

Over ten years ago, we set out to solve humankind's largest and longest-standing problem. We learned that the world's five biggest problems are tightly entangled, cross-pollinating, and *have a common underlying cause*. This means we can't solve any of them without solving all of them. And if we don't fix the underlying cause, none of these problems can be solved ... *ever*. These five problems, our *Five Fires*, are: mass poverty and inequity, capitalism failing most people, democracy failing, climate change, and conflict and war.

The common underlying cause of our Five Fires is that the highest rewards (wealth and power) go to those who take the most from society, while the lowest rewards go to those who contribute to society. This drives behavior that degrades society while giving the false appearance of overall well-being by creating extreme wealth in the hands of a few people. These few people dominate the various forms of control in society and typically are driven by the rewards to further exploit the bulk of the population. This method of allocating rewards has created an inherent conflict between the creation of wealth and the improvement of society.

The solution needs to be irresistible for most people and organizations, globally; have self-generating growth; quickly become self-funding; seep into every corner of society; be self-adapting to different ways of life and ever-changing life patterns; and be incorruptible. Pathfinder's solution fulfills those needs and creates massive societal value and financial wealth for the communities we serve and those who invest in the solution.

Pathfinder uses the mechanisms of *rewarding success* and *creating wealth* to ensure access to well-being and to merit-based opportunities throughout society. We do this by rewarding people well for contributing to society. This leads to more robust and cooperative societies. We remove the reliance on forced taking and selective giving, such as tax changes and handouts, that cause most of our conflicts. We replace it with merit-based rewards for effort and success, and with direct investing in society for financial returns. By aligning wealth creation and the improvement of society, we remove the inherent conflict between those two pursuits.

We will inject massive amounts of money into societies where it benefits those societies in a sustainable way. We will move people out of poverty; increase productivity, wealth, and cooperation within those societies; and reduce the costs to society of bad behavior. We start by eliminating involuntary poverty in Philadelphia, America's poorest large city, within 12 months of commencing full operations, and quickly expand from there.

Material values (maximum accumulation of personal material assets and power) have become embedded in our fiat currencies by 1,000 years of practice, because fiats are the way behavior is rewarded. We are creating a new (non-crypto) consumer currency with *different embedded values*, but the same monetary value as our fiats. Like our fiats, it uses mass circulation to make it viable. It is backed by fiat money and 'societal assets' that will create new equitable wealth. The new 'societal currency' can be exchanged for local fiat money for free by any *organization* that accepts it as payment. These 'merchants' avoid payment processing fees, even when accepting fiat payments. Users of the societal currency earn the dividend-earning societal assets as rewards. The currency can be purchased at a discounted fiat price, which also gains societal asset rewards. The discount results in additional money being injected into society. New wealth is created for the users and buyers of the currency. The ecosystem becomes self-funding via a management fee charged on the treasury funds. This allows us to eliminate payment processing fees and, in time, to fund other platform services.

Pathfinder's structure includes a 501(c)3 nonprofit arm that is responsible for our social-benefit goals. It acts as trustee of the community funds on behalf of society and protects the primacy of our group's societal goals. Our for-profit arm builds, manages, and operates the infrastructure and ecosystem that make the system work. The strategic thinker and driving force behind this endeavor is Phil Heenan. He is Pathfinder's founder and CEO, a proven computer industry executive, and a former Australian Army infantry officer.

Pathfinder is raising \$10 million to recruit and build the core team of 20 people to fix the underlying cause of mankind's five core problems and supercharge the global economy, equitably. 'Investment' can be via our nonprofit or our for-profit arm (which is targeting an IPO in 2028), or both. We will remove the inherent conflict between wealth and society; dramatically increase the money used to improve society, without increased taxation; create massive new wealth; and ensure everyone has access to a sustainable income.

arrogance, audacity, or necessity? ... you decide