

3.1 Speculation

=> Is it Bubblecious or is a Crater imminent?

> *Previous lows and highs are prelude to future:*

~\$200: Jan 2015 -- Lowest in 2015

~\$500: Nov 2015 -- Highest in 2015

~\$370: Jan 2016 -- Lowest in 2016

~\$1,030: Dec 2016 -- Highest in 2016

~\$750: Jan 2017 -- Lowest in 2017

~\$19,600: [Dec 2017](#) -- Highest so far

3.2 Sweet Spots

=> For the next few years:

- Gifts: life events, remittance, [charity](#), ...
- Spend: [Gyft](#), [Overstock](#), [Microsoft](#), ...
- Games: [SaruTobi](#), [Minecraft/Bitquest](#), ...
- Travel: [airBaltic](#), [LOT Air](#), [BTCTrip](#), ...
- Merchants: [returns](#) and pass savings to customers e.g. [1 to 25%](#)
- [Jobs](#): for those with software and crypto talent
- University programs: [MIT](#), [Princeton](#), [Notre Dame](#), [Stanford](#), ...
- Store of Value: [ETF's](#), [Peer to Peer Lending](#), [Derivatives](#), ...
- Real Estate: [Rent](#), [Buy](#)
- [States](#): Give tax incentives to crypto startups
- [Nations](#): Evolve to hybrid crypto-fiat financial structures
- New Apps: [Contracts](#), [Programmable Value](#), ...

3.3 Mining

=> Can anyone be a Miner -- paid with Bitcoin?

Yes! But know Costs and Risks

- > Use spare time on your computer -- and newer computers may come with built-in [Mining](#) capability*
- > Use Application Specific Integrated Circuit ([ASIC](#))*
- > [Cloud Mining](#) to monetize [Digital Assets](#) with NO Facility overhead -- and Annuity-like or Time-limited payout contracts*