



Jay W. Sterling

is creating Crypto trading and info Video's

WELCOME TO THE BINJ TEAM!

Please take a few minutes to read all Telegram pinned messages at the top by double tapping. Most common questions are already answered.

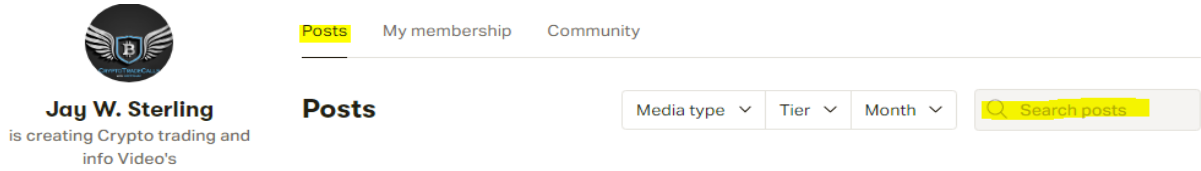
For your success and for the success of the BINJ team, please read this thoroughly as the most common (and more) questions are addressed here.

What we recommend you do to learn as quickly as possible and be as successful as you can. This is Jays teachings: "How to Fish" ... (we do not give away fishes here)

- Sign up for a new account at <https://thebitcoinacademy.net/?ref=36> (Referral Link for All Admins ... please use this link so the Admins will get credit... we work really hard and tirelessly to be there for you!)
 - This is where you will sign up for the classes that we recommend.
- Purchase Jay's Crypto 101 – Beginners Module under Courses: <https://thebitcoinacademy.net/?ref=36>
 - This is a must do for YOUR success and to understand the BINJ mentality. Without it you will flounder and you will ask a lot of needless questions.
- Purchase Jay's TRUST Class (includes Trust documents you can use forever) – look under Courses: <https://thebitcoinacademy.net/?ref=36>
 - If you are interested in Trusts and how to protect your assets, this is what most BINJ members use and you will see lots of conversations in the telegram group about this topic. Be knowledgeable! Valued at over \$5000 by attorneys ... for BINJ members it is only \$487 dollars/crypto!
- Purchase Georges Cyber Security Bootcamp 2021 (include ~40 videos to keep you secure) – Look under Courses: <https://thebitcoinacademy.net/?ref=36>
 - BEFORE BUYING ANY CRYPTO ... PLEASE WATCH THESE VIDEOS. We are always saddened and disheartened when someone is scammed into losing their cryptos or they are hacked and stolen! Please do not be a victim! Protect yourself and your loved ones!
- Setup an account at Caleb & Brown (Trying to sell/buy at most exchanges will be difficult if not impossible at crucial times)
 - MORE details below: How to set up account, how to make a trade, how to send coins, etc.
- One of Jay's best videos is his 10 Year Roadmap – Look under courses: <https://thebitcoinacademy.net/?ref=36>
 - Well reviewed and worth every penny. Plan your Trade and Trade your Plan. Be in control of your trades, do not let your trades control you! Valued at over \$5000. BINJ members special price is: \$699
- **NOTE: When ordering any courses, if there is a Coupon offered for using Crypto you need to Pay Attention and select it during your order. This is entirely up to you to pay attention and take some responsibility to do this properly. It is a lot of work for George to fix these after the fact so please make sure you do it right as he's not going to continue to fix these on an individual basis moving forward.**

BOOKMARK THESE LINKS AND/OR JOIN!

1. Thebitcoinacademy: <https://thebitcoinacademy.io/archive-list/>
 - Listen to latest videos & work backwards to remain current.
 - Once you are a member of The Bitcoin Academy you have access IMMEDIATELY to all of Jays 1400 videos for you to review and learn!
 - Utilize search functions on master page by key search words.



BEFORE ASKING QUESTIONS IN THE TELEGRAM GROUP PLEASE NOT ONLY SEARCH THE NEW WEBSITE PAGE BUT ALSO GOOGLE! THANK YOU IN ADVANCE FOR THE CONSIDERATION.

2. Telegram Group link located: <https://thebitcoinacademy.io/join-us-on-telegram/>
3. Caleb & Brown Brokerage Firm - <https://www.calebandbrown.com>
 - Setup a TRUST or LLC account ASAP, as exchanges could lock up in a bull market. Jay offers a Great Trust Course along with a 3 hour video that walks you through it and you learn so much from it! It's basically a self-service with all questions answered in the video. Simply click the link above to thebitcoinacademy.
 - Contact Support at support@calebandbrown.com (Instructions will be email)
4. Looking for a change in mindset and health? Try Jay's wife's Patreon channel on mindset and health: (Do NOT neglect your personal wellbeing. There is no point in being successful and you cannot enjoy it! Mrs. Neo is a breath of fresh air and takes a stand for you and your wellbeing!)
<https://www.patreon.com/superhumanthoughts>

BINJ Team Frequently Asked Questions

What is the purpose of a list of Frequently Asked Questions?

Most of us have been in Jays group for about 3-4 years. Over that time, mostly in the bear market, we have learned a lot about ourselves as well as cryptos, with Jay's help.

Recently we have welcomed many more new members, so this list of FAQs is to help newer members understand where to find information, answers and reduce Jay's workload while he works on new content to bring us. We hope that this will reduce the repetitive questions the Admin's get in the Telegram Group. None of this constitutes any investment or financial advice and should not be taken as such.

I'm a new member – what do I do?

Welcome!! Please log into thebitcoinacademy.net and thebitcoinacademy.io and get familiar with how it works. There are 1,400 videos there from the 3+ years we've been going. Learn to use the search function.

Here is some great info below compiled by a great & kind team member XXXJAYXXX.

For all the new people... here are a few of my favorite lessons from Jay over the past few years. I have a pretty good memory, and can usually remember if Jay has covered things in a previous lesson... So if I hear something in a live stream that I remember Jay doing a lesson on, I will try to find it and post it here... For now... here are a few good ones for anyone just getting into the market and trying to understand the mentality and core principles of the people in this group.

PLEASE WATCH THESE VIDEOS FIRST BEFORE POSTING QUESTIONS ON TELEGRAM

Cycle of Loss – The Market Cycle (This is hands down my favorite lesson... I have listened to it dozens of times! Especially at the end. we get a wonderful reminder that even Jay is human and struggles with emotions just like the rest of us... always remember NO ONE KNOWS!)

<https://thebitcoinacademy.io/start/>

- **How to pick a buy target** – Great crash course on fib levels and why they are important when buying a position. <https://thebitcoinacademy.io/start/>
- **How to find a sell target** – More fib level info, and a brief explanation of how Jay uses the Pitchfork tool. (Especially useful if you have coins that are not followed or mentioned in the group. you can find your own targets!) <https://thebitcoinacademy.io/start/>
- **Grand Cycle Fibonacci** and the “S” Curve- 2-part lesson. Gives you a sense of where we are headed from a more Macro/Long term view. <https://thebitcoinacademy.io/start/>
- Here is another hyperlink to all the above videos: <https://thebitcoinacademy.io/complements-from-one-of-your-fellow-patrons-thank-you-xxxjayxxx/>
- Hidden Gem from Jay about not letting your Ego impact your investments **"Making Money is more important than being Right"**
- <https://thebitcoinacademy.io/making-money-is-more-important-than-being-right/>
- Jay goes over the **Liquidity Swap** in this video from thebitcoinacademy.io:
- <https://thebitcoinacademy.io/lets-demystify-a-few-things-about-the-liquidity-swap/>
- Jay goes over **“How does a Horse Jump Over a Fence”** as it relates to trading in this video from thebitcoinacademy.io: <https://thebitcoinacademy.io/how-does-a-horse-jump-over-a-fence/>

Advice for Newbies:

For those of you who are new, I urge you to treat this like a once in a lifetime opportunity, because it truly is. Not in the sense of an urgency of needing to buy something immediately, but more in the sense of putting in the time to study and listen to Jay's teachings. I think most people don't understand the uniqueness and magnitude of the situation we are in. The world is switching over from one monetary system to another and we're all ahead of the game, even earlier than some of the big players.... This is not an opportunity that will last forever! This is truly an opportunity of the century. Make this a priority in your life!

Where do I find the Telegram link?

The Telegram link is posted in thebitcoinacademy.io <https://thebitcoinacademy.io/join-us-on-telegram/>

BINJ Telegram Rules:

Jay has some simple rules for everyone to follow when using the BINJTEAM Telegram groups.

- 1) No discussing Politics
- 2) No discussing Religion
- 3) No soliciting of any kind will be tolerated
- 4) No posting crypto teachings from others
- 5) No attacking any other members, be kind and respectful to one another
- 6) No Vulgar Language will be tolerated

Just to be clear, if people do not follow these rules they will be banned without warning. You have now been warned and cannot plead ignorance.

When entering the Telegram Group please go to the top and read the “Pinned Messages”. Often what you ask something it’s already there in the pinned messages. In case anyone is new to the Telegram app themselves as part of their new adventure, at the top of the BINJTEAM 2021 Heading for the group in Telegram, if you are looking at the chats/comments, you’ll see a Magnifying Glass (Search). You may be able to find what you’re looking for by doing a search on the word/acronym or similar, via the search field, for expediting narrowing down on that topic. The search result hits, appear in a list in the left column of Telegram. Click on the magnifying glass, then type in your word/item to search on. Also, another tip when you see a message you want to save for reference, simply right click on the message and click on “Forward Message”, then click on Saved Messages. This will store the message in your Saved Messages folder.

Where can I find Jays targets for the different cryptos?

Per Jay as of March 18, 2021 there will no longer be a spreadsheet. You’ll need to listen to the videos and build your own spreadsheet and keep it up to date. Don’t be LAZY and just pop into Telegram and ask for targets. Way too many people do this!

Who is George?

George is Jay’s partner and also our amazing Information Technologist that has saved and recovered many a crypto for our members that thought they had lost them. He offers many services. You can purchase a great VPN to use on 5 devices, and consulting services here <https://blacklab.net/> We love George so don’t upset him. To contact George it’s best to click on the Help button at the bottom right hand corner of his webpage. Please review his classes BEFORE asking him questions.

How can I find out where I can buy a particular crypto?

On <https://Coinmarketcap.com> You can click on a crypto or enter its name in the search bar at the right side of the screen and scroll down, you’ll see Market. Click on this and you’ll see what exchanges the coin is marketed on. Unless it’s a privacy coin, it’s likely that Caleb & Brown can buy/sell it but it’s always best to check with your broker.

Have you heard of XXX Crypto?

People hear of “amazing” cryptos all the time from friends and YouTube. Jay recommends cryptos that generally are in the top 100. From time to time he looks at outsiders which may have huge potential. Generally, we stay safer in the established top 100 and still get amazing returns. Jay is not overly keen on spending time looking at the latest greatest crypto nobody has ever heard of. Please don’t be posting any hot tips from friends in the Telegram Group, we rely on Jay for the coins we focus on.

If you would like to be involved in new coins, feel free to join the monthly Top 25 Coins for 75 a month. Be on the team that finds, researches and presents to Jay and his Wall Street contacts new coins for the BINJ groups consideration.

Who is Caleb & Brown?

C&B is a world class Crypto broker located in Melbourne, Australia, which we have a great relationship with. They love our group, and we love them. Many of us use them to buy/sell cryptos as they provide amazing service for us. Jay has negotiated a discounted rate for our BINJ Team of 3.5%. To open an account with them at <https://www.calebandbrown.com/open-account>

How do I set up an account with C & B?

Here are the basic requirements to register for an account with Caleb & Brown

- A complete image of your **Passport** information page, including the bottom string of characters OR **Social Security Number**
- A photo of a **utility bill** with your name on it (e.g. gas, electricity, water, phone) OR driver's license photo
- A photo of your face while holding both a handwritten note in the picture stating "I (name) am opening an account with Caleb & Brown (today's date)"

<https://youtu.be/zi5GeENW6To>

Caleb & Brown Your Crypto Broker

CryptoJay interviews Jackson Zeng & Jeff Zylstra from Caleb & Brown. Get your own account today -

<http://partners.calebandbrown.com/thebitcoinacademy>

Setup your new account here: <http://partners.calebandbrown.com/thebitcoinacademy> by using this link to sign up will put you ahead of the 300-500 people registering for an account a day and you'll get the discounted rate.

BINJTEAM receives a discounted brokerage fee of 3.5%. Please note that expedited account setup is typically running up to a week. Current wait times for normal accounts are 3-4 weeks.

Their current banking information can be found at: <https://www.calebandbrown.com/banking>

New BINJ Team members can exclusively get expedited account setup. IF sending emails, subject line should state: NEW BINJ TEAM MEMBER APPLICATION.

How do I set up a Trust with C & B?

This is not a one size fits all to everyone since most here already have setup accounts with Caleb and Brown. So, my steps below are based on you already having your KYC completed and if you haven't then go read what to do in the FAQ.

Documents needed when setting up a Trust Account:

Note: You can try to get by with giving just items A & B below, but they may want the entire Trust and that's nothing to fret about. If you want, you can edit your hymns (bold lettered area on pg 2, Sect. 2 of 6pg document) to read the Successor Beneficiary is another Trust or LLC rather than personal names and then change it when you get home. This is NO BIG DEAL! It's a living document that can be changed. Your goal is to get your account opened up.

Take these with you:

- A copy of the 1st page of your EIN letter from the IRS. Take your Trust documents
- AFFIDAVIT OF PERSONAL PROPERTY TRUST – 2 pages – 2nd page gets notarized,
- APPOINTMENT OF PERSONAL PROPERTY TRUST TRUSTEE – 2 pages - This includes on page 2 APPOINTMENT OF PERSONAL PROPERTY TRUST SUCCESSOR TRUSTEE – If spouse make them 100% Beneficiary and remove 2nd line for additional Beneficiary (these all require witness signatures)
- DECLARATION OF TRUST AND PERSONAL PROPERTY TRUST AGREEMENT – 6 pages - Note: many banks want to see it all and that is fine as you can always change any of that after the fact but better to have it with you and not need it. (Note: I've had one bank have me come back in and notarize my signature)
- Make sure you get them to print some temporary checks for you as it has your Trust name, address, bank, address of bank and bank account number
- Ask the bank for a copy of their Domestic and International Wiring Instructions
- Request a debit card

After getting your account/s setup you'll need to get your package ready to send to C&B. I did this: I included the following:

- 1) The 2-page AFFIDAVIT OF PERSONAL PROPERTY TRUST
- 2) APPOINTEMENT OF PERSONAL PROPERTY TRUST TRUSTEE
- 3) APPOINTEMENT OF PERSONAL PROPERTY TRUST SUCCESSOR TRUSTEE
- 4) A scanned copy of a temporary bank check containing the name of the Trust, Address, Acct No., and bank name & address
- 5) A copy of the banks Wiring Instructions that I put my new account number on for their future use
- 6) A filled-out C&B Account Agent Authorization Form giving my wife signature authority on each account.
Note: this form is pinned in Telegram so look for it
- 7) Scan all of this and put it into a PDF format
- 8) Send all of this to your broker via e-mail

From JettaRed: You do it all on-line. Go to [irs.gov](https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online) and search on EIN. Top of the page is the link <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

How do I send funds/wire money/send bank transfer to C & B?

C&B's current bank transfer information can be found at <https://www.calebandbrown.com/banking> under the **appropriate currency**. (Note: C&B just setup an account at a domestic bank in California for US customers)

Regarding sending wires to Caleb and Brown (from Admin Mark L):

What I have discovered is that it really depends on the intermediary bank. Most banks in the US, especially the small banks, need to use an intermediary bank for international wiring. Your own bank may be very willing to send the wire, which was my case. However, I found the intermediary bank kept kicking it back with no explanation. My bank investigated to find out why and they were just told for "internal reasons". My bank was very surprised by this (they are fine with crypto by the way) and by the fact that they could not get more information. I wonder whether Caleb and Brown has been identified and flagged by some of the banks as being a crypto related business and are being blacklisted, But because it is illegal to blacklist a legitimate business they don't divulge information?

On a happier note, IRA Financial, the self-directed IRA company mentioned previously, has an agreement with Capital One. They can set up a LLC checking account with Capital One for you if you don't wish to use your own bank.

After attempting to send wires to Caleb and Brown four times with different parameters, I finally just had IRA financial set up a Capital One account. I wired the money from my bank to Capital One and then had it wired over to Caleb and Brown all within one day. According to Jake at Caleb they receive wires from Capital One on a daily basis with no problems.

Might be good to note for future reference, Even if you don't use a Capital One account to store your fiat money it is a great clearing house because they are crypto friendly (the very fact that they have an agreement with IRA financial who primarily set up self-directed IRAs for people who want to invest in crypto).

Those having problems wiring you may wish to set up an account with Capital One. You can open up an account online. Remember it is good to have several wiring pathways and several different banks because you never know what can get shut down at any given time.

Your Customer ID Number which needs to be used in your transfers reference or description area.

Do NOT include "Bitcoin", "Crypto" or "BTC" in your payment description or your deposit will not be credited. If you do not know your Customer ID, please contact your broker or email us at support@calebandbrown.com
Standard international wire transfer times will apply typically 2-3 business day

How to make trades, send coins to wallets with C & B and other details:

If you have more than ONE entity with C & B, make sure that you get the customer number for each and every entity to avoid any confusion.

C & B trade order processes can be found at: <https://www.calebandbrown.com/how-to-trade-with-caleb-brown>

(See below for an example of an email template)

The minimum trade is \$2000.00. If in doubt, ask your broker.

Example Template of Deposit/Wire sent:

Subject Line: BINJ TEAM BANK TRANSFER/WIRE SENT CUSTOMER NUMBER HERE

Message:

Dear Broker/name here,

Please find ATTACHED a bank transfer sent today to C & B, in the amount of:

Please credit these funds to: NAME OF ENTITY HERE and account number.

Thank you for all you do,

YOUR NAME HERE

Example email of Trade:

NOTE: Do NOT send in trades until it is within 75% of the trade. For example, If your target for XLM is \$14.00, send in the trade order when it reaches the 10.50 mark. At this time, Jay should have given updated targets, therefore, this will REDUCE the number of emails going to C & B for Limit Trades.

Subject Line: BINJ TEAM LIMIT/MARKET TRADE ORDER CUSTOMER NUMBER HERE

Message:

Dear Broker/name here,

Please make the following trade, dated _____:

Name of coin

Number of coins

Limit/Market Directions

Please use the funds of: NAME OF ENTITY HERE.

Thank you for all you do,

YOUR NAME HERE

Example email of Request for Wallet transfer:

Subject Line: BINJ TEAM TRANSFER CRYPTO TO CUSTOMER WALLET NUMBER HERE

Message:

Dear Broker/name here,

Please transfer the following crypto from: NAME OF ENTITY HERE to the wallet address:

Name of coin

Number of coins

Wallet address

Thank you for all you do,
YOUR NAME HERE

How to change an email on account:

Take a video, holding up a piece of paper with the date and the name of the entity that you wish to have the email change and state:

Dear Caleb and Brown todays date is _____, and I am (your name here). Please change the email on account to: (state email account) It is currently (current email address), please change/update/add this email address (state email address). Do this while holding your Identification.

NOTE: Contact you broker to verify but I believe this hyperlink allows you to upload securely:

<http://calebandbrown.com/secure-upload>

How to request a Wire Transfer of USD back into your bank that must have the same entity name as your C&B Account

I wish to request a wire transfer of USD from Account Entity Name – Account Number in the amount of \$xxx,xxx.xx to Name of Entity should match Account Entity.

Beneficiary Details

Beneficiary Name: _____

Beneficiary Address: _____

Beneficiary Account Number (or IBAN): _____

Beneficiary Bank Details

Beneficiary Bank: _____

Beneficiary Bank Address: _____

(International) SWIFT: _____

(United States) ABA Routing Number: _____

What is the recommended process to use when dealing with C&B? (General Notes)

E-mail your broker, but please don't include CC: support@calebandbrown.com (apparently including this CC: is actually slowing the Buying & Selling process down). In addition, please be specific with your e-mail. EG if it is an order then please put in the Subject line: BUY ORDER, SELL ORDER, TRADE ORDER, TARGET ORDER, etc. This helps them identify requests faster. Note: What does not help is replying to an old e-mail thread where the heading could be anything. Also make sure you have your broker's cell number so you can call or text too. They just want to make sure nobody falls through the cracks and feels like they are not replying.

Jeff advises that when sending funds or cryptocurrency to them, please request the address to send whatever coin you intend to sell or wiring instructions when sending funds, never assume an address from the past. This also alerts them of incoming cryptocurrency or funds. Double check everything before

sending. Also, after they have executed your trade and you've received an e-mail confirmation, if you want the cryptocurrency sent to you then send a separate e-mail with your wallet address and be proactive about receiving it. Please send an e-mail confirming receipt just as they send you one when receiving funds or cryptocurrency.

Our negotiated transaction fee is 3.5% per transaction – if you think that's a lot, go elsewhere, but Do NOT tell Jay you think it's expensive, because it's actually not when you're buying assets that can be x20 to x50 in potential value. Note: If your selling/pivoting from one coin into others you can do this and only pay one commission of 3.5%, just be specific that you wish to sell or convert one coin into one or more other in your order instructions. We've learned the hard way in 2017/18 when trying to sell that you'll find it very difficult if not impossible to use the typical Exchanges, only to miss out on being able to sell or even access their sites. You've been warned!

This link here details how to request a buy sell or swap order with C&B - <https://www.calebandbrown.com/how-to-trade-with-caleb-brown>

[Having problems and want to C&B know about them? \(don't be shy to let them know\)](#)

[Send an e-mail and please be specific on your issue to: Feedback@calebandbrown.com](mailto:Feedback@calebandbrown.com)

Where can I go for general questions about crypto wallets and crypto questions?

There's many great resources out there but one of the better ones is Crypto Dad's channel: <https://odysee.com/@thecryptodad:b>. Also use a simple Google search on your own.

Wallet questions? (Thanks to JettaRed for this addition)

The term "wallet" is used to describe a number of different things, so it can be confusing. Understand that the addresses you use to send and receive from are determined by an algorithm that takes your seed phrase and generates a string of characters that uniquely identify your coin account.

So there are hardware wallets, software wallets, and web wallets. Hardware wallets (Ledger, Trezor, etc.) hold the private keys and public addresses of your coins' accounts. But alone, you can't send or otherwise control your coins. Hardware wallets need some type of interface that allows you to access and control your coins. Ledger Live is made specifically to do that for Ledgers. Trezor Suite does that for Trezors.

In addition to hardware wallet interface applications, you have software or soft wallets that are applications you install and run on your computer. Some are standalone and require you to generate your accounts within them and they hold your private keys. And some allow you to connect to a hardware wallet and use the accounts created and stored there. Just about all let you import your coin accounts from somewhere else using a number of methods.

Web wallets are usually Chrome web extensions that require you to use the Chrome browser, such as the Yoroi wallet for Cardano. Some are websites that use web pages to access coin accounts, like MyEtherWallet.com or myhbarwallet.com. Like soft wallets, they either let you create your coin accounts, import existing accounts, or connect to a hardware wallet. Both types are very popular.

The point to all of that is that people new to crypto don't understand the blockchain, coin contracts, private keys, and addresses. All of these things are independent of the wallet interface you chose to use. So, an Ethereum account public address is the same on whatever wallet interface you use it on.

What coins are supported by Ledger (Note: some require use of a companion software wallet that can only be accessed using your Ledger device?)

<https://www.ledger.com/supported-crypto-assets>

I'm thinking of swapping crypto A for Crypto B. What do you think?

No one can give you advice or opinions on that. You must "Plan Your Trade and Trade Your Plan". In general, it is not always a smart move to sell one crypto just to get into another unless you're into profit already. **Don't make emotional decisions!** We do love to sell a crypto that's hit its target and pivot into one or more other coins to increase our overall "X Factor". This is otherwise known as Pivoting! This is one of the greatest ways to quickly build wealth! Here's an option www.simpleswap.io

Do I buy in my own name, an LLC, or a trust?

This really depends on your own situation and beliefs. A Trust course, along with a blank Trust is available on <https://thebitcoinacademy.net/?ref=36>. Also, from this website under courses you can find Privacy Fight Club by John J. Singleton. John is an advocate for entrepreneurs and business owners. He helps his clients avoid the fraud trap built into the banking system. His proven process has been a three-decade project in the making. Did you know that creditors can garnish your wages, take money out of your bank account, and even put a lien on your home if you don't keep up with credit card payments? They can and do this to thousands of Americans every day. Protect your cash and assets from creditors using simple, legal strategies that anyone can access. JJ Singleton helps you with life, liberty & the pursuit of privacy. John offers three levels of courses from the website above. Note: We are not accountants, attorneys, or financial advisors so if in doubt you may seek professional help.

How can I find out about staking?

Staking is an alternative to crypto mining. It consists of holding cryptocurrency in a digital wallet to support a specific blockchain network's security and operations. By 'locking' or putting away the cryptocurrencies, users can receive staking rewards.

In most cases, staking coins can be done directly from your crypto wallet, although it is also possible to do so through one of the services offered by crypto exchanges. The crypto exchange Binance, for example, provides a staking option for certain coins that let users earn rewards in a simple way – all you must do is hold your coins on the exchange.

Many of our members stake their cryptos to earn more, but each coin has its own criteria and unstacking period up to 30 days in some cases so do your own due diligence. Also, some staking is relatively technical, and mistakes in moving your cryptos to a staking wallet can be dangerous if you are not sure what you're doing. The amazing George has put a lot of info on staking here <https://blacklab.net/ongoing-projects/>

[This Tip comes to us from Adrian](#)

Great site for quickly checking staking rewards options out there.

<https://www.stakingrewards.com/cryptoassets>

How to download GoToWebinar video without using a browser extension from a computer using Brave browser:

1. Log into GoToWebinar as usual and begin playing video for a few seconds. Pause video for rest of steps if you wish.
2. Right click on page somewhere (but not on video)
3. Select "inspect"
4. At top right of the new screen that opens, in the menu bar select the double arrow to the right of the options so that you can see the rest of the options.

5. Select Application from top menu
6. Near bottom of left menu bar under "Frames", expand the "top" option
7. Expand the "Media" menu where you will see a file name (usually long list of numbers with .mp4 extension)
8. Right click on that file name and select "open new tab", this will now open a new tab and prompt you to select a place to download the file to your computer.

After you make 100X-200X on your money you will want to grow from there a bit more secure and conservative.

Seth and Vance are both patrons here and I call them friends as well. The IBC "Infinity Banking Concept" is a great vehicle for crypto winners. I sure like it!!

<https://privatebankingstrategies.blubrry.net/2021/03/16/episode-1-introducing-private-banking-strategies/>

Get your own private bank!!

"The Art of the Pivot" is the best way to build wealth as quickly as possible!

Step 1) Open up your own Targets Spreadsheet that you should maintain on your own.

Step 2) Open up <https://coinmarketcap.com/>

Step 3) Compare current prices to our 1st Target price and calculate the X factor by dividing the current price into the target price to get the X factor.

Do this prior to selling a coin so you know what to pivot into. Do this right before making a sell order at C&B so you can have them exchange the coin you're selling into the coins with the best X factors and only pay one commission.

"Getting Ready so your Prepared" (Mar, Apr, May 2021)

This is a good question as many have very busy work schedules. Remember everyone's situation is different based on age, \$ to allocate, portfolio, risk tolerance, etc. I can only tell you what I would do. Everyone must make their own trading decisions even though I see people post on here what their plan is to try to get confirmations from the group because of their uncertainty and wanting someone to tell them it's a good plan. We all know we're expecting to sell off either some or all cryptos in the next 3 months or so, to capture our profits. Remember the altcoins typically lag behind the leader, BTC by approx. 3 weeks. Also, it's not how much you're up in your portfolio but how much of it you can keep by selling. Some folk's fall in love with their coins and will watch them go up, only to ride them back down (such as XRP). You always want to leave yourself in a position to live to trade another day. In this example I'm assuming everyone is using C&B. I would prepare to send your coins to C&B as they approach 75% of your target price and get your sell orders placed with the targets, you're comfortable with. Our goal is to sell in the top 20% area and buy in the bottom 20% area. Remember Bulls make \$, Bears make \$, but Pigs get slaughtered! This is what happens when your greedy and try to catch the very top when selling. Remember it can drop like a rock and you'll have difficulty selling. Plan your Sell Orders as it's still on the way up. Be proactive and get the coin addresses from C&B that you'll need to send your coins to and make sure it's sent to them before the addresses change. They change every 7 days. No one is going to always catch the exact top and bottoms unless by pure luck or by chance. We all must understand C&B is going to be

inundated with sell orders, so expect delays. I'd rather have my orders placed and if I need to, my broker can easily change them at my request if it's sent in a timely manner. In other words, if your target to sell ETH is \$3000 and it gets to \$2900 and is moving quickly and you send a request to your broker to move it higher, you may have waited too long and you have to understand and live with that. I hope this helps others get their affairs and plans in order.

Is there any software for tracking my portfolio?

A Free online software you can set up anonymously to track your portfolio and also has a mobile app is:
<https://cointracking.info/>

Is there a way I can invest in cryptocurrency using a Self-Directed IRA?

IRA Financial Trust is an option used by some of the members of the BINJ Team.
(2 options, one where you are custodian and they set up LLC and one where they are custodian, and you can only trade on Gemini)
<https://www.irafinancialtrust.com/>

Where can I find out what the ETH gas fees currently are:

<https://etherscan.io/gastracker>

Note: It's also been added to the top of the page at Coinmarketcap.com

SECURITY, SECURITY, SECURITY, SECURITY, you get the point!

1. Always use VPN
2. Always use 2FA - Two Factor Authentication Authy (not Google Authenticator) when going on exchange websites. ALWAYS!
3. Buy Hardware Key like Yubikey & use this for next level security!
4. Open up Email Account with ProtonMail.com or other encrypted email & ONLY use that email for any exchanges. People have lost much crypto using Gmail, Yahoo, etc with Hackers compromising their accounts & getting the info to get into exchanges, Exodus wallet, etc.
5. Keep Assets on Multiple Wallets (Ledgers, Trezor, Exodus best) & Less on Exchanges. Ideally you Own your Private Keys (most exchanges have your private keys, not you). If Assets on Exchange, stay with big ones like Coinbase that have insurance.
7. If using Exodus Wallet do this too!!! The email Exodus first sends you for backup recovery should ONLY be sent to an encrypted email account. It's safe there, but not in other emails.
8. NEVER use computer to write down or take pics of your 24word PassPhrase. Write it down, check it 3x, perhaps laminate it, then store it in safe, & a 2nd or even 3rd location hidden very well. Store the USB hardware wallet in separate place then this Passphrase paper (in case you get burglarized by a crypto savvy person).
9. Always Use A Password Manager like Last Pass. Free, encrypted password managers are the only way to go! If your email gets hacked, you could have hackers get into your exchanges & wallets! And setup Last Pass with 2FA! <https://authy.com/guides/lastpass/>

10. If using Exodus Wallet do this!!! <https://support.exodus.io/article/767-how-do-i-keep-my-money-safe>

11. If using Blockfi or any Lending Platform use secure encrypted password by LastPass + run 2FA Authy app always! How would you like your Blockfi account hacked & assets sent to someone else's wallet & find your Blockfi account empty? <https://app.blockfi.com/settings/security>

12. Again enable 2FA Authy & Touch ID on everything!

13. Exit Plan: setup account with Caleb & Brown as your broker! Many big exchanges experience glitches and freeze during busy bowl markets. This boutique broker will be your best friend in those cases! <http://support.calebandbrown.com/en/>

14. If your Portfolio is Getting Big, Get Insurance For It! <https://nexusmutual.io/>

Tips & Tricks:

This Tip comes to us from LJ

If you use Windows 10 (and something similar likely exists on Macs too but I don't know for certain) you can add additional clocks for different time zones. Just right-click your clock, choose "Adjust date/time". On the window that opens look on the right-hand side to find "Add clocks for different time zones" and click it. You can add up to 2 additional clocks.

To see the additional clocks just left-click on your clock and the additional clocks will be displayed right there below your current local time.

I just set one up for Sydney/Melbourne(C&B).

This Tip comes to us from Chad

If you would like to view the balance of all your ETH addresses, create an account at <https://etherscan.io> > goto WATCH LIST and add all of your ETH addresses... from MetaMask, Exodus, Atomic, Ledger, etc.

Also check the box to receive notifications every time a TX occurs (incoming/outgoing) from your particular ETH address. Instead of opening your wallet all the time you can login here to check balances.

This Tip comes to us from Paul

Avoiding Capital Gains Tax on Sale of Real Estate

<https://www.youtube.com/watch?v=8skAXH6XxaU>

This Tip comes to us from XXXJAYXXX (not coach)

Miscellaneous Resources Google document

maintained by XXXJAYXXX (not coach) for different resources like finding coins in certain videos, mindset resources, etc.. DO NOT MAKE CHANGES WITHIN THIS DOCUMENT. Please download or add to your own Google Docs.:

https://docs.google.com/spreadsheets/d/1Mba9OGBvlzKpOENBzb_s0je-oCSI61AKWDkBOdgvx2c/edit?usp=sharing

This Tip comes to us from Mark L

In terms of wallets for OMG (or any ERC20 token), my first choice would be to use ledger live with a ledger nano hardware wallet. You can also use the same ledger nano to access your wallet using myetherwallet,

<https://www.myetherwallet.com>

Just be sure you do not fall for the phishing scam sites that look the same.

And a better option along those lines is mycryptowallet for your computer.

<https://mycrypto.com/>

Ledger live does not always have the latest coins added yet in which case you might need to use the other two I just mentioned, find the Ethereum address for that coin on coin market cap and add it as a custom token.

This Tip comes to us from JettaRed

I use <https://Cointracking.info> to keep track of all my coins. The sweet thing is that you can create multiple portfolios and compare later if you made good decisions or not. I think I just posted somewhere that <https://cointracking.info?ref=J947332> allows you to set up multiple portfolios, plus has a lot of other very useful features like calculating your average price on coins, generating reports, etc. Been using it for the last 3-4 years. (By the way, the link will get you 10% off.)

This Tip comes to us from Darlene

Looking for what wallet to use for the coin you just bought? I just found out how to locate what wallets to use for each crypto. The same way CoinMarketCap shows you what exchanges to purchase under "Market", there is also a tab for "Wallets".

This Tip comes to us from Adrian

Great site for quickly checking staking rewards options out there.

<https://www.stakingrewards.com/cryptoassets>

This Tip comes to us from Chad

If you would like to view the balance of all your ETH addresses, create an account at <https://etherscan.io> > goto WATCH LIST and add all of your ETH addresses... from MetaMask, Exodus, Atomic, Ledger, etc.

Also check the box to receive notifications every time a TX occurs (incoming/outgoing) from your particular ETH address. Instead of opening your wallet all the time you can login here to check balances.

This Tip comes to us from Darlene

Here's a tip and trick to the issues I had since late last night regarding my ETH transaction being "stuck" for over 19 hrs. This solution took 59 seconds to confirm and a total of 3 minutes to finish and place the coin I swapped into to be place in my wallet. If this happens to you, then follow these steps:

- Open the wallet where you originated your transaction from and copy your address for your ETH
- Send "0" ETH to your address
- Look up Ethereum Gas Tracker at: <https://etherscan.io/gastracker> or <https://ethgasstation.info/>
- Set Gas to "Fast" or "High". You may need to adjust accordingly in order to match the fastest or highest gas. This will cost you more but it is worth it since every minute your transaction is stuck, is every minute your coin value is changing and you are using gas
- Make sure "Nonce" is set to the same number as the transaction which is stuck. You may have to edit this depending upon the wallet you are using. Since I was sending back to my Ledger, the Nonce already matched.
- Confirm all information is correct
- Send your transaction

I hope this helps!

This Tip comes to us from Mark L

FYI for those wanting to know how to set up Ledger Live:

How to use Multiple Ledger Nanos with the Same Copy of Ledger Live

<https://youtu.be/dw2AiMiTpXI>

How to Set Up a Ledger Nano X Latest Version 2020

<https://youtu.be/8pJbvhuPrRQ>

If that video isn't exactly what you need do a search in his channel...

This Tip comes to us from Chad

If you would like to view the balance of all your ETH addresses, create an account at <https://etherscan.io>
> goto WATCH LIST and add all of your ETH addresses... from MetaMask, Exodus, Atomic, Ledger, etc.

Also check the box to receive notifications every time a TX occurs (incoming/outgoing) from your particular ETH address. Instead of opening your wallet all the time you can login here to check balances.

This Tip comes to us from Chad

In case you guys didn't know, you can download the EXCHANGE App on Ledger to swap coins using Ledger Live...NOTE: This is not available to US customers!

<https://coinsutra.com/ledger-exchange-swap-feature/>

This Tip comes to us from JettaRed

If you need help, let me know. Generally, once you have the HBAR app installed on your Ledger, you use myhbarwallet.com to retrieve your Public Key and send that key to me or whoever has an account.

Here are my standard instructions:

With the Hedera app on your Ledger, open the Hedera app and log into www.myhbarwallet.com using the Access My Account and then the hardware wallet option. You will get a pop-up that shows your Public Key and ask you to enter your Account ID. Send me the Public Key and I'll create an Account ID based on the Ledger.

You need this Account ID (0.0.XXXXXX) to access your wallet using your Ledger. It's also the address that you send your hbar to.

If you get an error message, such as "this account is not associated with your key," make sure that you are using Chrome and that any app that connects to your Ledger is closed, such as MetaMask or any other wallet.

You can always check your wallet without needing your ledger here:

<https://app.dragonglass.me/hedera/accounts/0.0.XXXXXXX>

This Tip comes to us from Mark L

So for Binance, currently VPN works well with Mexico, London, Germany, Switzerland, Iceland, Italy, Estonia and Australia. If anyone has a location to add to this please let us know and I will pin this for future reference. (As of /23/21)

This Tip comes to us from Baba Shando

here is an updated link for setting up the Ledger Nano X if one of the admins want to update the pinned posts -- <https://lbry.tv/@thecryptodad:b/how-to-set-up-a-ledger-nano-x-latest:5>

This Tip comes to us from Randall Crosby

This is what I was sent from another team member. It helped me get it done

Hi Randall, I spent 2 days trying to figure out how to get WAX into a wallet. Here is what I did...

1) Go to wax.io

2) Sign up for an account by clicking WAX Account (WCW) - you have to enter email & password to be able to hit the sign-up button)

They will send you a verification email. So, go to your email and verify.

3) Connect your Ledger to your computer. You have to download EOS app and allow contract data in settings. There is a step-by-step document at blacklab.net/wax-running-on-bloks-io/

4) Go to wax.bloks.io

5) At the top right click the weird white symbol

6) Connect to 'Ledger Nano S/X'

7) Click 'USB'

8) It will say that you have no account. So, copy the public key they provide and go back to your WAX account.

9) In the WAX account, go to settings and paste the public key to link to your account.

10) Go back to wax.bloks.io and you should be able to see your account info.

11) You can enter your wax account name in the recipient address when you withdraw your tokens from the exchange and they should show up in your wallet when you log into wax.bloks.io. I did a small amount at first to make sure they show up.

It was a little tedious to figure it out and I hope this helps you save some time.

This Tip comes to us from Will

Google ledger supported assets ... ledger has a web page with all this info and more

<https://www.ledger.com/supported-crypto-assets>

This Tip comes to us from XXXJAYXXX(@notcoachjay)

Day traders tend to buy on the way up, after "confirmation" that there will be more upside movement... This really limits their profit potential and thus makes stop losses very important. Swing traders buy on the way DOWN. This means you need to be OK with a little bit of draw down on your account. It's a very counter-intuitive style of trading that requires a great deal of mental "toughness"... This is why we focus so much on the psychology of trading. It's NOT "easy" to press that buy button when you see a bunch of big red candles!

This Tip comes to us from XXXJAYXXX(@notcoachjay)

YouTube is a great resource. <https://www.youtube.com/watch?v=pR6IXkO2XPI>

Just make sure if you are using Ledger. that you claim FLM rewards often... Another member had problems claiming when he reached about 400FLM. so, try to claim every day if you can.

This Tip comes to us from XXXJAYXXX(@notcoachjay)

One of the main ways hackers get access to your phone is through MMS messages... Most people have the default setting enabled that makes it so MMS messages are downloaded automatically... They can send a virus via MMS and your phone will automatically download it. then your hooped! Make sure you go into your MMS settings and change it so that MMS is NOT auto-downloading. Then if you get a MMS message from a number you don't recognize. DELETE IT! Don't download it!!!

This Tip comes to us from Chad

You need a paid VPN, I use NORD. Most of us use George's VPN available on

<https://blacklab.net/product/cryptolab-vpn-service/>

(if using NORD) After NORD is downloaded, clear your history /cache and connect NORD to Mexico.

Open private window and search for 'what is my IP Address'. Once you see your connected to Mexico, go to Binance and create account, login and go to Wallet and find the coin you want to deposit. Simply copy that receiving address and send. Doesn't matter if sending from Coinbase or a wallet.

Withdraw coin immediately from Binance. Follow the above every time you login to Binance. If you mess up and they track your IP address to USA they could freeze your account.

This Tip comes to us from Chad

Tip: If you would like to view the balance of all your ETH addresses, create an account at <https://etherscan.io> > goto WATCH LIST and add all of your ETH addresses... from MetaMask, Exodus, Atomic, Ledger, etc.

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This Tip comes to us from Lars H

<https://eclecticlight.co/2020/12/22/booting-an-m1-mac-from-an-external-disk-it-is-possible/>

Anyone looking to get a MacBook M1 for crypto. You can set up an external SSD to boot from and use that for crypto. Then you can use the internal as your computer.

The nice thing about the M1 is that if you use the M1 specific MacOS it can only be booted from an M1 Mac.

This should negate the need for a separate entire computer just for crypto and only require an extra \$150-\$250 drive.

This Tip comes to us from Darlene

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- Confirm all information is correct
- Send your transaction

Wall Street Cheat Sheet:

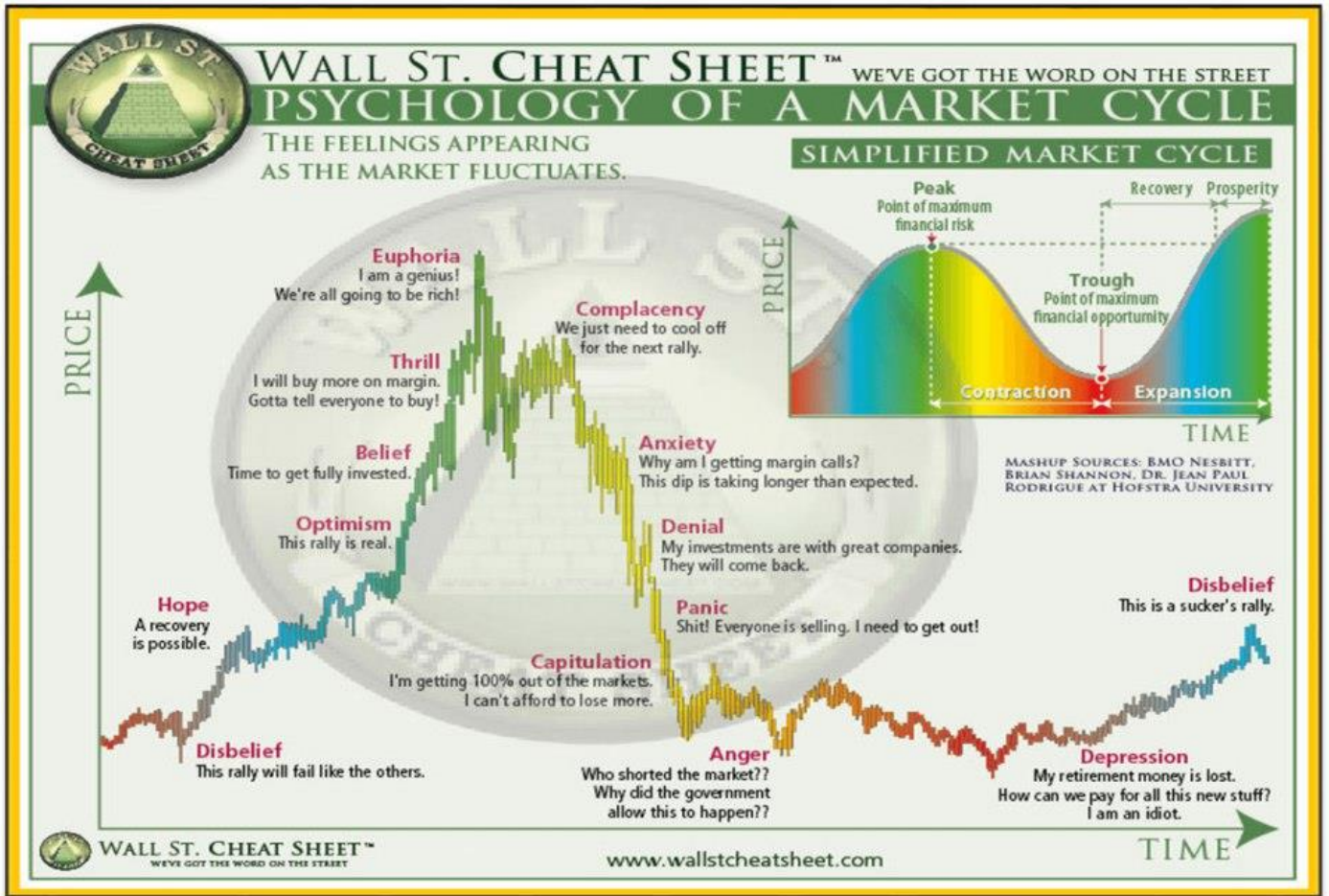
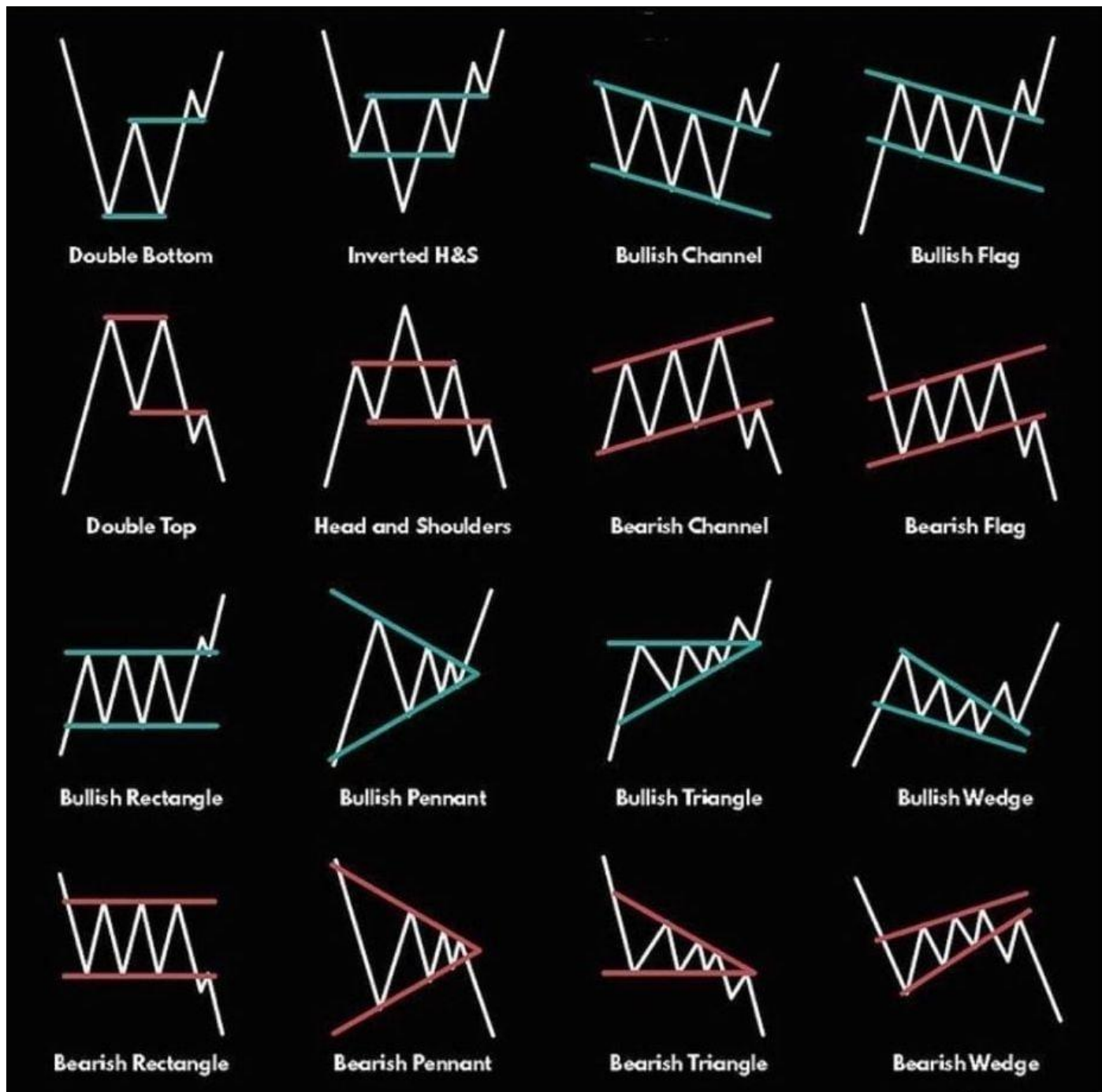


Chart Patterns:



Crypto Acronyms:

FOMO – Fear of Missing Out – when cryptos are climbing, we can get caught up with emotion and feel we must quickly buy so we don't miss the run up – this is not recommended. If you have this feeling then go through Jay's course Crypto 101 – Beginners Module again.

FUD – Fear Uncertainty and Doubt

HODL – Hold on for dear life – many of us buy and just hang on, as in don't trade at all or often.

DYOR – Do Your Own Research

ICO – Initial Coin Offering

AMA – Ask Me Anything – for live webinar, Jay invites people to ask questions and to get on the mic and talk to him.

ATH – All Time High – the highest price it got to so far.

AUA – Ask Us Anything for live webinar with Jay AND George, Jay invites people to ask questions and to get on the mic and talk to them

TxID – Transaction Identification

2FA – Two Factor Authentication

ERC-20 – Ethereum Based Tokens

Airdrop – An Airdrop is a way to distribute coins (typically free)

ATL – All Time Low

Defi – Decentralized Finance

KYC – Know Your Customer

Italian Dinner Trade – A term Jay uses: Only spend the \$ you'd spend on a nice Italian dinner

Private key - A private key in the crypto space can be defined as the combination of letters and numbers that corresponds to a specific public key. The private key can be used to gain access to the assets on that public key, also known as the wallet address. Once you share your private key with somebody, store it on your computer in plain text or type it in a website or app, you risk losing all your funds stored on its a corresponding public address.

Public key - A public key in the crypto space can be defined as a combination of letters and numbers and forms the address to which the cryptocurrencies or tokens can be sent to. Everybody who knows the public key of somebody can see the assets stored on that address. Only the owner of the corresponding private key can send those assets out.