

Financial

Fintech, Financial alternatives, Bitcoin, Fiat Devaluation, XAU, Pension, Dividend Kings, Inflation

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Fintech/Challenger Banks

Summary

[ESG](#) has permeated day to life deriving from Govt and Corporate policy in the UK, which in turn directly comes from the UN's [SDGs](#) . These actively push an ideological narrative for the greater good, sometimes called [stakeholder capitalism](#).

One of the aims in stakeholder capitalism is where profits and providing a good service play second or third place to being virtuous for the greater good of minorities and filling a quota. The best people get ignored over mediocre alternatives, be it policy or people.

The financial system is not immune to this and there has been a push for ESG friendly finance over the last few years, with all of the UK/Europe based traditional banks adhering to this in some degree (advocated by the top down [cartel](#)) banking has played its part and you can choose how much you want to virtue signal dependent on the bank or financial group. (Natwest, , Co-operative, Nationwide, Aviva and others.

Some examples of Fintech/Challenger providers, all are app based to some degree. I have not found any that are not to date. as I find/acquire more I will add here.

Not financial advise, Do your own research!

Revolut

- <https://www.revolut.com/en-US/>
- <https://www.finder.com/uk/current-accounts/revolut-review>
- <https://www.revolut.com/about/>
- Stock trading, Crypto Buy/Sell
- Industry leader
- Physical card available for small fee

Glint

- <https://glintpay.com/us>
- <https://www.finder.com/uk/digital-banking/glint-review>
- Gold backed 1:2:1

Monese

- <https://monese.com/gb/en>

- <https://www.finder.com/uk/current-accounts/monese-review>
- British-Estonian company
- KYC/AML via ID
- Free Simple plan, other paid monthly plans available
- Physical card is £4.95, one off cost

TallyMoney

- <https://www.tallymoney.com/>
- Gold backed 1:2:1
- Physical card is £19, one off cost
- Waiting list currently

Wise

- <https://www.wise.com>
- 40 currencies
- AML/KYC ID document required
- Physical card is £7, one off cost

Others

- <https://www.finder.com/uk/current-accounts/starling-bank-review>
- <https://www.finder.com/uk/digital-banking/challenger-banks-list>
- <https://www.finder.com/uk/current-accounts/monzo-review>

Bitcoin Halvening

NEXT BITCOIN HALVINGS

(years are estimated)

Genesis	-	Block reward 50
2012 Halving	-	Block reward 25
2016 Halving	-	Block reward 12.5
2020 Halving	-	Block reward 6.25
2024 Halving	-	Block reward 3.125
2028 Halving	-	Block reward 1.5625
2032 Halving	-	Block reward 0.78125
2036 Halving	-	Block reward 0.390625
2040 Halving	-	Block reward 0.1953125
2044 Halving	-	Block reward 0.09765625
2048 Halving	-	Block reward 0.04882812
2052 Halving	-	Block reward 0.02441406
2056 Halving	-	Block reward 0.01220703
2060 Halving	-	Block reward 0.00610351
2064 Halving	-	Block reward 0.00305175
2068 Halving	-	Block reward 0.00152587
2072 Halving	-	Block reward 0.00076293
2076 Halving	-	Block reward 0.00038146
2080 Halving	-	Block reward 0.00019073
2084 Halving	-	Block reward 0.00009536
2088 Halving	-	Block reward 0.00004768
2092 Halving	-	Block reward 0.00002384
2096 Halving	-	Block reward 0.00001192
2100 Halving	-	Block reward 0.00000596
2104 Halving	-	Block reward 0.00000298
2108 Halving	-	Block reward 0.00000149
2112 Halving	-	Block reward 0.00000074

**WE ARE
HERE**



Blocks contain all transaction data within the Bitcoin base layer. The block subsidy, or block reward, is the reward paid to miners for discovering a block and completing the Proof of Work. These block subsidies are newly mined [hashtag#Bitcoin](#).

Every 210,000 blocks (roughly 4 years), the block subsidy is cut in half, reinforcing the scarce nature of Bitcoin. Blocks confirm, on average, every 10 minutes, so as of mid to late April, the block reward will be halved to \square 3.125 (312,500,000 sats).

Bitcoin is finite with programmatically guaranteed reductions in the rate of inflation every 4 years. Similar to how gold is locked in earth, Bitcoin is locked in time. Unlike gold, new Bitcoin supply cannot be mined if demand increases. It will take over 100 years to mine the remaining \sim \square 1m.

Fiat Devaluation



- In 2016, the average house price was \$288,400, which equated to 664 Bitcoin
- In 2018, the average house price was \$328,900, equating to 45 Bitcoin
- Today, the average house price is \$434,700, equating to ~ 6.6 Bitcoin

I mean, you can argue about this all day, but the fact remains that if you had saved your money in dollars (or worse, in another fiat currency) then everything, including houses, would have become a lot more expensive for you.

Whereas if you had saved in BTC, it would have become exponentially cheaper.

A hard reality check for people who keep slinging unfounded arguments against Bitcoin into the world. Just check the facts. Lose your bias and dive in.

Bitcoin Performance

Major class performance Vs BTC

Bitcoin performance compared to major asset classes

Bitcoin has had periods of high performance and significant drawdowns

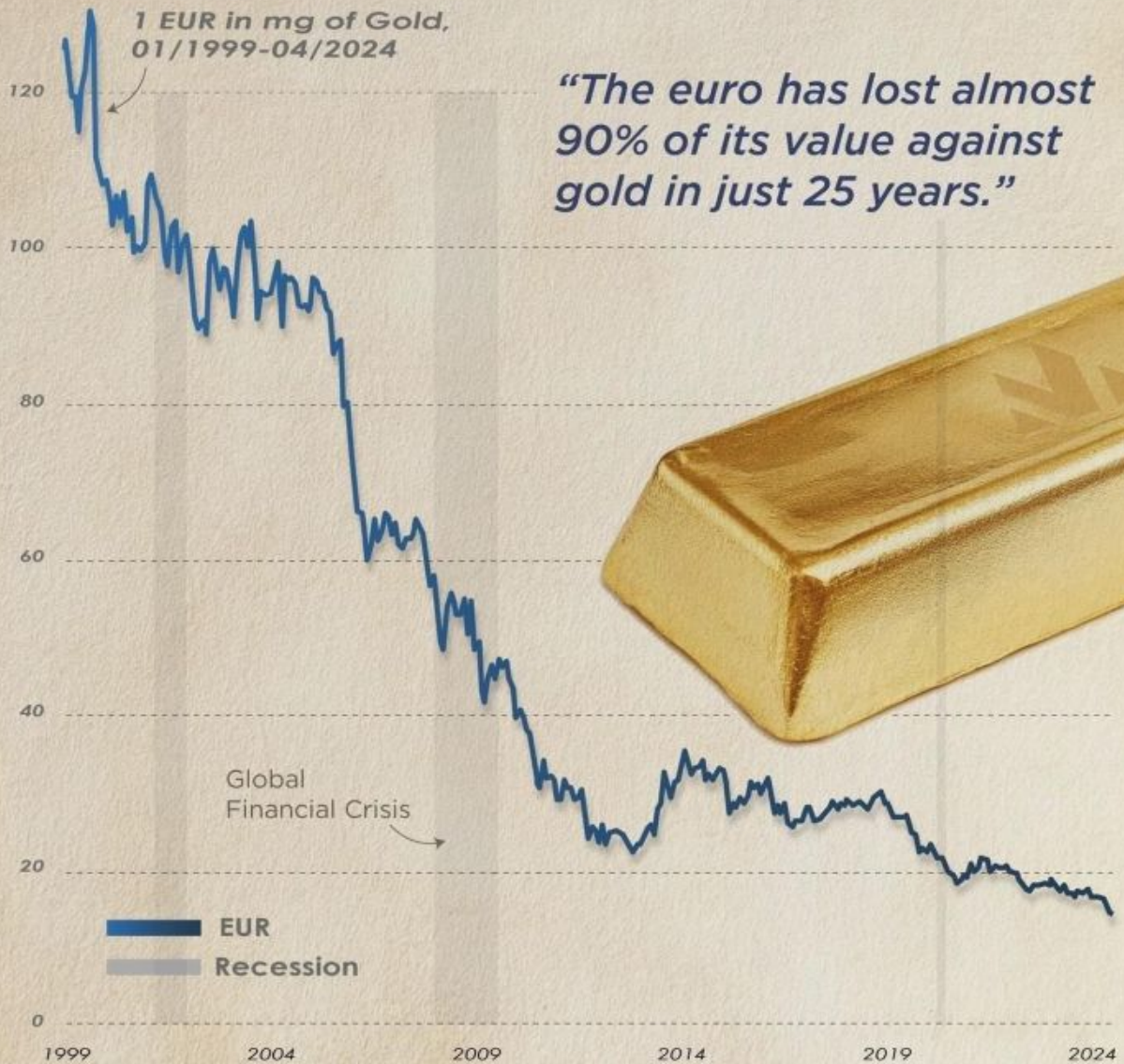
2013-2023

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Cumulative	Annualized
BTC 5,516%	SPX 12%	BTC 37%	BTC 119%	BTC 1,300%	AGG 0%	BTC 92%	BTC 302%	BTC 58%	CMT 20%	BTC 156%	BTC 315,678%	BTC 124%
SPX 26%	AGG 5%	AGG 0%	HY 17%	EM 35%	HY -2%	SPX 29%	Gold 24%	CMT 30%	Gold 1%	SPX 25%	SPX 226%	SPX 13%
HY 6%	HY 2%	SPX -1%	EM 15%	SPX 18%	Gold -3%	EM 21%	SPX 15%	SPX 29%	HY -11%	HY 12%	HY 64%	HY 5%
AGG -1%	EM 1%	HY -4%	CMT 14%	Gold 12%	SPX -7%	Gold 18%	EM 14%	HY 5%	AGG -12%	Gold 12%	EM 35%	EM 3%
EM -3%	Gold -3%	Gold -11%	SPX 11%	HY 7%	CMT -9%	HY 14%	AGG 7%	EM 0%	EM -18%	EM 9%	Gold 18%	Gold 2%
CMT -9%	CMT -18%	EM -14%	Gold 7%	CMT 6%	EM -15%	CMT 10%	HY 7%	AGG -1%	SPX -20%	AGG 5%	AGG 17%	AGG 2%
Gold -29%	BTC -58%	CMT -25%	AGG 2%	AGG 3%	BTC -73%	AGG 8%	CMT -3%	Gold -6%	BTC -65%	CMT -2%	CMT -4%	CMT 0%

XAU

25 years of the Euro.

25 Years of the Euro



The information presented here may contain inaccuracies and is subject to rounding. We do not guarantee that all information is complete or correct. We accept no responsibility for any errors, omissions, or outcomes resulting from the use of this information. This is not investment advice.

Pension

How much will my pot provide as a yearly income?

Size of pot	Income	Income with full state pension added	Tax-free lump sum
£100,000	£4,911	£16,411	£25,000
£200,000	£9,849	£21,349	£50,000
£300,000	£14,658	£26,158	£75,000
£400,000	£19,189	£30,689	£100,000
£500,000	£23,720	£35,220	£125,000
£600,000	£28,251	£39,751	£150,000

Source: Aviva | Assumptions: you take 25pc of your fund as a tax-free lump sum before buying your annuity, your income is fixed, paid monthly just to you and stops if you die, it will pay out for at least a year and you're in good health

<https://www.ii.co.uk/pensions/tax/emergency-tax-pensions>

Which form do I need to reclaim emergency tax on a pension lump sum?

HMRC has several forms you can use to claim a refund for emergency tax paid on a pension.

Which one is right for you will depend on your circumstances.

- **P50Z** – should be used if you cashed in your whole pension and have no other sources of income.
- **P53Z** – should be used if you have cashed in your whole pension but also have other sources of income.
- **P55** – should be used if you have only taken part of your pot as cash and have no immediate plans to make any further withdrawals.

Refunds from HMRC are usually paid within 30 days.

If you plan to make further withdrawals from your pot, HMRC will supply your pension provider with a new tax code that reflects the tax overpayment that you have made.

Dividend Kings

2024 Dividend Kings - Live Data

Ticker	Name	Sector	Dividend	Dividend Yield	Payout Ratio	Total 5 YR Dividend Growth
MO	Altria Group, Inc.	Consumer Defensive	\$4.08	8.20%	83.38%	32.94%
UVV	Universal Corporation	Consumer Defensive	\$3.24	6.26%	62.39%	44.35%
CDUAF	Canadian Utilities Limited	Utilities	\$1.34	5.07%	75.67%	24.48%
NWN	Northwest Natural Holding Company	Utilities	\$1.95	4.97%	71.74%	4.38%
BKH	Black Hills Corporation	Utilities	\$2.60	4.33%	64.11%	28.05%
FTS	Fortis Inc.	Utilities	\$1.82	4.03%	48.82%	27.76%
FRT	Federal Realty Investment Trust	Real Estate	\$4.40	3.97%	151.57%	7.47%
KMB	Kimberly-Clark Corporation	Consumer Defensive	\$4.88	3.48%	90.02%	18.03%
NFG	National Fuel Gas Company	Energy	\$2.06	3.38%	36.93%	14.99%
ED	Consolidated Edison, Inc.	Utilities	\$3.32	3.20%	43.51%	16.69%
ABBV	AbbVie Inc.	Healthcare	\$6.20	3.18%	216.72%	64.62%
SWK	Stanley Black & Decker, Inc.	Industrials	\$3.28	3.05%	-162.93%	24.69%
HRL	Hormel Foods Corporation	Consumer Defensive	\$1.13	3.64%	74.72%	48.39%
ADM	Archer-Daniels-Midland Company	Consumer Defensive	\$2.00	3.45%	28.05%	34.37%
KO	The Coca-Cola Company	Consumer Defensive	\$1.94	2.76%	74.22%	17.92%
PEP	PepsiCo, Inc.	Consumer Defensive	\$5.42	3.22%	73.64%	39.38%
JNJ	Johnson & Johnson	Healthcare	\$4.96	3.08%	33.48%	30.28%
SJW	SJW Group	Utilities	\$1.60	2.78%	56.37%	39.49%
CINF	Cincinnati Financial Corporation	Financial Services	\$3.24	2.39%	24.63%	40.34%
GPC	Genuine Parts Company	Consumer Cyclical	\$4.00	2.93%	40.00%	32.28%
MSEX	Middlesex Water Company	Utilities	\$1.30	2.04%	71.57%	38.29%
SYX	Sysco Corporation	Consumer Defensive	\$2.04	2.67%	56.27%	42.15%
TGT	Target Corporation	Consumer Defensive	\$4.48	3.02%	48.60%	72.54%
CWT	California Water Service Group	Utilities	\$1.12	2.09%	113.73%	38.22%
AWR	American States Water Company	Utilities	\$1.86	2.21%	48.99%	56.13%
PG	The Procter & Gamble Company	Consumer Defensive	\$4.03	2.37%	61.41%	31.48%
CL	Colgate-Palmolive Company	Consumer Defensive	\$2.00	2.00%	68.65%	4.43%
ITW	Illinois Tool Works Inc.	Industrials	\$6.00	2.32%	54.62%	59.07%
CBSH	Commerce Bancshares, Inc.	Financial Services	\$1.08	1.88%	28.24%	28.26%
ABM	ABM Industries Incorporated	Industrials	\$0.90	1.77%	22.88%	25.19%
ABT	Abbott Laboratories	Healthcare	\$2.20	1.95%	62.14%	81.76%
EMR	Emerson Electric Co.	Industrials	\$2.10	1.92%	9.06%	7.29%
GRC	The Gorman-Rupp Company	Industrials	\$0.72	1.87%	52.78%	-71.93%
FMCB	Farmers & Merchants Bancorp	Financial Services	\$17.60	1.81%	14.59%	22.26%
PPG	PPG Industries, Inc.	Basic Materials	\$2.63	2.05%	47.09%	36.43%
LOW	Lowe's Companies, Inc.	Consumer Cyclical	\$4.60	1.71%	32.76%	142.40%
LANC	Lancaster Colony Corporation	Consumer Defensive	\$3.60	2.05%	83.00%	42.83%
SCL	Stepan Company	Basic Materials	\$1.50	1.94%	81.75%	59.28%
BDX	Becton, Dickinson and Company	Healthcare	\$3.80	1.59%	75.07%	8.45%
RPM	RPM International Inc.	Basic Materials	\$1.84	1.45%	44.69%	31.41%
WMT	Walmart Inc.	Consumer Defensive	\$0.83	1.03%	52.35%	9.77%
DOV	Dover Corporation	Industrials	\$2.06	1.09%	26.90%	7.44%
TR	Tootsie Roll Industries, Inc.	Consumer Defensive	\$0.36	1.23%	27.28%	12.87%
NUE	Nucor Corporation	Basic Materials	\$2.16	1.43%	11.37%	34.05%
PH	Parker-Hannifin Corporation	Industrials	\$6.52	1.05%	33.80%	99.70%
FUL	H.B. Fuller Company	Basic Materials	\$0.89	1.16%	29.95%	29.83%
NDSN	Nordson Corporation	Industrials	\$3.12	1.23%	30.84%	110.75%
MSA	MSA Safety Incorporated	Industrials	\$2.04	1.18%	125.44%	25.28%
TNC	Tennant Company	Industrials	\$1.12	1.22%	18.36%	26.98%
SPGI	S&P Global Inc.	Financial Services	\$3.64	0.71%	43.68%	79.69%
GWV	W.W. Grainger, Inc.	Industrials	\$8.20	0.80%	21.43%	39.57%

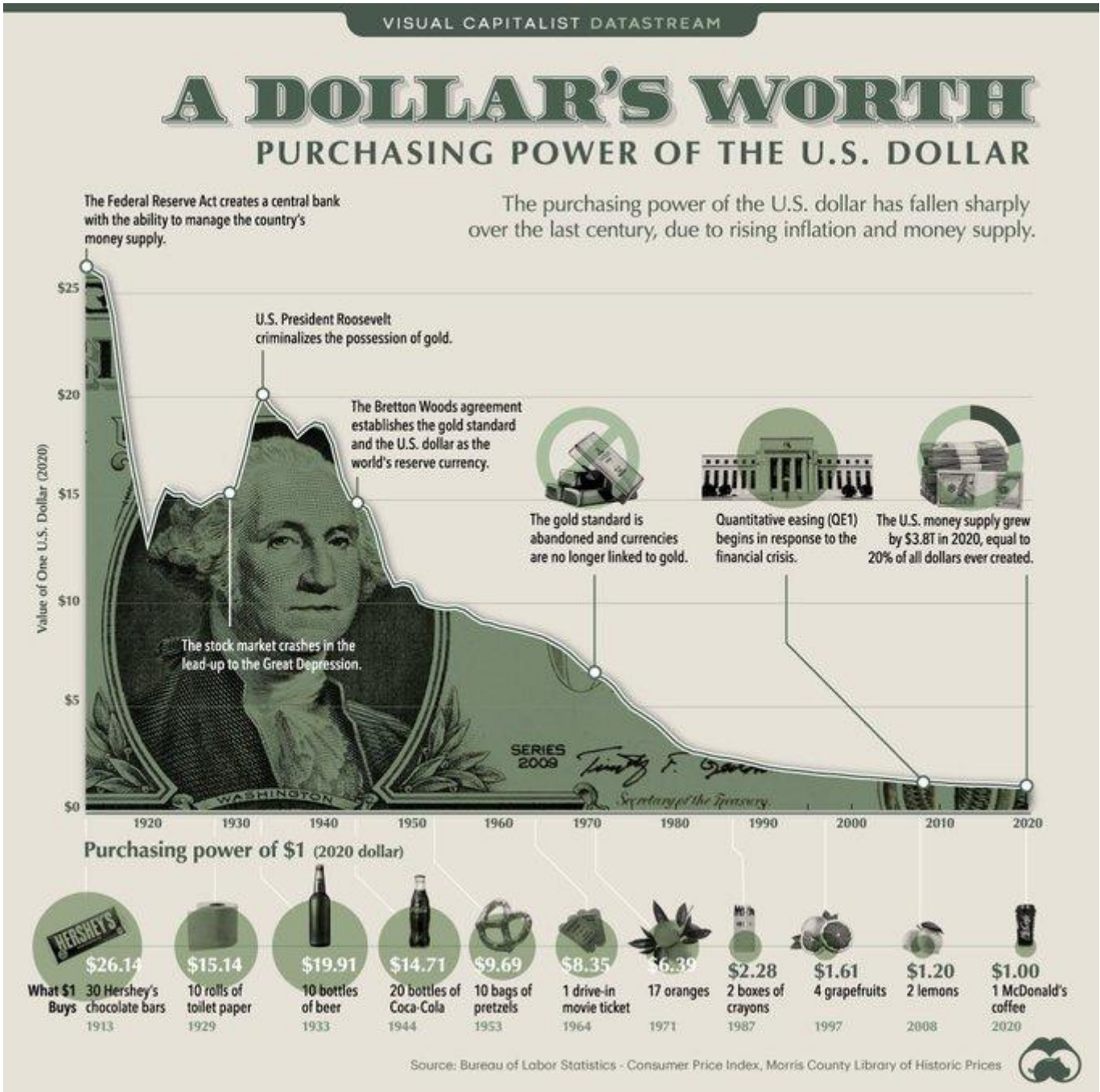
Ticker	Name	Sector	Last Price	Market Cap	FCF Margin	FCF Yield	FCF (excl. SBC) Margin	FCF (excl. SBC) Yield	P/E (NTM)	EV/Sales (NTM)	EV/EBIT (NTM)	Industry
• GEN	Gen Digital Inc.	Information Technology	27.19	\$ 16.74a	54.36%	12.45%	50.91%	11.66%	12.0x	6.3x	10.5x	Software
• VRSN	VeriSign, Inc.	Information Technology	187.14	\$ 18.26a	53.70%	4.49%	49.80%	4.17%	22.5x	12.2x	18.1x	IT Services
• NVDA	NVIDIA Corporation	Information Technology	117.00	\$ 2,870.01b	48.58%	1.63%	44.28%	1.49%	34.6x	18.8x	28.9x	Semiconductors and Semiconductor Equipment
• MO	Altria Group, Inc.	Consumer Staples	50.93	\$ 86.90a	43.48%	10.15%	43.48%	10.15%	9.7x	5.4x	9.0x	Tobacco
• MAR	Marriott International, Inc.	Consumer Discretionary	246.08	\$ 69.28a	43.18%	4.03%	39.74%	3.71%	24.9x	3.2x	19.1x	Hotels, Restaurants and Leisure
• ANET	Arista Networks, Inc.	Information Technology	381.85	\$ 119.96a	42.75%	2.25%	37.63%	1.98%	44.3x	15.4x	34.9x	Communications Equipment
• HLT	Hilton Worldwide Holdings Inc.	Consumer Discretionary	229.83	\$ 56.64a	39.18%	3.20%	35.29%	2.88%	30.6x	5.7x	22.2x	Hotels, Restaurants and Leisure
• SWKS	Skyworks Solutions, Inc.	Information Technology	95.43	\$ 15.24a	35.91%	10.30%	31.52%	9.04%	15.7x	3.7x	14.0x	Semiconductors and Semiconductor Equipment
• BKNG	Booking Holdings Inc.	Consumer Discretionary	4,100.99	\$ 137.48a	33.51%	5.46%	30.95%	5.04%	22.1x	5.8x	18.5x	Hotels, Restaurants and Leisure
• ABBV	AbbVie Inc.	Health Care	196.96	\$ 347.90a	32.33%	5.11%	30.83%	4.87%	16.9x	7.2x	15.2x	Biotechnology
• ROP	Roper Technologies, Inc.	Information Technology	548.27	\$ 58.77a	32.07%	3.59%	30.04%	3.36%	28.7x	9.2x	31.3x	Software
• VRSK	Verisk Analytics, Inc.	Industrials	268.62	\$ 38.26a	31.39%	2.28%	29.74%	2.16%	39.9x	13.8x	31.0x	Professional Services
• ABNB	Airbnb, Inc.	Consumer Discretionary	125.47	\$ 79.35a	41.52%	5.50%	29.60%	3.92%	29.9x	6.1x	28.1x	Hotels, Restaurants and Leisure
• AVGO	Broadcom Inc.	Information Technology	167.47	\$ 782.18a	39.85%	2.38%	29.03%	1.74%	28.3x	14.4x	23.1x	Semiconductors and Semiconductor Equipment
• PAYX	Paychex, Inc.	Industrials	140.79	\$ 50.65a	29.99%	3.14%	28.83%	3.02%	27.8x	8.9x	21.1x	Professional Services
• KLAC	KLA Corporation	Information Technology	753.69	\$ 100.98a	30.89%	3.00%	28.72%	2.79%	25.3x	9.0x	21.7x	Semiconductors and Semiconductor Equipment
• WMB	The Williams Companies, Inc.	Energy	46.36	\$ 56.51b	29.45%	5.34%	28.62%	5.19%	25.1x	8.1x	22.7x	Oil, Gas and Consumable Fuels
• MRO	Marathon Oil Corporation	Energy	27.64	\$ 15.46a	29.04%	12.38%	28.34%	12.08%	10.4x	3.0x	9.6x	Oil, Gas and Consumable Fuels
• MCHP	Microchip Technology Incorpo...	Information Technology	77.49	\$ 41.57a	30.81%	4.88%	28.13%	4.46%	35.6x	9.4x	29.6x	Semiconductors and Semiconductor Equipment
• PM	Philip Morris International Inc.	Consumer Staples	120.59	\$ 187.49a	27.77%	5.40%	27.77%	5.40%	17.7x	6.0x	15.2x	Tobacco
• ADI	Analog Devices, Inc.	Information Technology	223.67	\$ 111.05a	30.39%	2.65%	27.65%	2.42%	32.1x	11.8x	28.1x	Semiconductors and Semiconductor Equipment
• MCD	McDonald's Corporation	Consumer Discretionary	302.98	\$ 217.34a	27.55%	3.26%	26.89%	3.19%	24.8x	10.1x	21.7x	Hotels, Restaurants and Leisure

Free cash flow (FCF) is a company's available cash repaid to creditors and as dividends and interest to investors. Management and investors use free cash flow as a measure of a company's financial health. FCF reconciles net income by adjusting for non-cash expenses, changes in working capital, and capital expenditures.

In financial accounting, free cash flow or free cash flow to firm is the amount by which a business's operating cash flow exceeds its working capital needs and expenditures on fixed assets. It is that portion of cash flow that can be extracted from a company and distributed to creditors and securities holders without causing issues in its operations.

Inflation

Purchasing Power of the Dollar.





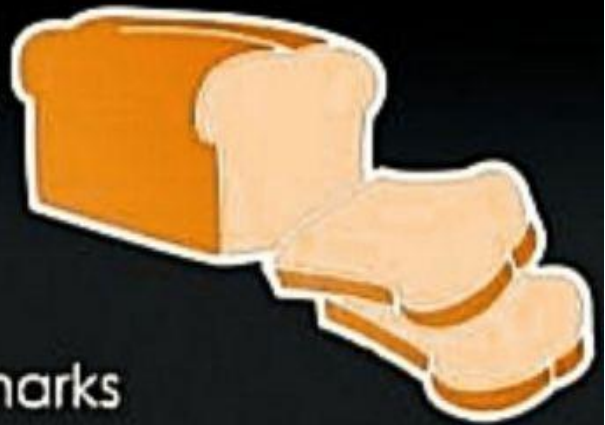
Eg; the cost of a loaf of bread in Germany
due to hyperinflation –

Nov 1918: 1 mark

Nov 1922: 163 marks

Sep 1923: 1,500,000 marks

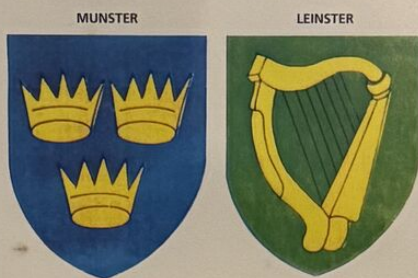
Nov 1923: 200,000,000,000 marks



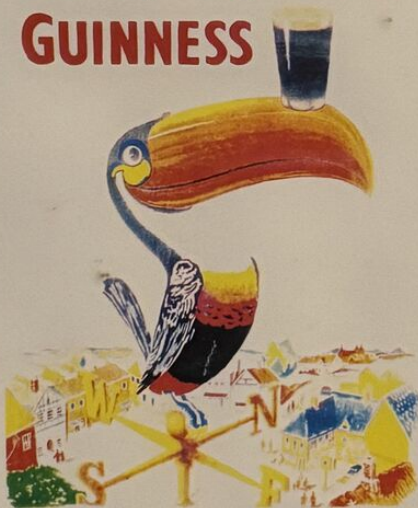
THE PRICE OF A PINT

FROM 1900

		OLD MONEY			OLD MONEY	NEW MONEY
APRIL	1900	3d			NOV.	1971 3/5 17p
NOV.	1914	4d			SEPT.	1972 3/6 18p
JUNE	1916	6d			MAY	1973 3/8 19p
JAN.	1917	7d			APRIL	1974 4/= 20p
APRIL	1917	8d			DEC.	1974 4/7 23p
JUNE	1917	9d			APRIL	1975 5/2 26p
JULY	1918	10d			DEC.	1975 5/4 27p
AUG.	1919	9d			JAN.	1976 5/6 28p
JAN.	1920	1/=			FEB.	1976 6/7 33p
APRIL	1920	10d			MARCH	1976 7/7 38p
MAY	1928	10d			APRIL	1977 7/8 39p
NOV.	1939	11d			OCT.	1977 8/2 41p
OCT.	1947	14d			JULY	1978 8/7 43p
MARCH	1948	11d			FEB.	1979 9/4 47p
DEC.	1951	1/-			JULY	1979 9/6 48p
APRIL	1952	1/3			FEB.	1980 10/2 51p
NOV.	1955	1/4			MARCH	1980 10/7 53p
MAY	1957	1/5			SEPT.	1980 11/10 59p
APRIL	1958	1/6			JAN.	1981 12/= 60p
JULY	1960	1/7			FEB.	1981 13/= 65p
JAN.	1962	1/8			JULY	1981 15/= 75p
APRIL	1962	1/10			JULY	1981 15/5 77p
NOV.	1963	1/11			NOV.	1981 16/8 84p
APRIL	1964	2/1			FEB.	1982 17/6 88p
MAY	1965	2/3			MARCH	1982 18/4 92p
NOV.	1965	2/2			MAY	1982 19/= 95p
MARCH	1966	2/5			SEPT.	1982 19/10 99p
APRIL	1967	2/6			JUNE	1989 1/8/= £1.40
APRIL	1968	2/7			DEC.	1989 1/9/= £1.45
NOV.	1968	2/11			APRIL	1990 1/9/9 £1.48
MAY	1969	3/1			NOV.	1990 1/10/7 £1.53
JULY	1969	3/2			NOV.	1992 1/13/= £1.65
MAY	1970	3/3			JAN.	1993 1/14/= £1.70
					SEPT.	1994 1/15/= £1.85
					JAN.	2000 2/5/= £2.25



Lovely day for a
GUINNESS



14 ideas from Buffett and Munger

1. The one thing that has surprised me all my life is how many people with high IQs do massively stupid things.
2. The real issue is mediocrity. There are too many .240 hitters on boards. Businesses often settle for a notch or two above mediocrity.
3. Unfortunately, Bertrand Russell's observation about life in general applies with unusual force in the financial world: "Most men would rather die than think. Many do."
4. The sign above the players' entrance to the field at Notre Dame reads 'Play Like a Champion Today.'

I sometimes joke that the sign at Nebraska reads 'Remember Your Helmet.' Charlie and I are 'Remember Your Helmet kind of guys.'

We like to keep it simple.

5. You need an ability to not be driven crazy by extreme success.
6. It's so easy to get so busy that you no longer have time to think—and you pay a huge price for that.
7. We've had enough good sense when something was working well we keep doing it.
8. While an excess of self-regard is often counterproductive in its effects on cognition, it can cause some weird successes from overconfidence that happens to cause success.
9. We have been a student of other's folly, and it has served us well.
10. I like to deal with people where I feel a one-page contract would do the job.
11. Always try to simplify things to their essence—the fundamental or most important aspect of something—the core.
12. Real wisdom is not the knowledge of everything, but the knowledge of which things in life are necessary, which are less necessary, and which are completely unnecessary to know.

13. In almost sixty years of investing, we've found it practically useless to give advice to anyone.

14. Berkshire was a small business at one time. It just takes time. It is the nature of compound interest. You can't build it in one day, or one week.

All of these highlights are from the book *All I Want To Know Is Where I'm Going To Die So I'll Never Go There: Buffett & Munger — A Study In Simplicity and Uncommon, Common Sense* by Peter Bevelin

Bitcoin Books

03/01/14	\$	258	Bitcoin:Beginner's Guide
06/14/14	\$	604	The Book of Satoshi
07/01/14	\$	640	Mastering Bitcoin
05/19/15	\$	241	Digital Gold
01/01/16	\$	432	The Internet of Money
03/23/18	\$	4,046	The Bitcoin Standard
03/26/19	\$	4,028	Programming Bitcoin
05/17/19	\$.	9,522	Bitcoin: Sovereignty Through Math..
06/17/19	\$	9,279	Inventing Bitcoin
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