



**The digital currency revolution: Why and How to invest and trade with Ripple (or Stellar) in Bitcoin and other currencies, valuables, shares, ... (Financial Independence Basics) (Volume 1)**

*Sebastian Schulze*

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# The digital currency revolution: Why and How to invest and trade with Ripple (or Stellar) in Bitcoin and other currencies, valuables, shares, ... (Financial Independence Basics) (Volume 1)

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"Sapere aude! Be brave enough to be your own bank! Become financially independent and self-sufficient (by cutting out the middleman)! This book is targeted towards people that want to take control of their own banking and gain (large and in the future complete) independence from the old financial institutions that charge more than necessary in transfer fees, commissions, and standing fees and once in a while still require to be bailed out at the taxpayers' expense. This book explains the game changing properties of the decentralized block chain technology on the example of three block chain payment protocols. Reference will be made toward how things work or don't work in the traditional system, hopefully answering the question: Why you should get started and join what is not a "hype" but a genuine revolution that is affecting the businesses of banking, money transfer, foreign exchange, accounting and many more. Many users and customers still need to ask themselves the question what is money and do we really need to limit ourselves to what banks and governments claim it to be? Why engage any third party which only ""contribution"" is to charge additional fees. Until now there has been no way around banks, credit card companies and other payment processors with storing and exchanging money and making (regular) payments internationally or in international remittance and investment. We can be trusted to exchange cash, buying groceries in the next supermarket. Why shouldn't we be allowed to exchange freely and directly in international markets buying currency, assets, shares, resources, gold, invest in companies and business ideas alike, etc. Peer to peer technology has broken new ground and forced the established industry to adopt new business models. Similarly to the previous achievements of peer to peer technology, we might also see what is going with the new digital currencies on as a coming of age, the emancipation of consciousness from an immature state of ignorance and undeserved trust towards a traditional, centralized, authoritarian system - a system that encouraged its insiders and elites to do the wrong thing. Book 1 of the Financial Independence Basics by Caveat Emptor ""The digital currency revolution"" introduces essential properties of three digital currencies and payment protocols (Bitcoin, Ripple and Stellar), how they work in particular, how they are different from each other and the traditional system, finally what this means to the user and why you should get involved, even if traditionally you do not see yourself as a revolutionary."

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