Sea Change for 21st Century Bookkeeping, Accounting, Finance and Technology

You can't know what you don't know until someone shares something new with you.

Once spelled out, the dramatically different options that exist today which were not available even in early 2020 are found to be astounding.

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An Introduction to the Sea Change Potential and a new kind of numeric Rocket Ship

A totally new kind of numeric Rocket Ship for totally new types of Rocket Men, Rocket Women and Rock Its awaits all who are ready for the sea change in Bookkeeping, Accounting, Finance and Technology that is long overdue.

In order to understand the sea change available to millions if not billions in education and software related to Personal and Small Business Bookkeeping and Accounting, “Big Boy” accounting, and clean financing for healthy commercial education and technology needs of billions, we need to establish a baseline of understanding for you.

Let’s start out small and simple shall we?

There are SEVEN Key Facts about “bookkeeping”, “Bookkeeping”, Accounting, Finance and Technology that many of you will want to know more about before we get started.

1. **“bookkeeping vs Bookkeeping”** - “bookkeeping” with a “little b” is a generic word applied to anything and everything record keeping related. “Bookkeeping” with a “big B” refers to a subset of “bookkeeping” that is best done in arrears with a singular, initial goal of aggregating the records required to create an Income Statement and a Balance Sheet. Learning about Formal and Informal word play like this up front allows you to feel more comfortable asking for greater clarity when a word seems out of context or when a seemingly knowledgeable person gets lost in improper vocabulary.

2. **“Scorekeeping for the Game of Commerce”** - Bookkeeping and Accounting is a Score Keeping System for the Game of Commerce. Life is filled with Commerce. Commerce is a game. Score keeping is part of the game. As part of our birth obligations at this point in the planet’s storyline, everyone is expected to play it at one level or another, like it or not.

3. **“Two Scorekeeping Records are REQUIRED for each Singular Event”** - “Proper” and “complete” Bookkeeping, often referred to as “Double Entry Bookkeeping " requires two database records for each singular energetic transaction. Such a system precludes the magical appearance and disappearance of money. If you ever want to understand how money is created and distributed, you’ll need to understand this simple system too.

4. **“Debits and Credits are Last Century Artifacts”** - The dreaded “debits and credits” for bookkeeping, Bookkeeping and Accounting was a method of record keeping that required the use of absolute values (positive values) for data entry. Prior to the digital age, “long addition” was required for summing data and “long addition” only works with positive values. The debits and credits system separated positive and negative values into 2 columns. One was truly positive. The other appeared positive for summation purposes, and then a negative sign was added or implied when needed. The Debits and Credits system had a few other benefits, and still does, but long addition was a big one. In a Digital Age, computers can sum long columns of mix-signed numbers, thus the initial separation of positive and negative values into two columns by the data entry and data analysis person is far less relevant. A change in

record keeping that uses positive and negative values along with the use of technology designed specifically with that purpose in mind reduces the confusion quotient for bookkeeping and accounting understanding by a factor of 10.

5. **“The bookkeeping, Bookkeeping and Accounting Educational System and Curriculum was tampered with by ‘someone’ ”** - Proper, simple and mandatory bookkeeping, Bookkeeping, and Accounting Education was omitted from middle school, high school and college to get you to believe it was very complex, irrelevant or an outsourceable deed depending on your bias. The College Level Educational System and the Curriculum used to teach it was intentionally manipulated to make a logical scorekeeping system for commerce seem massively complex. This prevented you from feeling comfortable with energy in material form and it prevented you from developing an interest in the creation and distribution of money. It also buried the direct relationship between accounting outsourcing and stress.

6. “**Venture Capital provides more incentive to suppress and obfuscate than to create truly novel solutions”** - The copyright and patent system found in Western Europe and the United States represents a massive control system for the suppression of information and goods. Most advanced in the world of finance currently view it as necessary for creation. From a lower perspective that seems logical and may actually have some validity. Unfortunately, from a much higher perspective, it represents the exact opposite. It becomes the tool for seeing new technology rising that will threaten older cash cows and it provides the means for stopping progress dead in its tracks with the flick of a pen. This is a complex topic that needs a lot more consideration.

7. “**Personal Computer Technology Suppression as a means for Control "** - In the late 1990s and the early 2000’s the access to truly simple and powerful education related to hardware and software technology far surpassed what is easy for children, young adults and elders to find today. Such a shift away from foundational skills and tools does not happen without “the art of suggestion” and “cognitive redirection” from members of the media and those in the financial sector who fund media campaigns. Technology Education for mastering databases for individual use, including an Accounting System, as well as most web-related database technology was intentionally manipulated by early leaders in the Financial Sector, Hardware Sector, and Software Sector to make sure their 1st in status and prior investments remained unchallenged. The by-product of leaving the next generation out of the secrets created a bastion of technologically dis-empowered individuals supporting folks with equal or less creativity who happened to come upon the gold mine just a few years prior, without realizing what they were missing.

Gheez. That’s simple enough, right?

Let’s dig in just a little more now. Below are summaries to see if we can narrow down the focus of the new information you just learned about. They are in a slightly different order because it seems to read better this way now..

1. **Technology Education Related** - In the 1980’s a Technology was created that is a perfect fit for most Personal and Small Business Database Applications, including Accounting. This technology, known to many as “spreadsheets”, was generally omitted in most formal educational settings as a database platform. This deep form of suppression was quiet and subtle. If you wanted to learn to use it, you kind

of did that on your own, and nobody formally taught anyone about it's higher use as a really powerful platform for small database applications.

This technology has always had the ability to help millions if not Billions of people become more technologically literate and self-confident.

The advent of "cloud based spreadsheets" as introduced by Google and a few others has turned this oversight into a situation that can no longer be ignored.

Sea Change in technology education is easy given the breadth of prior omissions and this stands to provide massive shifts in a small but important portion of consciousness with ease.

Unfortunately, what was good for the masses and Mother Earth was not good for the past controllers of Big Business and Big Government.

2. **Accounting Education Related** - Someone or something got into the formal Accounting Curriculum around the Globe. They made the Income Statement, the Cash Flow Statement and their interaction with the Balance Sheet far more confusing than they should have been. But that's not the worst of it.

   There is a simple definition for the Balance Sheet that has been printed millions if not billions of times that is "stop-the-presses" gobsmacking if you slow down enough to see what they've done.

   The only logical conclusion for this is psychological manipulation.

   With the introduction of Cloud Spreadsheet Based Double Entry accounting, a new opportunity that now exists as part of the Technology Sea Change described in the prior section, all basic and intermediate Bookkeeping and Accounting can now be taught and done with positive and negative values only.

   Stating that another way, all basic and intermediate Bookkeeping and Accounting can now be taught and done without any significant focus on debits and credits. Those wishing, wanting or needing to learn about them can do so in parallel with software that "does it for them". Learning this way has been an option since the 1980's but it was suppressed for "some reason".

   Sea Change in Accounting Education is easy given the breadth of prior omissions and this stands to provide massive shifts in a small but important portion of consciousness with ease.

   Unfortunately, what was good for the masses and Mother Earth was not good for the past controllers of Big Business and Big Government.

3. **Business Financing Fraud Related** - We are living in a world with many advanced technologies that financiers will say they had a hand in creating. Yet, if you knew just how many other technologies had been suppressed by the same financiers to enable their previously funded wins to shine longer, you'd have a far better clue as to just how far behind we are now, as compared to where we could be. This

seems a bit more self-explanatory.

Sea Change in all Forms of Finance and Financing is doable for the first time in Ages given the rise of social connectivity. This stands to provide massive shifts in a small but important portion of consciousness with ease.

Unfortunately, what was good for the Financiers driving Big Business and Big Government, left the masses and Mother Earth feeling like a "pretty pickle" in need…

If you ever sense a "Mr. Rogers' approach to establishing this baseline of understanding, don't let that fool you.

If we just address the THREE summary items above, a Commercial Sea Change of Epic proportions is most assuredly to flow below.

To those wishing to clean up the Accounting and Technology Curriculum with our support as opposed to those who finance for short term profits and long term suppression, you will be doing the world a very grand service. Our Financing System is different. With the sweat of our own brown and free-flowing donations comparable to your estimation of value we and worth, we flood them with FREE INFORMATION and FREE TOOLS until they realize there is only one way to say UNCLE !

When it's all said and done, most will see this short education as an amazing lesson in Psychology, Cognitive Misdirection, the Power of Beliefs, the Power of Money, and the Power of Monopoly versus the Power of Passion that has been a few millennia in the making.

Welcome to your Sea Change Education.

Part 1 - A Case Study: Small Business Accounting Software and Individual Tax Filing Software Monopoly - A company called Intuit with Microsoft Support

The information in this Case Study creates an overly simplified amalgam of history that ties together bookkeeping, Bookkeeping, Accounting, Finance, Technology, an unhealthy Monopoly and an introduction to the ancient concept of “Technocracy”. A fascinating mural that is invisible to most should appear as these topics swirl together. .

Pre Digital Age

Prior to the Digital Age, Bookkeeping and Accounting was a Manual Task for Individuals, Small Businesses, Corporations, and Governments.

> Accounting Education was filled with a lot of confusing and misleading Dogma. Some was required to accommodate long addition, but other was surely to keep the masses away from money understanding.
>
> Those who could weave through it picked up a trade or skill that revolves around numbers just like carpentry, weaving, engineering, and baking.
>
> Bookkeeping and Accounting has always been the cornerstone for “Technocracy”. The modern reference to “Technocracy” dates to 1919. The theoretical roots date back to the Greeks. (https://en.wikipedia.org/wiki/Technocracy)
>
> The term sounds a lot like “Technology” and in a way it’s related, but it is not only related to our newer, more modern digital technology. Think more along the lines of Engineering and complex trades that would have been required to craft the finest of Swiss Watches.
>
> Anyone wishing to control society via Industrial Democracy and Engineering principles would have relied heavily on access to accounting information for their very grand plans.
>
> Our very detailed Personal Income tax returns did not exist prior to the creation of the FED in 1913. In fact, the creation of the FED did NOT legalize income tax or personal tax returns even, but a constitutional amendment created at the same time gave rise to the temporary right to collect personal income tax in the event government coffers needed replenishment after war or other catastrophic events.
>
> The current annual US Tax Return Ritual without formal declaration of war or clearly declared need would have been a dream come true for ancient “Technocrat”, as gaining access to accounting information of the masses that was otherwise private would have been key to controlling them long term.

1940's - Advent of BIG Computers

In the 1940's, when the Digital Age started rising, it was all about room size computers and figuring out how to put those to use doing "something" worthwhile.

Accounting was one logical use for those early systems.

Several extremely complex digital solutions for Bookkeeping and Accounting were developed for larger computer systems and main frames like AS400's. These were put to use in the largest corporations and government too.

The complexity of bookkeeping and accounting understanding combined with complex software schemas and infant technology made creating and using accounting solutions an amazingly complex proposition.

Most assuredly, those who subscribed to a Technocratic Philosophy of communal management would have been eager to gain access to the data in such systems, and the easiest way to do that would have been to eventually own the software.

1980's - The Rise of the Personal Computer and Individual Computing

In the 1980's, when the PC Revolution and the demand for Small Business Software struck, there was a massive race to attract software users. Finding and endearing users to one's software had the potential for repeat annual income worth Millions of Dollars a year and Billions down the road.

The existing Accounting Systems were all massive and overly complex. They had been built for corporate users and governments. Scaling down such systems to work on PCs was seemingly of interest, BUT the Accounting Dogma and related software complexity was so thick, few if any software providers were able to scale down systems in a way that small end users could digest.

That left a massive opening in the marketplace. Only a few small companies tried to step in initially to fill it on a large scale.

The race to entice individuals to leave behind their tried and true manual systems for bits and bytes of data had huge potential, but nailing down the offerings was a very difficult task.

The ultimate winner in that very small slugfest turned out to be a company called "Intuit" with a product called "Quickbooks". This is extremely odd given they had no true foundations in Bookkeeping and Accounting and in fact they had expressed no desire to solve that problem when they formed the company. Early on in their venture, even before Quickbooks came into view, their only major "co-petitor" became Microsoft, a never ending startup blocker in a very nefarious way.

1980s to 2020 - Intuit gains an illogical Monopoly with no Accounting Prowess at its core?

According to published accounts, Intuit was started by a Procter and Gamble Marketing executive with no formal accounting education and a young programmer from Stanford with no formal accounting education.

With that type of missing accounting background, what could go wrong, right?

These two founders of Intuit got their start with a lesser product called “Quicken” in the 1980s. Per their own accounts, their first goal had nothing to do with proper accounting or anything that they would seek to call accounting software.

These entrepreneurs were initially interested in creating a “digital checkbook register” that assisted with writing checks, recording checks and communicating with Banking Networks to confirm check processing.

This functionality was chosen because that’s what the wife of the Proctor and Gamble executive needed, and their market research indicated that was what others were most interested in too. Especially when offered that option versus full accounting software.

Even with that relatively simple programming goal in mind, PC Software technology was a new concept making the simplest of tasks daunting. It took several years to figure out a magic recipe that combined Technology offerings, price and support capacity to create a profitable product. According to their video autobiographies they walked a fine line between innovation and bankruptcy for a period of time that stretched over several years.

In the early to mid 1990s they grew to market prominence with Quicken and their digital checkbook register with connectivity to banking networks. Eventually, Microsoft became their only “competitor” and Bill Gates clearly wanted to own Quicken. On one (or two) occasions the two applied to the US Government for merger permission. In his video autobiography, the Programmer half of the Intuit founders “surprised” their merger request was denied due to “monopoly” concerns. He seemed very disconnected from commercial realities and monopoly concerns.

They eventually gave up the formal attempt to publicly partner. Since then, they’ve just retained the first and second position in the marketplace with Microsoft making acquisitions of startups to bury healthy competition that might challenge them.

> NOTE: Intuit, Microsoft and one other stakeholder seemed to join hands to develop the communication protocols with the banks for auto downloading of data. It’s unclear at this time if access to that network and that data interchange is where another true monopoly lies.

In the mid 1990’s Intuit discovered that many people were trying to use their Quicken Software for more formal Bookkeeping and Accounting tasks. They were surprised that none of the companies truly versed in proper double entry accounting systems had been able to step in and provide a Bookkeeping and Accounting solution that was a match for user needs, and in general, given the profit potential in the marketplace, that does seem extremely odd.

According to the story, the offerings from others for true, double entry Bookkeeping and Accounting Software at that point in time were still too large, too costly and/or too confusing for PC users.

Nobody had solved the problem yet with relational databases in a way that was profitable, and no one had published the solution in spreadsheets.

If anyone had figured out the full spreadsheet solution back then, it may not have been published because there was no easy way to monetize it. Or it could have been because it provided a level of transparency to Bookkeeping and Accounting machinations that would destroy the access to accounting data that had been growing by leaps and bounds since the 1940s.

As a result of this market void for double entry accounting software for small businesses and individuals, Intuit created "Quickbooks" with an initial release in the late 1990s.

By the time Quickbooks went into development, sometime in the mid 1990s, the Programmer portion of the Intuit partnership was no longer with the company.

Given the company's founders were never accounting oriented to start with, and given they didn't offer true accounting software with Quicken, and given the Programmer Founder originally viewed the Balance Sheet as an Archaic tool with questionable use and relevance, it's unclear who executives at Intuit may or may not have hired as a "technical resource" to build out the product that has been the "Market Leading Software" with 80-90% control of the Marketplace from the early 2000's.

In fact initial reviews from CPAs in the late 1990s seem to imply they may have had not true Accounting Industry resources when building out the initial versions, because the feedback they provided related to needs was so rudimentary.

Most people who skim modern commercial software history see Intuit's start in the Mid 1980s with Quicken, their introduction of Quickbooks in 1998, and their Monopoly in early 2020's and they presume they had accounting expertise. Few if any have slowed long enough to look into the history you were just told.

Parts of this historical narrative is conveyed frequently in summary form in various websites (rer1) but none have put it all together as found in this case study. Anyone who had scratched the surface of this story with any type of discerning eye would have been as surprised by this storyline as some of you may be now.

Monopoly is about psychology, and the level to which Intuit's Quickbooks still does NOT satisfy users today, after over 20 years in a Monopoly position will shock many.

If you ask anyone who IS NOT in Small Business in the United States what the leading software is for Small Business Bookkeeping and Accounting, the answer would typically be "I have no clue" or "Quickbooks". Shockingly, the level to which non small business people know the name Quickbooks is, actually, quite surprising. Monopoly based marketing has that feature. .

If you ask anyone who IS in Small Business in the United States what the most prevalent software is for Small Business Bookkeeping and Accounting, the answer would unanimously be "Quickbooks".

If you ask most Small Business People who tried to take the time to learn how to use Quickbooks, you will likely find very few if any who have been able to keep a good set of books with a Balance Sheet that doesn't require "dump accounts" for adjustments to obtain a proper balance.

> NOTE: "Dump Accounts" are like "junk drawers". When you don't know what to do with something you shove it in there. "Dump Accounts" in accounting nullify the entire account system, generally speaking, and they are going to exist in the bulk of Quickbooks accounts because their system for managing the balance sheet and educating users on proper bookkeeping techniques is woefully inadequate.

If you ask those most familiar with small business software what software has the largest, yet most unsatisfied user base on the planet, you'd find out that Quickbooks wins that title with no close second.

In the year 2020, Intuit, the company that started with a simple little check register software, no accounting prowess and no desire to be a small business accounting software juggernaut, is now bringing in over $6 BILLION per year in revenues from various products. Yet, they have some of the most unhappy customers on the planet?

How does this "capitalist" system of commerce work ?

If the product is so bad, why hasn't someone replaced it with something better?

This is what a "Government Protected" Private Monopoly operating in plain view looks like.

But that's not all.

Intuit might not be "protected" by the Government. They might be a small part of a far larger group of companies that actually "control" the US Government via a ruling Corporatocracy that may or may have Oligarchs or old European Monarchy at the helm.

The US is one of the only first world countries without a free, Government funded software system for tax filing.

The primary company standing in the way of that for individual citizens is Intuit.

Quite an interesting fact to ponder.

Did you see the shakeup when Intuit offered free software to satisfy the requests being made to the Federal Government for free tax filing software? If not, check it out. It makes for quite an interesting bait and switch that actually made the news.

A "healthy government by the people and for the people" is one in which a small but sufficient government exists to properly manage and regulate public and private commerce, not front for it.

> This line of dialogue now makes this a story about “fascism” too, where “fascism” is defined as being a situation in which it is impossible to easily discern the difference between corporate interests and that of the Government.

The Greed was Sleazy with US Banks in on the Game too...

Everyone who used Quickbooks, Quicken and Microsoft Money before the rise of Cloud Computing and Software as a Service (SaaS) was familiar with “forced software upgrades”. This is when a perfectly good and functional version of the software was declared obsolete, requiring the purchase of an “upgrade license” or a newer copy of the software.

Ironically, the user would often times be notified by the Banks when their software was going to be out of date, not Intuit.

It seemed clear that the banks worked with Intuit and Microsoft to be sure new software had to be purchased every few years.

If users had known just how simple the data handoff should have been between their software and the bank, they would have known something very fishy was going on. That said, most knew something utterly fishy was going on anyway, but what’s a user without more refined data management skills to do when caught in a software money trap driven by battling factions related to technocracy, corporatocracy and a half dozen other control based idiocracies.

...But it wasn’t just Intuit and the Banks controlling the Software Markets and Federal Tax Filing Systems that was bad, “someone” gotten the Accounting Education System as confused as a Baby Racoon…

Everyone who has taken Accounting 101 in College or Grad School can attest to the fact it was a “weed out” class. The courses were designed for “corporate accounting” from the get go, they were not taught with software at their core, and the Dogma was thick. Most could not actually “do” basic bookkeeping in any modern software program after having spent a semester or a year paying for a mind washing.

Two of the most relevant reports for Accounting for any individual or company are the “Income Statement” and the “Balance Sheet”.

The name “Income Statement” is confusing. The word “income” is used in confusing context and other names for the same report like “Profit and Loss” are a set of mutually exclusive terms that would never exist simultaneously. It was hell on the subconscious mind.

The illogical vocabulary cross ups for that important report alone were cringeworthy, but that’s small in comparison to this...

The formal definition for the “Balance Sheet” found in literally millions upon millions of textbooks is a “snap shot in time”. Unfortunately, that is a fully false statement. The Balance Sheet in totality is no more “snap shot in time” than a chocolate and vanilla twist ice cream cone is a chocolate cone.

> "**The Big Lie** - If you tell a lie big enough and keep repeating it, people will eventually come to believe it. The lie can be maintained only for such time as the State can shield the people from the political, economic and/or military consequences of the lie. It thus becomes vitally important for the State to use all of its powers to repress dissent, for the truth is the mortal enemy of the lie, and thus by extension, the truth is the greatest enemy of the State"
>
> Author unknown. Initially credited to Joseph Goebbels, as a follow-up to Adolph Hitler's reference, but declared by many to have been something he would not have said.
>
> https://en.wikipedia.org/wiki/Big_lie

Indeed, a healthy review of the current college level curriculum shows there's something far more problematic in the educational system and educational publishing system than a few typos.

… and then there was the intentionally mis-directed Digital Technology Education System that stole the Cherry from the top!

Relational Databases are amazing tools, but few realize they are best built for alphabet characters, not numbers.

Few realize just how difficult it is to store numbers with decimal points in a relational database system. Would it surprise you to know some programmers have to store 4 to 6 numbers after the decimal point to keep track of your cents, and some folks even keep cents separate from dollars to keep your financial records straight?

Furthermore, when using a relational database for data storage, the stored data has no inherent relationship to any other data. A hiccup, burp or intentional data manipulation can corrupt all the data instantly and there's no easy way to rectify it. For this reason alone, the idea of using computerized voting machines is a mind blow, but that's a story for another time.

Relational Databases filled with numbers is just an accident waiting to happen, and that's one of a dozen factors that would lead to software users holding Intuit and Quickbooks in such low regard.

In the 1980's when personal accounting software started to manifest, there was another digital tool available for use. Most reading this will be familiar with the term. It was called a "Spreadsheet".

A spreadsheet at its core is a flat database, but no one was taught what that was, nor were they taught to use it that way nor properly. That would have created a digitally empowered working class, and that was of no interest to them.

Spreadsheets have inherent features that enable them to handle numeric data storage better, and it makes for a far superior tool for Personal and Small Business Accounting than any Relational Database System, IF a proper bookkeeping and accounting file template is provided to users.

Given all the Millions upon Millions of smart people working on software technology in the 1980's and 1990's one might ask a simple question...

> "If spreadsheets were a better tool for this application, why weren't templates built out to do that which the others couldn't do well at all?"

That answer is simple.

> "There was no money in it and it would have been empowering. Spreadsheet templates typically offer nothing that could be easily monetized or protected for monetary purposes, and the higher goal of those with existing software technology is to keep their older cash cows in the money."

The Lesson(s) here are simple…

> If you rely on Venture Capitalists and Hedge Fund Managers for financing for-profit corporations, you will eventually be left deaf, dumb and blind.
>
> Many of them are required, out of self-preserving necessity, to protect their prior investments.
>
> When new technology arises, the only way they can all benefit from their prior offerings is by making sure the new offerings never see the light of day, and as that gets harder, they then need to work to make sure you can no longer think for yourself or "do" the simple things that would allow you to abstain from their lackluster offerings.
>
> To the surprise of many not in Technology design, it's far easier to create average offerings, get to market first, then suppress superior ones and dumb down the masses than it is to manage a freely creative society.
>
> In the latter, those who are not creative often feel left out, and their reaction is to try to gain control over the creatives themselves, and so the cycle of commerce on Earth repeats time and time again.

This has been a lesson in Crooked Commerce. It only takes 1 false belief to be led astray. You were fed 1000's. In such a system, your Psychology and Subconscious were merely their prey.

But rumor has it that times are changing. That means new and exciting games come into play as the old ones get washed away.

When the waters recede, there may be no better marker for the high water line than the rise and pending fall of the company called Intuit. A case study for the Ages in the making.

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Part 2 - Problems define Needs. Needs define Opportunities.

Part 1 exposed many problems.

1. Current Bookkeeping and Accounting Software Offerings are woefully inadequate for fundamental reasons, with Intuit's Quickbooks downloadable and Saas Options as the Monopoly Mark to Chase..
.
2. Formal Technology Education Deficiencies and Omissions have led to false beliefs about limited options

3. Formal Bookkeeping and Accounting Education Deficiencies and Omissions have led many to believe Bookkeeping and Accounting is comparable in difficulty to Engineering or other Sciences, which it's not.

4. Totally absent Formalized systems for Commercial Education have led all astray in too many ways.

5. Current system for financing innovation with those who won in years prior sitting in the cat bird seat for financing those to follow results in a very unhealthy "suppression cycle" which actually slows development of society far more than most can imagine.

Below is a more in depth breakdown of these topics mixed and matched together with some suggestions for achievable theoretical solutions and current realities that would represent Sea Change options.

Current Database Software Offerings and Sea Change Options Defined

1) The limited "two option" paradigm

Current software solutions are limited to a two option paradigm, much like the US Political System. It's either a) the old school downloadable Software or b) the new School, cloud based Software as a Service (SaaS).

A third option that allowed for the benefits of cloud computing but offered truly stand alone data tables with greater customization than traditional downloadable software would represent a Sea Change option. Cloud based spreadsheets represent a massive opportunity for Sea Change. Some tweaks to those interfaces and systems with the idea in mind that they can be development platforms for "Do It Yourself" software would add to the current offerings.

2) Closed Source Software

Most current mainstream options with superior capabilities have proprietary source code. They hide its machinations from public view to maintain corporate value. This creates a "black box" scenario. Unintended data problems are difficult if not impossible to address and customization to fully match unique user needs can be very difficult if not impossible.

A fully open source software solution that exposed all machinations for an Accounting Software Schema would represent a Sea Change option. Such a template exists today and has been in

the public domain with a fully functional Balance Sheet since 2020.

3) The Perpetual Software Bloat Cycle

All currently successful software developed for mass consumption has the same life cycle. It starts small with a very specific, targeted use and user base. Graphics are minimal. If a user base is attracted, the product offerings grow inline with the users wants and needs. Then a shift happens. The software company goal shifts from a downward looking perspective of pleasing users to an upward perspective of creating value to those more lofty in the financial sector who may want to acquire the user base for further growth or misdirection for suppressive reasons. During this time users are led astray. In addition, Designers and Engineers who are needed to maintain systems become bored, and they are allowed to add features and change interfaces to stay busy. Together, this causes mental and emotional anguish to users who have invested time and money in a "tool" that only represents a small portion of their digital footprint.

A software solution that has an interface independence from Engineers and Designers would represent a Sea Change option. There are now a half dozen examples of doing this with Cloud Spreadsheets along with some published methodologies for Standards that have been in the public domain since the 2019 time frame.

4) Individual and Community Privacy Invasions

The newer Software As A Service option represents a communal invasion of privacy of epic proportions. Few fully realize those ramifications yet. If 500 Acupuncturists or Chiropractors store their data in Quickbooks Cloud Solutions, Intuit gains a back door into their industry data via their collective customers, vendors, products and market trends on a Macro scale. That data can be sold to Wall Street Hedge funds and Venture Capitalists for purposes of Market Manipulation and Industry Destruction. Those types of organizations don't just look for opportunities to grow new businesses. They also look for opportunities to protect existing businesses and destroy startups that may threaten cash cows.

A Software Solution with independent data in a semi-structured format only would represent a Sea Change option. As mentioned prior, a solution has existed in the public domain that meets this criteria since 2020.

5) Ongoing Costs

The original downloadable software often had expiration dates on it. Every 2-5 years users had to re-up. Depending on the software updates it may or may not have seemed fair and appropriate. With Software as a Service, Technology has become a cash trap. Once using a given system, the more invested one is, the harder it is to leave and the greater incentive the vendor has to squash competition. Furthermore, for those that may come or go from their business due to various events, the ongoing costs of SaaS systems during passive times can be daunting.

A Software Solution that was free for life or one that had only one upfront fee for life would represent a Sea Change Option. The previously mentioned solution that has been in the public domain since 2020 is fully free for life with no user accounts required for access or download. It's as private as private gets.

As conveyed above, Spreadsheet Templates using 1980's technology with a modern twist has already been developed, prototyped and even quietly launched for Sea Change, but we need you to complete your Baseline Mural before getting into those details so you are fully aware of the reasons why now is the time to embrace something new without any thoughts of looking back.

Current bookkeeping, Bookkeeping and Accounting Education Problems and Sea Change Options Defined

1) bookkeeping before Bookkeeping before Accounting

Current Accounting Education is design to get students familiar with OLD Dogma and Corporate accounting without building out a far more complete understanding of basic bookkeeping needed for individual and small business use. It's also presented in a way that is without smaller building blocks and compartmentalization to help novices excel with greater ease and slip into higher levels of understanding in a more logical way.

Teaching bookkeeping, Bookkeeping and Accounting in a more holistic way, with greater resolution and a free, open-source software that meets the criteria outlined in the prior section would represent a Sea Change option. In addition to the Software, textbook alternatives that parallel the software for learning Bookkeeping and Accounting fundamentals have been in the public domain since 2020, with initial introductions going back to the 2018 time frame.

2) T Accounts, Debits and Credits and all other Dogma B Gone!

The sheer volume of vomit, for lack of a better descriptor, that fills current Accounting Textbooks is simply astonishing. Bookkeeping and Accounting is not something to be "taught", and no amount of money can "buy" understanding. It's something to be "practiced", with individual familiarity coming from varying levels of use as needed.

Teaching bookkeeping, Bookkeeping and Accounting in a more holistic way, with greater resolution and software that meets the criteria outlined in the prior sections would represent a Sea Change option. All this exists today, and it's all FREE and PRIVATE.

Current Financing Options and Alternatives Needed for Sea Change

1) Silicon Valley Pitch Decks be Gone

The current recipe for Technology Dreamers is "simple". Put together a Pitch Deck, try to get in front of those with money in Silicon Valley or elsewhere and convince them an investment in your ideas will lead to financial returns. Rule 1 in MBA school for business startups is having an "exit strategy". Nobody is taught to build a company for the long term. That's too much work!?

If building a company for the long term is too much work, (which it actually can be this day in age), then publishing proprietary material publically so a community can benefit from it without the stress of corporate management represents a Sea Change Option.

2) True Creatives seek something in addition to some money to live on. Crowd Funding and Universal, Unconditional Basic Income as Financing Mechanism for Innovation and Growth has great potential...

Many inventors and creatives refuse to release their secrets because in the current financial system, they realize they may only get one or two ideas that can bring them some level of personal financial security and familiar stability.

Viewed properly, Single payer healthcare for all and Universal, Unconditional Basic Income is a mechanism for opening up creativity in ways few can fathom today. A little of that combined with the power of crowd funding represents a Sea Change option.

A Tsunami of something is coming one way or another. Why not go the creative route?

Part 3 - The Key to Sea Change quickly is an “urgent individual need” for Better Beliefs

If reasoning worked, we wouldn’t be in such a “pickle”

This document has provided all kinds of “logical information” above about our current situation.

Pieces and parts of it are known to many. Many knew we had problems.

Unfortunately without smashing the pieces together, which is difficult and of little interest to most, it’s difficult for many to see just how deep the problem holes really are.

A systemic level of “crooked commerce” was presented that is easy to follow. One which represents but a small example of National and Global Commerce in this age.

Our current movies and television are filled with comparable stories of commercial corruption. The series “Rotten” on Netflix is an exceptional example. If they make you feel like they are all around you, hopefully, eventually, you will feel more like a beacon for change once you start speaking out.

If reasoning worked to undo the noodles individually and collectively, they would already be undone.

For profit Monopolies are built via false beliefs combined with government and regulatory capture by bent individuals, negative cults and corporations.

Overcoming beliefs that regulatory capture is just a concept and that our government has properly managed for profit monopolies can be one of the hardest tasks imaginable because for most, it feels so far beyond their reach, they'd be more content thinking about nothing at all.

A lot of hypnotherapy mixed in with Commercial Education is in order. These along with a return to all those centering practices that have always been so healthy is a great way to grow.

Nothing beats an "urgent personal need" for quickly Changing Seas, and that's far more common now given the Tempest at Hand

The Coronavirus vs COVID 19 faceoff has led to vaccination mandates for employment around the Globe.

Those mandates are forcing the strongest believers in "freedom" out of their life's work. Although it's only a few percent, hopefully it will be enough. Revolutions are often based on only 5-10% of the population and there were already more than a few percent standing at anchor.

These newly unemployed have now been traumatized in a way none will ever forget. It's been very personal.

Their own Government has alienated them from work in a way that shatters for most, any remaining Blind Beliefs in Government they may have had up until the end.

Also, to their dismay, there is the overall lack of empathy by many they thought may have stood up more for them and their fight for individual freedoms. And to their dismay, there is an entire community waiting with open arms who they ignored, without even realizing they were there.

As they start to look for new ways to earn a living, they will be constantly reminded of the depth with which they knew their prior trades, but the lack of diversity will leave them feeling stressed.

Ultimately, what many will come to conclude is that they "need" a far greater understanding related to "Commercial Education" to find their next occupational step in life.

1. They will "need help" figuring out what just happened and why it happened. Most were too busy working to follow the seemingly satanic bouncing ball

2. They will "need help" figuring out how to find some form of financial foundation while trying to avoid a future path that might result in similar, stressful occupational outcomes with more mandates involved.

3. They will need lots of help finding solutions for their chronic and acute medical needs, which they now realize western medicine was never intended to cure in the first place. Because with their new commercial education, they finally realize there is simply no money in a cure for anything.

Part 4 - Resources for Education and Skills Development

The following represent resources currently in the public domain that build on the shortcomings identified in this book and the suggestions provided for Sea Change. Each of these resources offers a generous free component that goes way beyond the expectations of most and some are only free, with no fee based options.

This is what Commerce in a New Age has to look like. Anything less, and we would be destined to repeat a cycle, that Mother Earth has claimed she will no longer support. In many very old Scriptures there are stories of very grand cycles in time. Yugas. For those that believe in those, this looks to be the end of the darkest cycle and the beginning of something new. While it's impossible to believe we could be so fortunate, many signs would indicate i's timing to be true.

Krump Academy - Foundational Commercial Education in a Nutshell

Krump Academy represents an exceptional first stop for many for Commercial Literacy and Commercial Education. Commercial Literacy is broken down into bookkeeping/Bookkeeping, Accounting, Finance and Technology. The basic curriculum is in written form, much like this and it's all free. Depending on your level of study, you can imagine it as your accelerated Associates, Bachelors' or Master's Degree in Business. Financial options are available for collaborative learning, but they aren't required if you have a group of folks you can pull together to have a comparable valuable experience.

The 220 Club Core Resources

The 220 Club is filled with nameless members around the globe. That makes sense to you if you try to join too. They have published a plethora of resources for public consumption. Much of the Krump Academy material is an overlay for this information. The list below is a link to their website and a list of he "core resources" they offer for personal development and self empowerment.

The 220 Club

The Soul Proprietor Guide

Spreadsheets for All

Website Builders Guide

The Technology Club

The DIY Software Club

Small Business Best Practices Guide for the 21st Century

Jim's Software - A DIY "bookkeeping" Software Outlet & Certified Guide for ZAP Accounting Software

Jim's Software is where you will find Software templates to help with your Sales System Software needs and eventually some Operational Systems too.

Sales systems consist of Booking Systems, Point of Sale Systems and Invoicing Systems.

NOTEs:

1. Notice, the systems are generally defined by when the money or commitments are made as compared to when products and services are exchanged as compared to when money changes hands. Some businesses will use several types of systems simultaneously.
2. These are all developed as open source templates in Google Sheets that can be used in Google Drive or converted for use in any spreadsheet program.
3. These are NOT like software as you know it at all.
4. Thes required that download and connection of script libraries for full functionality.
5. Those who have played with R and R Studio have gotten exposure to software anda libraries. This is not done in a similar format, but theoretically there are a lot of similarities.

Operational Systems might include things like work order creation and inventory management.

Jim's Software also offers fee based guides to supplement the free information for ZAP Accounting Software that we'll introduct below

ZAP Accounting Software - DIY "Bookkeeping" Software for the 21st Century

ZAP Accounting Software is Sea Change in motion. Developed in the 2017 to 2020 time frame, it is a Free, Open Source, double entry accounting software template built out in a Google Sheet.

It offers the best of cloud computing with a stand alone data repository that is like nothing else on the market today.

"Other" - Model Offices and Model Businesses for Small Business Best Practices

The developers and test bunnies for these resources are prepared to offer a plethora of very specific "Best Practices" education, training and consulting in their small business areas of expertise, and we are seeking others who have trades and implement these suggestions to do the same. .

This is Sea Change in action.
It's been happening for several years now.
The Waves are getting larger.
We've shifted from Tip to Curl.
Join us.