I mean, some of it of course is self-driven right. It's the fact that number goes up right. And everybody's number goes up. So when you tell people numbers go up, that normally tends to get some people's attention, but sometimes it takes multiple times for people to hear this and to understand it before they decide to put a tweet out, I said, what was it that made you decide to get off zero and Bitcoin?

A lot of people was either based on who had said it or how they said it. They said something different where they were personally in life at the time. Some people were like, when I first had to buy Bitcoin, I didn't have any resources to buy Bitcoin, even if I wanted to buy Bitcoin. So yeah. So the reality is, is that you can tell me I don't get all the zero until the situations work themselves out.

So the perfect storm helps get people get off zero.

**Drew:** Okay. So, uh, that was the end of my regularly scheduled programming, but I have a couple more questions. Um, these are, these are the juicy ones. Um, so what I would like to ask is like this, I really understand if you're not willing to share, but it's like, what is your net worth in digital assets?

**Paul McNeal:** Right. So the way I answer that is that I tell people that I've gotten to a place where I've been fortunate enough, never in a million years thought I would be there where some people might say, it's retirement, right? Well, I'm retired. All that means is that I have enough resources to be able to do the things that I need to do without necessarily worrying about having a nine to five job or having to work or having a steady flow of income coming in.

So that's pretty much where I put it. I let people know that if they're looking at my notes, I don't have a specific number that I'm willing to tell people, oh, I'm wearing, you know, \$500,000. Um, but, but I do have enough to meet what I sit my needs. Now, mind you, I'm a single person, no children, no pets. It doesn't require a lot for me to live.

**Drew:** Okay. Okay. And, uh, so I, I guess a, a tangentially related question is scratch the lump sum, right? Total amount. Would you be willing to share, I guess I'd call it your portfolio breakdown by percentage.

**Paul McNeal:** Yeah. Yeah. People ask that question. I don't really know specifically, but what I can tell most people is that the majority over 50% is Bitcoin.

Right. And I would even put that number as high as probably 75%. And then I have my next highest one probably would be, believe it or not like. Uh, because that's, I'm an old school guy,

right? It was Bitcoin than it was light coin. That's just what it was. I was around when there was only Bitcoin, that's it?

Nothing else. Then like Cohen came around and then the theorem came around. So that's the way my portfolio looks Bitcoin like Ethereum and then a bunch of little ones.

**Drew:** And that's a portfolio just of digital assets. Yes. What, uh, so I would call it maybe your, your total portfolio of all assets.

**Paul McNeal:** I am like a rival power.

I am irresponsibly long digital assets. That's all I have.

**Drew:** Okay. There you go and then another, uh, spicy one. So we talked about the vaccine and digital identification, and I felt like that question kind of snuck by earlier. Uh, so, so let's just. Let's just dance with that idea for a bit.

Hypothetically, what, what do you think could possibly be occurring?

**Paul McNeal:** You know, I think people, people in this society love conspiracies. We just do, I could tell Sebastian like, yo. Did you know that eggs actually didn't come from chickens? They came from everybody like, oh, you're serious. And before you know it, there's a big conspiracy about eggs.

They'll come from chickens. People would believe it. People actually believe it. I have a Tate toward conspiracy. So this vaccine thing I think has been one huge conspiracy. It's been, you know, pushed by both political parties and just ridiculous ways. Stop it guys. Did you do this? When we had flu vaccines, did you do, when you had polio vaccines, did you do when you had measles vaccine, you didn't do it to any vaccine.

And why now are we all of a sudden, all the big government they're going to chip us and stuff. It's just because people don't have anything better to do other than get dabbled into these conspiracies. Let them go get vaccinated. It's not going to kill you. I heard some on Twitter say I'm not going to date anyone.

No, he says I'm not going to wife. Any woman who's got the vaccine. Seriously, come on guys. You gotta be, this is ridiculous. Cut it out. And I understand the way the bank way the pandemic happened. Everyone thinks it was intentional. It was on purpose. The big pharma they were involved in, they had, now they can monetize this.

Right. Uh, I guess I don't have the energy to get wrapped up in that stuff.

**Drew:** Got it. Got it. So there's the idea that, um, I guess the, the, the vaccine is like putting chips into everybody and you do not subscribe to that idea one bit.

**Paul McNeal:** No, because of the gel look at the needle. Did you okay. Nat, maybe, maybe nano micro, micro Neto bots.

I don't, I don't know. It's just it's too far of a stretch for me. Here's the thing, let's say. That's true. What are you going to do? You can, you can not get vaccine. Okay. That's good. So don't get a vaccine and then let's just go, keep moving forward. That's it. What's the big deal? Why must someone who doesn't want to get vaccine need to tell someone who does want to get vaccine?

They're crazy. Why does someone want to get a vaccine? Tell someone who doesn't want to get the vaccine. You're crazy. You do you boo leap.

**Drew:** I like that. Yeah. I guess the counter argument to that would be, and this is like the argument for masks, which is like, uh, my mask protects you. Right? So I guess what someone could say is it's not so much that I'm avoiding a vaccine for my own health, is that I think you getting vaccine incurs harm. So I'm going to try to convince you not to get it.

And then the other side. You not getting vaccinated cause harm. So I'm going to try to convince you to get vaccinated.

**Paul McNeal:** Again, it goes back. It goes back to the same thing though. Listen, and this is with all of these hot button issues, abortion, religious rights, LGBT rights, the whole nine yards. I get what people are saying, but listen, focus on you.

Leave everybody else alone. If you don't want to get it, don't get it. And if you want to get it, get it right, then it shouldn't change the game for anybody else. And people say, well, it's going to harm somebody else again. Hey, again, if you take care of you and you do you to do, if you're so concerned about someone you're coming involved with having the, having the, the Corona and they didn't get vaccine, then wear your mask and protect yourself against them.

**Drew:** Okay. I think that's fair. Um, all right. So in closing, uh, Where can people find you, follow you, connect with you, hit them with all of it?

**Paul McNeal:** Sure, sure. I mean the best way is super simple. I'm on Twitter at, at underscore crypto curator. So it's at underscore crypto curator and on my website, the crypto curator.com.

The crypto curator com has a ton of content on it every day. Handpicked by me. Hand-selected by me. I've been in the industry for over 12 years. I understand this stuff. I know what you should read, what you shouldn't read. So check out my website and follow me on Twitter.

**Drew:** Alright, that's a wrap.

**Paul McNeal:** Thanks..

**Drew:** Hey folks, this episode is sponsored by online story hour pride. This event is free for pride month. You may pay up to \$50 on a sliding scale. If you wish to donate to the story. My friend and future guest, Jamie Banks is featured in the story. I hope you enjoy it. You can go to [storycollider.org](http://storycollider.org), and the story is also available in an iOS app.

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Thank you.