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Rethinking Society



From a personal journey to the idea of Visible Money

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1 Introduction

The purpose of this text is to describe my personal journey toward the ideas behind the Visible Money project. It is written in a free-form style, chronicling my life path from early childhood events to the present day. It is often interwoven with thoughts and reflections—on topics such as the meaning of life and the nature of being—which I have rarely seen discussed by other authors, though I believe they deserve more attention.

I wrote this piece to be something I would personally enjoy reading, so it may lack objectivity in certain places. The text came together quite spontaneously; it was originally intended to be much broader in scope, but ultimately narrowed down. However, I decided to keep certain passages that might seem unnecessary simply because I liked them. In some parts, I used artificial intelligence to enhance the drama and flow of the prose—though the reader will likely find those spots easy to spot.

I wish you an inspiring experience. I hope this helps you understand my incentives and the reasons why I believe society can and should function differently—more efficiently, not just economically, but also better and more humanely in our interpersonal relationships.

2 I realize that I realize – I am the one who is

I think, therefore I am. Five simple, short, and well-known words. Yet, in terms of meaning, it is a sentence that is unique from the perspective of the speaker. From the speaker's point of view, it holds a 100% truth value. What does it mean to have a 100% truth value? It means that in a universe where basic logical operations like implication apply, the truth of such a statement is necessary under all circumstances.

If the one making the claim is truly thinking, then they are. If, on the contrary, the one making the claim is merely an illusion and not a real being who thinks, the implication still holds.

But how can someone verify the premise of this implication—that the person making the claim is actually thinking? From an external perspective, they cannot. The premise of the implication is 100% verifiable only from within the person speaking. Only the one who observes the thinking within themselves knows with 100% probability that they are thinking. They experience it internally. The act of experiencing taking place in the mind of a being is the deepest essence of being as such.

When I wondered if there were other sentences with 100% probability from the perspective of the speaking subject, one occurred to me that I believe hides the secret of the essence of life and the fulfillment of its meaning: **I realize that I realize**. In my opinion, this goes significantly deeper into the core of being than Descartes' sentence. His sentence indirectly assumes awareness at the start and then merely uses implication to state what must be acknowledged. In contrast, the sentence "I realize that I realize" does not deviate from perception as the central theme; it recursively emphasizes the act of awareness. And by stating a process that I consider the key essence and meaning of life—by stating, acknowledging, and declaring it—it fulfills the meaning of life.

If someone states that they are aware, and even that they are aware that they are aware, they are essentially saying they are an authentic living being who has just exercised their right to self-determination and is declaring that they experience pleasure from the act of self-awareness.

It is as if life itself has spoken its own name. As if the subject has tasted something inexpressible. Pure presence. Pure being. The greatest secret. The meaning of life itself.

And experiencing this pleasure is, in my view, the ultimate meaning of life. This meaning is actually partially personified in every pleasure a being experiences. For example, if the feeling of hunger or any other need is satisfied, the act of self-awareness is always implicitly present.

In the power of the 100% probability that a person exists and is self-aware lies, I believe, the hidden essence of egoism. Every being always behaves according to the "me first" rule. Even those considered altruists actually behave egoistically. It is just that their hierarchy of values is set such that their own survival may have a lower priority than, for example, helping others or following an idea. The principle of egoism has not disappeared; it is merely masked by intentions that may conflict with one's own survival. Egoism has a tarnished reputation. It is not bad—it is simply a law resulting from the fact that beings subconsciously and constantly distinguish between the 100% certainty of their own existence and the relatively high uncertainty regarding the being of others. Some time ago, I wrote an article naming three fundamental challenges whose solution would move humanity forward the most and are worth my energy. Figuring out how to obtain the same certainty

that other people are just as real as I am was among these challenges. However, it is the hardest task of the three, and so far, there is no light at the end of the tunnel on how to solve it. A fundamental shift will likely have to occur in how well humanity understands consciousness and the processes of perception.

Given what has been said, it is possible that the study of the universe should correctly happen in reverse—not that we take external physical laws as the basis and try to use them to explain how things like consciousness could arise. On the contrary, we should take the existence of consciousness as the beginning of everything from which everything else follows. Thus, we should study external physical laws with the primary thought that those laws are only demonstrated within consciousness, and focus more on what we are actually observing and what relationship it may have with our consciousness. In any case, what science has achieved in the last 200 years is admirable, and as a management rule says—don't change the lineup of a team that wins like this. On the other hand, very little or even nothing has happened in consciousness research since medieval superstitions.

When exploring such a consciousness-centric model of knowledge, a model emerges that may present today’s typical materialists with shocking perspectives on what we actually know about the world. If consciousness is truly the alpha and omega of all knowledge, is it not possible that a positive emotion within it could be so strong that it not only fulfills a desire but even that consciousness changes the nature of reality, including some physical laws? If, for example, we took a common consumer good of today—a laptop—and took it to the past and plugged it in—would it work? Or as humans gradually discovered natural laws, did these laws change over time? Were natural laws not discovered, but actually gradually shifted and changed by collective human consciousness?

Such a view of science and reality would, however, be counterproductive at a moment when science is miraculously succeeding in advancing knowledge through traditional methods. In any case, I believe such an explanation of reality should be kept in mind as an alternative to traditional thinking.

A perception-centric alternative automatically offers as the source of truth about the surroundings and oneself not external natural laws supposedly independent of the final observer, but explanations that place the consciousness of the final observer at the center of the universe. Meaning, at this moment, yours—the reader of these lines. Through my consciousness, which truly is, you have just become the center of the universe.

An inseparable part of life is the experience of bad and unpleasant things. Such experiencing is necessary to distinguish good from evil. If a person experienced only pleasant things, after a while, they would be unable to appreciate their positive value, and everything would blend into one "stew" where it would be impossible to distinguish which things are better than others. Negative experiences are therefore a very important and necessary element of existence.

The secret to a satisfied and fulfilling life is to have positive and negative experiences dosed in such a way that negative experiences give a person the right perspective on what is good and bad, while being followed by positive experiences that balance the negatives and provide a sense of satisfaction.

Imagine you had Aladdin's magic lamp, and a genie could grant your every wish. First, you would wish for the things that have always troubled you—more money, better health, better looks,

etc. After some time, however, you would grow tired of it—having everything without any effort would soon become boring.

Therefore, you would wish for things that held a moment of surprise—so that you did not consciously have things completely under control. After a while, you would realize that even an endless game with twists and unexpected events is still just your "own production." You would begin to wish for real limits to exist and for there to be rules that you yourself cannot break.

Finally, you would wish to forget about the magic lamp and infinite power. You would want a reality that was completely real, to lose the awareness that you are creating it all yourself. And at that point, you find yourself in exactly the kind of life we live now—where we don’t know what is coming, where we strive, fight, learn, suffer, and rejoice.

A person no longer wants infinite possibilities, but a life that is "just right":

- enough uncertainty to be interesting,
- enough suffering to be meaningful,
- enough joy to make it worth living.

And with that, the circle closes: infinite wanting ends with a desire for an ordinary, real, concrete life. You would want real life, just as it is. With fear, pain, but also joy. With everything that makes it real.

Humanity is currently at a point where a relatively happy period awaits it, when, thanks to technology and medical progress, we will both potentially live forever and at the same time play at being omnipotent in our own worlds created through technologies like virtual reality. Humanity will thus have the rules of real life as we know it on the primary physical level, where everything is at stake—life itself. Pain and suffering will potentially exist in it, but thanks to technological progress and the raising of moral standards, such negative aspects will likely be pushed to a minimum. Life will be so good and qualitatively valuable that something like being drafted for war because someone decided to attack a neighboring country will be completely unthinkable. Now, such a thing is only possible because the quality of life in such a country is so poor that potential death on the battlefield is essentially not that high a price.

I believe that for the experiencing and proper dosing of negative things in life, simulations will be created in virtual worlds, but it will be possible to interrupt them and exit at any time without losing the continuity of consciousness.

People will create their own worlds with their own creative ideas, which will be so innovative and engaging that they will invite each other into their worlds and evaluate the experiences lived within them. This will be a new form of socialization that will arise after the perfection of the human-machine interface and the subsequent strong onset of virtual reality.

This book aims to help humanity in its transition to an enlightened society where today's global problems will be only an unpleasant memory of the distant past. It aims to help by bringing more light and my explained perspective into individual areas where I believe humanity is unnecessarily and detrimentally fumbling, using the stories of my own life as a backdrop. I will try to bring a perspective to many things whose basic premises will be clear thanks to the illustration of a specific life story.

A specific part of the book will be dedicated to my project, Visible Money. The project is about the transition of society so that basic economic and moral incentives work in favor of a new world order. An order that is fair to the bone and highly moral, not only within human-to-human and human-to-nature relationships but also human-to-state and vice versa.

I invite you, therefore, on a tour of my life, which stands on the threshold of building a new world. A world where technology will open the gate to paradise for humanity and the entire planet. Despite how fragmented and polarized society currently is, I believe that in reality, with a bit of luck, very little is needed for humanity to enter what may be the final phase of its own external history and fully realize its potential in a positive way. The book describes a fundamental change in society—social, economic, political, societal, and perhaps even religious.

All the stories from my life have a real basis, and I have tried not to avoid those that do not show me in a positive light. I am trying to provide a real image of my inner self. Only things that add no value to my narrative or whose publication could harm or hurt someone have been omitted.

3 Sky above Klokočina

Klokočina was pulled into darkness before the storm. The clouds hung low, the air was heavy, and in the apartment on the fifth floor, a child’s whimpering suddenly broke. A little body, burning with chickenpox, suddenly gives way out of nowhere—eyes roll back, knees buckle, and he collapses, limp as a rag doll.

"He… fainted," the woman managed, more a whisper than a scream.

The man did not hesitate. He grabbed the boy, pressed him to his chest, and ran out into the hallway. The sensor light kicked on late; footsteps thundered in the empty stairwell. And he ran—not down, but up, as if the answer lay up there. Sixth, seventh landing. His chest burned, his breath came in gasps.

"Jaro, down!" the woman called from a floor below. "To the car, to the emergency room!"

He stopped on the highest landing. He looked at Pete—eyes rolled back, body lifeless. In that void, he realized what he had done. "My God…" he blurted out, more exhaled than spoken.

And outside, at that very moment, something shifted. It had been overcast all afternoon, but in the west, a narrow slit opened in the clouds for an instant. The setting sun hit the angles precisely: a thin ribbon of light passed through that gap, slipped through the dirty window on the landing, and laid itself across the stairs like a warm strip of orange.

For a second, the man's hand stopped shaking. The small body made a short, barely perceptible movement. Then another. The woman stopped two steps below them, pressing her hand to her mouth.

"He’s awake," the man said in disbelief, mostly to himself. With his thumb, he wiped away the boy's saliva; with his palm, he brushed his face.

The beam lasted only a few heartbeats. The clouds closed again, the orange color faded, and the stairwell returned to gray twilight. The direction was suddenly clear.

"Let’s go," he said firmly.

The woman turned for the keys. The man held Pete more carefully—not as a burden, but as a gift—and this time, he headed down. On the wall, only a faint, rapidly fading strip of warmth remained. In the two of them, however, a precise point remained: a brief, silent moment when the clouds parted exactly when they needed them to.

This story is, to a large extent, a true anecdote from my childhood that my mother often told me. As a child, I used to be very sickly, and once I really did fall unconscious. My father, instead of running down to the car with me, instinctively went in the opposite direction—which perhaps, in the end, had a positive impact on the conclusion of this story.

4 Seraphina

"Try to learn it by heart," she said, standing by the stove, circling a large wooden spoon in a pot. Steam rose toward the ceiling, carrying with it the scent of jam.

"I already know it," I replied, and without hesitation, I began: "Our Father, who art in heaven, hallowed be Thy name; Thy kingdom come; Thy will be manifested on earth as it is in heaven. Give us this day our daily bread; and forgive us our trespasses, as we forgive those who trespass against us; and lead us not into temptation, but deliver us from evil. Amen."

The woman at the stove was my grandmother—Grandma, as we all called her. She bore a name I have never heard on another living soul: Seraphina. Originally, she was supposed to be Elizabeth, but at her baptism, her godmother suddenly uttered a different name, and it stayed with her. Once, while digging through the meanings of names, I came across an explanation that fit her to the last detail: seraphim—angelic beings who constantly sing in heaven to the glory of God. She sang to the glory of God with her entire life.

Her influence on my spiritual life began literally from my first breath. The Catholic priest had refused to baptize me—my father was Lutheran, my mother Catholic; mixed marriages back then were not exactly a simple matter from a religious perspective. Grandma was not one to wait for the world to decide for her. She filled a bowl with water, made the sign of the cross over me, and whispered the words I would hear again from a priest's mouth several years later: I baptize you in the name of the Father, the Son...

She baptized me herself, calm and steady, as if she had been doing it forever.

Years passed. After the fall of the communist regime, when church doors stopped being pulled shut in secret and faith was allowed to breathe again, she took me by the hand once more. She made sure that everything that was meant to be, was: the baptism rang out loud in the church, followed by First Holy Communion and Confirmation.

Today I know that my path to faith did not begin with theology, but with steam rising from a pot and the voice of a woman who believed with her whole heart. And that I am baptized twice: once by her shortly after my birth—when for a moment she became a priest—and once with her, when she became my godmother. Most of my childhood took place between those two baptisms.

5 Early childhood

Among my earliest memories are the hours spent in the first years of primary school—specifically that period when I had already learned to read, and the world suddenly expanded to include everything that fits between the covers of a book. I devoured whatever came my way. First, it was the "May’s" (the adventure novels of Karl May): fast horses, honest words, and honor as sharp as a knife. From them, a firm feeling remained in my heart that someone must protect the weak, and it was somewhere there that my sense of justice began to take shape.

It didn’t take long for Jules Verne to move onto my shelves. By sharpening my imagination, Verne’s novels instilled in me a respect for technical progress—not as a gimmick for its own sake, but as a tool that moves people forward.

There was much to glean at school as well. In history class, I first heard the story of Peter the Great: how he allowed himself to be employed in the shipyards of Western Europe for a time to learn the trade, and then brought what he saw and learned back to the Russian shipyards and, eventually, to the administration of the Tsardom. The simplicity and yet the genius of his conduct fascinated me. It left me with a clear conclusion: if someone truly wants to govern well, they must also understand the technicalities—the vital things upon which the state, trade, craftsmanship, and the economy as a whole are built.

A fundamental impulse for my growth as a reader was my friendship with my classmate Rasťo. We would egg each other on about who had read what and who would bring the next "catch." Rasťo had a gift for discovering a book even where you wouldn't think to look. I swallowed my first book about Tarzan, Lord of the Jungle, thanks to stapled newspaper clippings that his father had collected when he was a boy. The paper was yellowed and the edges were frayed, but the story shone. Some pages were missing; my imagination had to write them itself. That, too, was training—learning to fill in the gaps rather than letting them stop you.

Rasťo’s mother taught mathematics at a neighboring school. For us, this meant more than just good grades. When necessary, she patiently tutored us, prepared us for entrance exams, and above all, taught us to ask questions. Once, I came to her with my own small mathematical revolt.

"Why is division by zero an invalid operation?" I blurted out. "When we divide a positive number by zero, the result should be infinity."

She smiled, but her eyes held that famous teacher-like calm that doesn't extinguish curiosity, but merely guides it.

"How much is 3 divided by 0? she asked.

"Infinity," I replied without hesitation.

"And how much is infinity times 0?"

"Zero," I said after a short pause.

"There you go," she said quietly. "The check doesn't hold up."

It wasn't a mockery. In that moment, I understood that in mathematics—just like in books—it’s not just about a catchy idea, but about the harmony of rules that hold the world together. From then on, I looked at "infinities" and established rules and knowledge with much greater humility.

6 Religious Education

After the easing of religious restrictions in '89—I was 10 years old—I attended a real Mass for the first time. Once again, Rasťo and I went together to a church on Farská Street in the center of Nitra. I think we went up to the left side balcony to get a better view. During the Consecration and Holy Communion, a strange thing happened. As I looked down at the altar, I suddenly saw a light there that began to expand like an explosion. In an instant, the light swallowed me and the entire church. I fainted and only woke up when a lady sitting next to us started slapping my face to revive me.

When my mother and grandmother found out, there was a brief discussion about whether it was appropriate for me to attend Mass at all, but fortunately, it never happened again during subsequent visits. I remember thinking how curious I was to see what would happen when I went to Holy Communion personally, given that merely watching the climax of the Mass—when the priest, according to Catholic liturgy, transforms the bread and wine into the body and blood of Christ—had caused me to pass out.

It seems we had a certain family sensitivity to Catholic liturgy; a few years later, my grandmother told me how, during Holy Communion, she saw what looked like bright, silver, levitating crosses on the wafers. According to her, the priest must have seen them too, as his reactions clearly indicated it. Normally, I wouldn't have given much weight to such a story from a relatively elderly person whose senses might be deceiving them, but her account reminded me of my own experience with the light spreading from the center of the liturgy.

Shortly after the fall of the regime, Grandma arranged for me to begin catechetical preparation for baptism and First Holy Communion. I believe I went every Sunday to the church in Mlynárce where the preparation took place. I always took the same path, which led past a house near which grew a large cherry tree. Once, as I was walking by, the cherries were just ripening. Large, delicious heart-cherries. As it turned out, I would return to that tree very often in the future. I still taste the fruit from that tree every year at the turn of May and June. It's as if it were meant for me. Sometimes I feel that my life is largely predetermined, and it is merely my task to correctly gather all the clues and fulfill my destiny.

7 High School and a Clear Direction for My Future Career

As I was finishing primary school, I faced the choice of where to go next. I attended a few preparatory sessions for the entrance exams for the class for mathematically gifted children at the Párovské Gymnasium. I soon realized that I might not be that gifted; some of my peers had much stronger foundations because they had attended specialized primary schools for math, and their responses to the teacher were far swifter than mine. I actually had taken the entrance exams for that specialized primary school years earlier—and I was accepted—but the school was on the other side of town, and my parents decided that the complicated daily commute wasn't worth it.

During those math prep classes, I noticed a future classmate of mine named Tibor. Even though he didn't come from the specialized math school, he stood out and excelled above everyone else.

Ultimately, my choice for high school led me to apply to a gymnasium that had a specialized class focused not on mathematics, but on programming. In the seventh or eighth grade, my parents had bought me my first computer for what was then an ungodly amount of money—a PC AT 386SX. My love for computers was a "love at first command." My uncle—my father's brother, Zdeno—played a significant role in this. He was the director of a company specializing in computer sales. His wife, Aunt Katka, was a teacher at my primary school. One day, she asked me if I wanted to come over and see the new computer they had. I didn't hesitate for a second; that very day, I stood pacing in front of their house for two hours before my cousin arrived from school to let me in.

It was only a Commodore 64, but when everyone saw how thrilled I was, my father—after a talk with my uncle—correctly concluded that it would be wise to support this passion. Computers were the future, and one day they might provide my livelihood. After I successfully passed the entrance exams for the programming class, my fate was sealed: I would be a programmer or, as it would later be called, a software engineer.

8 First year at Gymnasium

The first year at the Gymnasium was a shock for me in some ways. Suddenly, I wasn't the best student in everything (except for Music class) as I had been in primary school. There were guys who were clearly better at math, physics, and even other subjects like foreign languages. My first shock came in the second session of Programming when the teacher called on me to answer while I was completely unprepared. I got a "C" (three) for an oral exam in the very subject I wanted to excel in—programming. At that time, such a thing was unthinkable to me. I quickly realized this wouldn't be a breeze like primary school, where a quick glance at the previous lesson during the break was enough to remain a straight-A student.

Here, you had to grind. You had to be seriously prepared for every single class, at least to the extent that a surprise quiz or being called on wouldn't damage your chances of getting an "A" on your final report card. During the first semester, I aimed for straight As, but my history teacher changed my perspective. When I volunteered to answer toward the end of the term, mentioning that I was aiming for perfect grades, she shot me down with a remark that "only girls have straight As in gymnasium; it’s not normal for boys." From then on, I didn't stress about grades as much and ended up with one "B" in Geography because I messed up a final test.

Toward the end of the first semester, we went on a class ski trip. There were only three girls in our class. Thanks to puberty being in full swing, my hormones were raging—I was fourteen. I and another classmate, Peťo, both went after the same girl. Peťo was luckier than I was, and they started dating. I thought I would burst with rage and frustration. There was nothing I could do—at least not physically. So, I turned my anger and bitterness inward. I would intensely imagine and visualize Peťo's head spontaneously exploding. I would never have done anything to him outwardly, but this was my way of coping with failure. I don't know if my strong visualizations ever hurt Peťo, but the fact is that years later, a son with autism was born to him. However, that happened with his second child, so I truly hope I am not responsible. I mentioned this to Peťo once at a class reunion—he didn't seem to see any direct connection. I'm writing this mainly to make my confession complete.

Another thing related to my raging hormones and poor handling of puberty occurred at my grandmother’s house. For a short period, even though I knew I would one day be ashamed of it, I had a tendency to slightly harass my cousin. I include such a foolish thing here because it weighs on my conscience and as a form of apology. Fortunately, it lasted a very short time. Around that time, I started dating Katka—my hormones found a different, more legitimate target—and after that, everything was more or less alright.

My relationship with Katka lasted 10 years—from the age of 14 until 24. Thanks to her, I lived for a decade in a model relationship. Katka had a very conservative view on relationships; we never cheated on each other. My inner nature is, I think, a bit more free-spirited compared to how she had things set up. Katka viewed sexuality as something to be exclusively dedicated to one person. This view stems from a traditional conservative understanding of relationships and is set as a standard primarily because it minimizes conflict in society. After all, "Thou shalt not commit adultery" is one of Moses' Ten Commandments. Things like children born out of wedlock were, until now, seen as stigmatizing consequences of breaking moral rules. The fact that it was this way was another result of the struggle over limited resources. An illegitimate or step-child is a constant source of problems in any relationship from birth until the death of the spouses—and even after,

through the complications of inheritance proceedings. In my opinion, sexuality should, in reasonable measure, primarily bring joy to a person.

If the problem of truly fair distribution of resources in society is solved—meaning the age-old struggle for resources ceases to exist—the view of the majority of society toward sexuality will become much more liberal. In a modern, developed society, there will be so much prosperity that any fears regarding property and security will stop making sense.

Simply put, traditional conservatism stands on premises that will change in the near future, making such a view no longer relevant. I believe that the exclusivity of time spent with family during the upbringing of children will continue to play an important role. However, once children reach early adulthood and understand how relationships work, remaining in a single relationship for a lifetime is, in my view, inconsistent with human nature—especially considering that people will likely live for an unlimited time thanks to medical progress.

So, to conclude—if a couple has young children, it is socially desirable for the children to be raised by both parents, and it is good if the parents clearly love each other. A child must feel they are the product and embodiment of love between two people who took on a significant commitment by conceiving them. But something like what is promised in church weddings today—"What God has joined, let no man put asunder" until the end of life—is too restrictive and does not fit the playful nature of humans. A natural consequence of changing the world order toward fairness in resource distribution will be a change in this area as well.

9 The Funeral of My Paternal Grandmother

During my high school years, my father’s mother—my other grandmother—passed away. I wasn't as close to her as I was to my mother's mother. At the funeral, I watched my father in minute detail. I had set it in my head that if her death impacted him deeply, I would do everything in my power to reverse it, despite the fact that she had already been dead for several days. My father noticed me watching him so intensely, and at that moment, he let a tear fall. That was all I needed. I focused all my psychic energy on making my grandmother wake up. I called her back with my consciousness so intensely that I almost fainted again. My aunt, who was standing next to me, had to hold me up.

That was when I gained my first hardcore experience with death—it seemed it was not within my power to reverse such a thing, no matter how much I wanted to. A few years later, shortly after I broke up with Katka, some college classmates came to visit me in Prague, where I was living at the time. We were in a bar where a group of three girls had come to have fun. One of them was named Karolína—the same as my deceased grandmother. I hadn't thought about her name at all, but when I mentioned to my father that I was dating a Karolína, he was stunned. It occurred to me then that he knew very well what I had intended back then at the funeral, and he viewed a relationship with a potential "Karolína Bošková" as a sort of fulfillment of my resolution. Even though I hadn't started things with her with that intention at all. Eventually, the relationship fizzled out. What remained with me was the lesson that I probably cannot reverse things like the death of a loved one, but the mental effort exerted in a given moment may manifest later in unexpected ways, returning to me like a boomerang.

10 First Programming Projects

In my first year, after learning the basics of Pascal, I threw myself into my first project—a program where you could draw on a canvas with a mouse, similar to Paintbrush in Windows.

I cobbled together the first version, which contained just about every beginner mistake a programmer can make. At the time, I didn't even know what procedures and functions were, so everything was dumped into the program's main loop. It was, quite simply, a total disaster. When I needed to implement a way to save what the user had drawn into a file, I had to ask Áron—a classmate from a higher grade—for help. When he saw the mess, he created my first function for saving and a second one for loading from a file. As he handed it back to me, he remarked: "And learn how to make procedures and functions." Áron would significantly influence my programming life again later on. He and some clever classmates from his year managed to produce the first Slovak adventure game—a computer game that was actually sold commercially. A whole hub of programmers, graphic designers, and scriptwriters formed around him, all trying to replicate his success.

With Tibor and the help of other classmates, I pushed our work to a stage where we had an animation engine running in SVGA graphics (640x480) with 256 colors. This meant there was a background on the screen that could be scrolled, with figures of soldiers and tanks placed in the foreground. You could click on both and indicate where the figure or tank should move. Once the command was given, the figure marched to the requested spot. Multiple figures could march at once, and they avoided restricted areas, which were defined as closed polygons. Tibor used Dijkstra's algorithm to program the shortest pathfinding between any two points so that the figure wouldn't enter a restricted zone bounded by a polygon. At that time, there wasn't a single finished game that ran in SVGA resolution. This was because, until then, there was no programming language that allowed more than 64KB of data to be stored in a single variable—which was only enough for 320x200 256 colors. In WATCOM C/C++, which we used following Áron’s example, this was finally possible.

This "masterpiece" of ours was far from anything with commercial potential, but it helped me immensely when applying for future jobs. Whenever I showed it to someone, the reactions were usually: "You'd be wasted working for us; you should keep doing this." I still have the source code of the game saved today, and when I have a weak or difficult moment, I run it to remind myself that things can't be as bad as they seem if Tibor and I were already that skilled at fourteen.



11 University of Economics

When deciding which university to attend after high school, programming was, naturally, the primary factor. There were schools focused on the technical side, such as the Faculty of Electrical Engineering and Informatics (FEI) at the Slovak University of Technology, or even the Faculty of Mathematics and Physics (Mat-Fyz). During the entrance exams for Mat-Fyz, it became clear that my mathematical talent wasn't exceptional enough to keep me from struggling there. Thank God I didn't pass those exams. Later, I repeatedly encountered people who couldn't handle Mat-Fyz and ended up at the University of Economics; every time I saw that, I was grateful I hadn't ended up in a similar position and had chosen the right school the first time. I was accepted to FEI without exams thanks to my high school grades, but I didn't want to go there because the first year was a notorious grind that ended in a massive "culling," where dozens of percent of freshmen were kicked out. My choice of the University of Economics was heavily influenced by Tibor, who had aimed for it from the start. It began to seem like a good choice to me especially after I heard a few jokes—they called it a "tram school," saying the only way to fail was to get hit by a tram in Bratislava. It meant that I would likely have time to work alongside my studies, which later proved to be a very wise and correct assumption.

My friend, who took the entrance exams on the same day and sat in the row in front of me, helped me achieve very good results. I managed to copy the last three math problems from him, which I hadn't managed to calculate in the allotted time. It was then that I first seriously realized that having good relationships with capable people is more important than having the skills yourself—and then leveraging the network effects of such connections. I would have gotten into the school even without this minor deception, but I wouldn't have ranked as high on the results list and wouldn't have been assigned to a dorm room with the roommates I eventually ended up with.

In the very first weeks of school, I started looking for a job. The internet was essentially in its infancy in Slovakia then, but thanks to the email address assigned by the university and internet access from the school labs, I quickly arranged an interview with someone at Slovenská sporiteľňa (Slovak Savings Bank). When I arrived at the branch and entered his office, everything went remarkably smoothly. Showing him my project with the moving soldiers and tanks was enough to make everything clear. He immediately took me to the building of a company called Asset, which at the time supplied the banking information system to Slovenská sporiteľňa. He introduced me to the head of the Securities project, Julo Petrenko. Julo was a bit younger than my father, and we hit it off immediately. When we walked into his office, he had his feet up on the desk and was covered in pumpkin seed shells, which he continued to crack without any hesitation throughout my interview. The man from the bank mentioned my project with the little soldiers, and it ended with us shaking hands. I was sent off with a roughly 700-page manual for the Oracle database system and told to show up the following week after I'd gone through it. Julo started calling me "young man," and I called him "Július." I suspected he didn't like it much, but he had no choice; after what I saw during the interview, it just seemed to fit somehow.

The first semester at university was about testing how necessary it really was to attend lectures—some lecturers required it, while for others, it was enough to show up somewhat prepared for the mandatory seminars. Working for the firm that supplied the information system for the largest Slovak bank proved to be a massive advantage. For the Informatics credit, we had to prepare

a simple database project demonstrating the basics of database normalization and design. I finished the project in about 1.5 hours—it was called "Securities Portfolio Management." I neatly drew the tables—a table for portfolios, types of securities, M:N relationships between the client, the portfolio, and the list of owned securities. When I handed it in, everyone just stared. The instructor asked me: "Do you even know what a portfolio is?" To which I replied that I worked for the company making the information system for Slovenská sporiteľňa, specifically on the Securities project. He stood there with his mouth open for a moment—a freshman who managed to get such a job while keeping up with school was clearly not a common sight.

The first exam period was also a test of what I could get away with. My goal was to minimize studying, get at least a "C" (three), and devote as much time as possible to work. Julo teased me about it—he claimed his friends studying economics spent a maximum of three days preparing for an exam. I countered that it was my first exam period and I didn't want to underestimate it. The first exam immediately after Christmas was a key subject—General Economic Theory (VET). It was a major bogeyman for all freshmen. Luckily, I had a lecturer who was perhaps the best choice—one had to know the material, but if you did, you wouldn't leave without at least a "C." I arrived at the dorm after Christmas in a good mood, having studied, and the night before the exam, I saw it clearly as a victory. And so it was. I got an "A" (one). I happened to pull perhaps the easiest possible question—the relationship between demand, supply, and price in a free market. The examiner noted that it was quite an easy question for a start. To which I replied, "Well then, I'll draw another one." She laughed and said that fortune favors the prepared and I should leave it be.

My second exam wasn't such a walk in the park. It was Introduction to Law. It was taught by a slightly moody lecturer who gave out "Cs" even if someone vaguely remembered something from the question, but the key was not to show that you were terrified. On my first attempt, I hadn't read her well yet, so I didn't even get the "C." As the exam period went on and I had more successful attempts behind me, I talked to several classmates about the Law exam. I heard stories about how they read the textbooks the day before the exam and got their "Cs" just fine. I wondered what the trick might be—and then it clicked during a conversation with one classmate. He told me how he talked to her about his job. Basically, she saw him as an equal; through that conversation, he stepped out of the role of a student begging for a grade and showed her that they were, in fact, equals. With this lesson in mind, I went for the exam again. I told her what I knew about the question I pulled, but I was careful not to show even a hint of how much I was agonizing over leaving with a grade. I acted as if I didn't much care, and that finally worked. It was one of those grades I earned more through psychological analysis of the examiner than through knowledge. Learning everything from a roughly 400-page law textbook was a relatively difficult task for me because I didn't even enjoy reading it, let alone studying it. There were more such exams where analyzing the examiner played a significant role, but this was the first potentially large problem in the first year from which I learned a lot for the future.

We spent the first university summer together with Katka, staying at a university dorm near my work. Gradually, I started earning more than my parents did at the time combined. I achieved a lot by starting a trade license (sole proprietorship) and optimizing my taxes and contributions. Instead of perhaps the 50% in taxes and social contributions that constituted the cost for a standard employee back then, I paid substantially less—maybe around 25%. Much more net money remained with me, and by the end of university, I had saved enough money to buy my first three-room apartment in Nitra in cash. I still have the apartment today, and it forms a substantial part of

my assets, as its price from the time of purchase (2002) until today (2025) has increased more than six-fold.

While working at Asset, I experienced one thing that showed me how to correctly treat your employees and how to turn a seemingly unsolvable situation to the benefit of the whole team. We were working on a project to create a product for bank customers where they could save securities in a portfolio while also allowing them to invest any excess money not currently allocated in securities into term deposits with a better interest rate than the standard. I believe it was around an election period when none of the bank employees dared to sign off on Asset's delivery of such a project because everyone was waiting to see how the elections would turn out. At the bank on the customer side, a young person, probably only a bit older than me, communicated with us. Their official reason for not accepting the project was a lack of time for testing. Naive as I was, knowing nothing of macro-political contexts, I arranged a lunch with that young official from the bank, offering to help with the testing—which should have helped the project be officially accepted. During lunch, the man explained how things really were. When Julo found out I had been to lunch with him, there was such a fuss that I couldn't believe it. I don't remember the exact details, but Julo then took me to lunch with the owner of Asset, Mr. Chrenko. Chrenko was/is among the top wealthiest Slovaks according to Forbes. Based on what happened next, Julo clearly received an order from Chrenko that the project had to be handed over at any cost. I don't know exactly what happened or didn't happen in the background, but I was shocked that an insignificant student, poking at something like a naive idiot, could cause such an earthquake. Julo had a heavy head full of the project for the following weeks. In the end, after some complications, the project was successfully handed over. Something must have happened in the background that didn't reach me—I can't explain it any other way. However, it's possible that without my naive attempt to solve the problem, the whole avalanche of events that was triggered wouldn't have happened. I took away the lesson that even the most insignificant person on a project can work miracles. Since then, I don't underestimate any member of my team, because those who seemingly hold the shorter end of the stick may ultimately be the ones who decide the most important things. Often those who are seemingly less important on a project actually have their "head" invested in the success of the project, in the sense that they control elements of reality related to the project's success much more strongly.

I spent my second university summer staying at the dorm in Horský Park, which belonged to the University of Economics—the same place I lived during the school year. I had a new colleague at work, Ľudmila, who was also a graduate of the University of Economics. She was quite clever, but what surprised me most about her were certain crossovers into areas where I likely wouldn't have wandered on my own. She was a bit "out there," leaning toward darker gothic music; she liked to dress in black, but had no problem putting on a bright blue wig and coming to work like that. Ľudmila pointed me toward the work of a certain František Bardon, who liked to be called a white mage and wrote a few books that were supposed to be something like a practical guide on how to become a real mage. Bardon was allegedly imprisoned first by the Nazis in Germany and later by the Communists in Slovakia. Out of curiosity, I read some of his books. Some things described there were quite inspiring—descriptions of how certain things work. When I tried doing some of the exercises he recommended—for example, trying to focus on guarding one's thoughts and thinking of nothing—I quickly found that such experiments were more harmful than beneficial. After a few attempts to think of nothing, I began to notice it was harder to focus on work—and that was a red line I wasn't willing to cross. Among other things he recommended was, for example, creating an

amulet—having a favorite object that was to be placed in an inaccessible spot at night, like high on a wardrobe. And one was supposed to force themselves to get up every night and touch that object. The energy expended on getting up in the middle of the night was supposed to accumulate, and the object was thus to become a sort of positive amulet for that person, charged with positive energy. I never tried it, but from the description, it seemed quite likely that a person could indeed create an object charged with positive energy in this way. At the very least, they could think so, and that might be enough for the object to have such properties. I completely soured on Bardon when I found a confession on some internet forum from a person who followed his instructions and admitted he had failed to achieve absolutely anything from white magic. I began to consider practicing his exercises a waste of time. Recently I saw a comparison—a map of the world as seen by people in antiquity—the Mediterranean Sea in the center and around it something that distantly resembled countries as we know them today—versus a modern map of the world. It was like a small child trying to draw from memory what they saw on a real map. That is exactly how Bardon's insights into how things work seemed to me compared to modern science. The magic of modern society is science, which gradually refines and perfects the map of knowledge we have. However, it was an inspiring experiment to read how a person just under a hundred years ago saw the functioning of nature.

12 Summer in the US

The summer of 2000 was not spent at work as was my tradition; instead, Katka and I arranged a summer work stay in America through the Work & Travel program. We worked together as part of the cleaning crew at the Noah’s Ark water park in Wisconsin Dells—a tourist town not far from Madison, the capital of Wisconsin.

Experiencing America from the perspective of a seasonal worker in a park was a lifelong experience. Before I actually visited America, I thought I would move there one day and fully develop my career there, because that's where the best conditions were. After that summer, however, I knew that staying in Europe would be much more comfortable for me. I didn't like even basic things—like how the streets were organized. It was all too wide and open for my taste. No city centers with narrow, cozy streets like in Europe. I didn't feel good there. Katka didn't add much to my peace of mind either; she was away from her family for an extended period for the first time in her life and was taking it very hard. Right at the start of our stay, after an argument about whether we should just turn on our heels and go home immediately, she disappeared for a while. I was flying all over Wisconsin Dells on my bike like a madman, imagining what her parents would say when I told them she had simply vanished in the middle of America. It was a massive stress situation. For a moment, I seriously thought someone had kidnapped her or something. Eventually, I found her contentedly swinging on a swing set near the house where we had been assigned housing.

On that day, my emotional karma hit its strongest mark yet. I truly believed for a while that something terrible had happened. Something similar happened to Katka later, after we had broken up and she was working as an au pair in London. For a moment, she was searching through London in the same state of stress for the children who had been entrusted to her.



On duty at Noah's Ark Water Park in Wisconsin Dells



A day off with Katka in Wisconsin

13 First Contact with the Idea of Visible Money – The Work of Neale Donald Walsch

Somewhere around the turn of the millennium, I read a series of books by the American writer Neale Donald Walsch—Conversations with God, Books 1-3. These books are an exceptional piece of work; the author examines practically every area of human life. I consider some of the essentially ontological descriptions of how the mechanisms between man and God function to be the greatest and most sophisticated work in this field I have ever read. The man is a religious genius. Right at the beginning of the first book, the basic ontological principles are analyzed—principles I knew from my own reflections, but had never seen gathered and clearly formulated anywhere else.

A pure-blooded atheist will probably not fully appreciate his work because the language it is written in does not operate with material terms; instead, it often uses concepts like being—to which it attributes human qualities, such as the idea that being wanted to know itself, etc. But for me, as I read it, everything clicked perfectly. Right in the introduction, for instance, he discusses something as simple as it is beneficial: how to pray correctly. A proper prayer consists of a person inwardly thanking God for things that have already happened. By expressing gratitude for something that has already occurred, one actually realizes the meaning of life. This is because it acknowledges what exists in the form it happened—it confirms that what took place was good. And that is the right music for both God's and human ears.

If someone utters a condition in prayer—for example, give us this day our daily bread—they are actually saying that a situation could arise where, for some reason, we do not receive that bread. It is as if your own child reminded you every day that they need to eat. That shouldn't need to be said explicitly—it is obvious to every responsible parent. Overall, the Our Father prayer seems more like something created by people who were trying to grasp the relationship with God through their own human lens. There are several debatable things in it—starting with the mere fact that God is certainly not exclusively in the heavens.

The second book of the trilogy also deals with a better social system. It will probably be best to quote a piece from the book:

What are You suggesting? This is not a suggestion, it is a dare. I dare you to throw out all your money, all your papers and coins and individual national currencies, and start over. Develop an international monetary system that is wide open, totally visible, immediately traceable, completely accountable. Establish a Worldwide Compensation System by which people would be given Credits for services rendered and products produced, and Debits for services used and products consumed. Everything would be on the system of Credits and Debits. Returns on investments, inheritances, winnings of wagers, salaries and wages, tips and gratuities, everything. And nothing could be purchased without Credits. There would be no other negotiable currency. And everyone's records would be open to everyone else. It has been said, show me a man's bank account, and I'll show you the man. This system comes close to that scenario. People would, or at least could, know a great deal more about you than they know now. But not only would you know more about each other; you would know more about everything. More about what corporations are paying and spending—and what their cost is on an item, as well as their price. (Can you imagine what corporations would do if they had to put two figures on every price tag—the price and their cost? Would that bring prices down, or what! Would that increase competition, and boost fair trade? You can't even

imagine the consequences of such a thing.) Under the new Worldwide Compensation System, WCS, the transfer of Debits and Credits would be immediate and totally visible. That is, anybody and everybody could inspect the account of any other person or organization at any time. Nothing would be kept secret, nothing would be "private." The WCS would deduct 10 percent of all earnings each year from the incomes of those voluntarily requesting such a deduction. There would be no income tax, no forms to file, no deductions to figure, no "escape hatch" to construct or obfuscation to manufacture! Since all records would be open, everyone in the society would be able to observe who was choosing to offer the 10 percent for the general good of all, and who was not. This voluntary deduction would go toward support of all the programs and services of the government, as voted on by the people. The whole system would be all very simple, all very visible. The world would never agree to such a thing. Of course not. And do you know why? Because such a system would make it impossible for anyone to do anything they didn't want someone else to know about. Yet why would you want to do something like that anyway? I'll tell you why. Because currently you live within an interactive social system based on "taking advantage," "getting the edge," "making the most," and "the survival of the so-called fittest." When the chief aim and goal of your society (as it is in all truly enlightened societies) is the survival of all; the benefit, equally, of all; the providing of a good life for all, then your need for secrecy and quiet dealings and under the table maneuverings and money which can be hidden will disappear. Do you realize how much good old-fashioned corruption, to say nothing of lesser unfairnesses and inequities, would be eliminated through the implementation of such a system? The secret here, the watchword here, is visibility. Wow. What a concept. What an idea. Absolute visibility in the conduct of our monetary affairs. I keep trying to find a reason why that would be "wrong," why that would not the "okay," but I can't find one. Of course you can't, because you've got nothing to hide. But can you imagine what the people of money and power in the world would do, and how they would scream, if they thought that every move, every purchase, every sale, every dealing, every corporate action and pricing choice and wage negotiation, every decision whatsoever could be reviewed by anyone simply looking at the bottom line? I tell you this: nothing breeds fairness faster than visibility. Visibility is simply another word for truth. Know the truth, and the truth shall set you free. Governments, corporations, people of power know that, which is why they will never allow the truth—the plain and simple truth—to be the basis of any political, social, or economic system they would devise. In enlightened societies there are no secrets. Everyone knows what everyone else has, what everyone else earns, what everyone else pays in wages and taxes and benefits, what every other corporation charges and buys and sells and for how much and for what profit and everything. EVERYTHING. Do you know why this is possible only in enlightened societies? Because no one in enlightened societies is willing to get anything, or have anything, at someone else's expense. That is a radical way to live. It seems radical in primitive societies, yes. In enlightened societies is seems obviously appropriate. I am intrigued by this concept of "visibility." Could it extend beyond monetary affairs? Might it be a watchword for our personal relationships as well? One would hope so. And yet it isn't. As a rule, no. Not yet on your planet. Most people still have too much to hide. Why? What's that about? In personal relationships (and in all relationships, really) it's about loss. It's about being afraid of what one might lose or fail to gain. Yet the best personal relationships, and certainly the best romantic ones, are relationships in which everyone knows everything; in which visibility is not only the watchword, but the only word; in which there simply are no secrets. In these relationships nothing is withheld, nothing is shaded or colored or hidden or disguised. Nothing is left out or unspoken. There is no guesswork, there is no game playing; no one is "doing a dance," "running a number," or

“shining you on.” But if everyone knew everything we were thinking— Hold it. This isn’t about having no mental privacy, no safe space in which to move through your personal process. That’s not what I’m talking about here. This is about simply being open and honest in your dealing with another. This is about simply telling the truth when you speak, and about withholding no truth when you know it should be spoken. This is about never again lying, or shading, or verbally or mentally manipulating, or twisting your truth into the hundred and one other contortions which typify the largest number of human communications. This is about coming clean, telling it like it is, giving it to them straight. This is about ensuring that all individuals have all the data and know everything they need to know on a subject. This is about fairness and openness and, well… visibility. Yet this does not mean that every single thought, every private fear, every darkest memory, every fleeting judgment, opinion, or reaction must be placed on the table for discussion and examination. That is not visibility, that is insanity, and it will make you crazy. We are talking here about simple, direct, straightforward, open, honest, complete communication. Yet even at that, it is a striking concept, and a little-used one. You can say that again. Yet even at that, it is a striking concept, and a little-used one. You should have been in vaudeville. Are you kidding? I am. But seriously, this is a magnificent idea. Imagine, an entire society built around the Principle of Visibility. Are You sure it would work? I’ll tell you something. Half the world’s ills would go away tomorrow. Half the world’s worries, half the world’s conflicts, half the world’s anger, half the world’s frustration… Oh, there would be anger and frustration at first, make no mistake about that. When it was finally discovered just how much the average person is being played like a fiddle, used like a disposable commodity, manipulated, lied to, and downright cheated, there would be plenty of frustration and anger. But “visibility” would clean most of that up within 60 days; make it go away. Let me invite you again—just think about it. Do you think you could live a life like this? No more secrets? Absolute visibility? If not, why not? What are you keeping from others that you don’t want them to know? What are you saying to someone that isn’t true? What are you not saying to someone that is? Has lying by omission or commission brought your world where you really want it to be? Has manipulation (of the marketplace, of a particular situation, or simply of a person) through silence and secrecy really benefited us? Is “privacy” really what makes our governmental, corporate, and individual lives work? What would happen if everybody could see everything? Now there is an irony here. Don’t you see that this is the one thing you fear about your first meeting with God? Don’t you get that what you’ve been afraid of is that the gig is up, the game is over, the tap dance is finished, the shadow boxing is done, and the long, long trail of deceits, big and small, has come to —quite literally—a dead end?

When I first read this passage, I immediately realized that such changes in society are worthy of investing my life to. I also realized the resistance the idea would face. And I also knew that thanks to IT, I possessed the key to start implementinag it. Reading Walsch's books has forever changed my life. Shortly thereafter, the first project extremely close to public finances and their management – the project of the State Treasury of the Slovak Republic – was launched.

14 Working for QBSW – The State Treasury Project

After returning from America, I spent some time trying to arrange an internship in the USA.

Tibor had managed to secure one that year at an IT firm in Miami. Katka and I returned to Slovakia in early September, and by mid-September, I flew to Miami to join Tibor with the goal of finding a similar internship. After some haggling with an immigration officer because my visa was expiring in a month, I finally made it in. I didn't succeed in getting the internship, but it would have been in vain anyway; I later learned it wasn't possible to chain Work & Travel visas with an Internship visa. I didn't mind much, as my stay in America had already made it clear that it wasn't the right place for me.

Upon returning to Slovakia, I went back to work at Asset—but this time on a new project called Dealing. It was a component of the banking information system that the bank's dealers used to trade on the stock exchanges. It was closely related to the Securities project, but more focused on interbank trades between dealers. On this project, I met several peers who were studying at FEI. Once again, I saw firsthand that combining such a relatively difficult school with work could be quite complicated. Some of them eventually flunked out of FEI and ended up at the University of Economics. It didn't take long before I received a job offer from these new colleagues. A manager at Asset had left to work for the Ministry of Finance to prepare the groundwork for a State Treasury tender that the ministry planned to announce in the near future. That employee—I'll call him Michal Suchota—later became relatively well-known in Slovakia, appearing in several high-profile corruption cases. Suchota was a remarkable character—only about four or five years older than me, but at Asset, he had the reputation of a ruthless manager who always got his way. People working under him were always on edge the moment he entered the room. Julo once told me something to the effect that they used him as a powerful, effective weapon for problems that were hard to solve.

Despite it being clear from the start that the whole new company smelled of corruption, following what happened in Slovakia in the 90s—when entrepreneurs' cars were being blown up and the president's son was kidnapped—this seemed like an innocent skirmish compared to killing people, a skirmish that necessarily sparked wherever large sums of money were being distributed. Nowadays, when such things are perceived much more sensitively and the moral standard is set much higher, I would behave differently. However, to reach my current perception of things, I had to go through a certain process of development. Today, it is clear to me that moral integrity is something of invaluable worth. But I believe that the decisions of a twenty-year-old, relatively inexperienced student—who daily hears about how the entire society is corrupt, how privatization is happening at a breakneck pace, and how everyone in the rat race is thinking primarily of themselves—cannot be unequivocally condemned. After all, it was during this period that the idea for the transparent money project was born. Working on the State Treasury was, in a way, close to my plans for societal reform.

The realization that the way QBSW operated wasn't entirely above board hit me fully on September 11, 2001. A report reached QBSW through certain channels that we would most likely be handling the State Treasury contract. A few minutes later, we watched the Twin Towers fall on television. I took it as a sign from the universe: if I continued on this path, the collapse of the entire universe would follow. It was then that the internal decision to gradually back out of QBSW finally began to grow within me.

Before leaving QBSW, I managed to complete a project under Suchota on which I based my diploma thesis. The thesis concerned the creation of an information system for a company providing operational car leasing services. Suchota secured the project, but QBSW built it, and I was the liaison between the QBSW developers and the customer. The customer likely never found out that

the project was actually developed by a firm called QBSW. They only knew me and our database administrator, who installed the system for them. I contributed a lion's share to winning the contract myself—one afternoon, I presented a beautiful diagram to the director of the leasing company showing how our system would communicate with its surroundings. It was a masterpiece, and I felt it contributed significantly to us getting the job. The entire system was built at QBSW in just over six months; the price was barely enough to cover the developers' costs, but the contract was of key importance for QBSW because it allowed developer teams to form and the internal framework to be fine-tuned on a real project before the State Treasury. I whipped up the diploma thesis in a few days—it was enough to take a few flowcharts and screenshots, describe them, and it was done.

15 A Conversation with Hilda

The following conversation took place between me and the co-owner of Med-art during a pig slaughter organized by my father. I remember it only in broad strokes; some sentences might have been phrased differently or not spoken at all, yet I include it here in this form because it may be inspiring for someone.

"And what did you study?" I asked while rinsing intestines. "Psychology," she replied. "I find psychology very interesting," I continued. "It crosses into the most important questions of existence itself. You see, the human psyche is inextricably linked to perception as such. Have you ever wondered about the mechanism by which an entity that is everything-that-is can give rise to something that is less than everything? Something that is, in a certain way, separated from the rest?"

Hilda raised an eyebrow in disbelief. She probably didn't expect to be debating such things while preparing for a pig slaughter. However, that only encouraged me.

"Imagine you are everything that is. Nothing exists except you. There is no area outside of you that you could reference. How can such an entity entertain itself? The fact that I attribute a desire for entertainment to *Being*—much like a human has such a need—is not accidental. The Bible says in several places that man was created in the image of God. It would be more accurate, then, to say that man has similar needs to *Being* itself. So, how can something that is everything entertain itself? Logically, it must divide itself into smaller parts and, as if for a moment, forget what it truly is. And gradually, during this game of hide-and-seek, it overcomes things that seem unknown and foreign—but only because a part of *Being* forgot what kind of whole it previously formed. This rediscovery comes with a relief, the feeling of which gives everything meaning."

"I believe that the study of a science like psychology should, properly, be much more intertwined with something like ontology—the science of being. They should be studied together, precisely because conscious units of being have similar properties and needs at all levels. By studying human psychology, much can be deduced about existence as a whole. In my opinion, it is a mistake to try to study the outside world and then use the laws we find there to explain our inner selves. That will never work. Human consciousness should be taken as the foundation. The fact that nature outside of us seemingly behaves the same way under the same conditions is more or less a coincidence—not an iron principle based on which we should determine what will happen under all circumstances."

"Take what happened relatively recently—the fall of the Twin Towers in New York. All the conspiracy theorists in the world exploded: a clear conspiracy, a pre-mined building that someone blew up. For such a conspiracy to work, one would have to manage a complexity of gigantic proportions. How do you mine an entire building unobserved? How do you ensure that none of the dozens of people who would have to arrange it ever lets a hint slip? It is simply statistically impossible. I'll tell you what was different about the Twin Towers compared to an ordinary building. At that moment, billions of people were watching them via television, waiting to see if such a thing might happen. And this massive expectation—perhaps the greatest cumulative expectation in human history—could, in my view, easily have caused what happened to happen. Even though I have no proof for my theory, such an exotic explanation seems more probable to me than the theory of intentional demolition."

16 Med-art – Civil Service and the Published Article

After finishing university, I had to choose between mandatory military service or its alternative—so-called "civil service." My father arranged a spot for me at Med-art. Initially, it was meant to be a "fake" placement—I would officially be at Med-art but actually spend my time on my own projects. Everything changed, however, after a conversation with one of the owners, Ján Holec. When I complained to him about my current complications at QBSW, he decided mid-conversation that I would have to complete my service in person. This caught me off guard, but ultimately it was a welcome exit from QBSW and the rush and stress of the projects I was handling there. Subconsciously, I had wanted to back out of QBSW anyway.

At Med-art, they had me create a new website for the company, which had been severely neglected. In two weeks, I whipped something up that looked quite professional (which, given the existing state, wasn't hard to achieve). It included a catalog of medicines Med-art sold to pharmacies, along with their current prices. The prices were semi-automatically transferred from the internal information system to MySQL tables that powered the web, so they were always relatively fresh. The new website was a hit with management and earned me the owner's trust. The person who was not happy to see me succeed, however, was the head of IT. He saw me as competition and was clearly afraid I might replace him.

Every three months, Med-art published its own internal magazine, *Medium*. I wrote several articles for it—about virtual reality, how to safely use internet banking, and similar educational topics. During that time, however, I was preparing an article whose publication shook my life so much that it pushed my path in a completely different direction for many years.

A while before that, I had an article published in a weekly for intellectuals called *Domino fórum*, titled "Information Technologies: Finally a Path to a New Society?" In it, I essentially outlined a vision of society as I had read it in Walsch's work, adding my own views and things I knew about the State Treasury and other current topics. A reaction to my article was published in that same issue—the author was Matej Šuster, and he naturally dismissed the whole idea quite superficially. Some of his objections were easily addressable with a little deeper thought. I decided to write a rebuttal to his reaction and publish it on the *sme.sk* portal.

The day after the article was published, I sat at my computer at Med-art, responding to the comments people had written. I lost my grip in my responses—I insulted some of the commenters unnecessarily because they dared to doubt my "brilliant" plan to save the world. When I read my replies to those comments a few days later, I wanted to sink into the ground with shame. My comments had the strong tone of a 24-year-old brat who had apparently succeeded in everything he touched and was unhealthily self-assured in his plans. I felt that my dreams of changing the world were ruined forever by those comments. In my eyes, showing anyone those reactions was enough for them to realize I was a fool rather than a brilliant reformer bringing a change that would finally work and permanently alter human behavior. Even years later, I find it hard to read those comments, though in reality, it was only a relatively small outburst that cannot be compared to what some people write in comments today. But back then, I didn't see it that way.

I had completely played myself out of the game. To make matters worse, I had bragged about the article to the head of IT at Med-art, who seized the opportunity and likely described my "social

revolution" colorfully to Mr. Holec. Some of my reactions questioned capitalism as such, and I had included remarks like "Go to your doctor and have a medicine prescribed; you'll see how perfect capitalism is"—which, of course, the owner of a pharmaceutical distribution company could not appreciate.

From one day to the next, I was reassigned from the IT department to the warehouse, where instead of building websites, I picked medicines for orders.

My immense frustration at failing myself—the feeling that I had colossally destroyed my entire future with one article and a few comments—combined with details like being demoted to menial labor, caused me to see everything in ultra-black colors from one day to the next. It got to the point where I saw no reason to go on living, and it didn't take much for it to end badly. Essentially, I strongly wanted to die on the spot. I rejected what I considered a completely botched reality so intensely that I managed to consciously faint. I focused my will so hard on my primary signaling system that I managed to switch myself off.

I believe that the roots of my later problems with multiple sclerosis lie somewhere here. I likely managed to flip a switch in my body that caused it to start attacking itself. Multiple sclerosis is an autoimmune disease where the body's immune cells attack other body cells, thinking they are dealing with an infection. I collapsed in the parking lot in front of Tesco. An ambulance came for me, and I regained consciousness briefly inside. I fully came to only in a hospital bed in the psychiatric ward. When the admitting doctor saw me, he concluded that I must have taken some drugs, which my mother contested, saying it was impossible. The final diagnosis was schizophrenia. I managed to shake my own health so much that for the next nine years, any major psychological strain would land me in the Nitra hospital following schizophrenic attacks.

The attacks manifested as an increased sensitivity to any psychological stimuli. In such a state, for instance, I would burst into tears during a sad scene in a movie, even though that had never happened to me before. Once, the fact that my father doubted me slightly troubled me so much that I experienced a crucifixion in the first person within my own mind during a psychosis.

16 The Crucifixion

My father sits across from me at the kitchen table. The light refracts off the edge of a teacup, and the room is filled with a midday siesta stillness so deep I can hear my own breath. He is emptying my wallet slowly, almost ceremonially—slip by slip, card by card. He lays them out in neat piles, as if sorting grains of rice before cooking.

"What is this for?" he asks, a shadow crossing his brow. His words are the triggers for a storm within me. A massive, blunt pain pierces my left wrist. A wrist driven through by a thick Roman nail. His distrust in something as trivial as the fact that there must be a reason I carry that card is, in my psychosis, escalated to such a degree that I experience a crucifixion in the first person.

"That’s a gym card; they won’t let me in without it." My father nods his head in understanding. A wave of immense relief washes over me because he understood—that I’m not just some strange person carrying useless clutter in his wallet—and the pain in my left wrist vanishes. Just as the sensation of pain was magnified, the relief is equally intense.

Immediately, the next question comes: "And what do you have this for?" The massive, blunt pain in my left wrist returns with the distinct sound of a hammer striking the driven nail a second time.

God the Father, why does he ask me such an obvious thing? Why does he simply not trust me? After the explanation comes a relief similar to the first answer. And it becomes clear to me that I have just experienced the cycle of existence in its full entirety—first, suffering in the form of uncertainty, doubting oneself to the very core. Then, clarification and immense relief. A relief that justifies and heals even a physical pain as gargantuan as the crucifixion of a man.

Heavenly Father, I thank You that it ended this way! Tears well up in my eyes.

Bože Otče, Syn Ťa volá, nech ožije aj hora! Veď aj kameň môže, ba priam musí toto cítiť, bytie svojím bytím sýtiť!

(Free translation to English: God the Father, the Son calls to Thee, let even the mountain come to life! For even a stone can—nay, must—feel this, feeding existence with its own being!)

I had never thought about how people were actually crucified. It surprised me that I felt the nails in my wrists and not in my palms, as is commonly depicted. Later, I asked both my grandmother and a priest where Jesus was actually nailed. Both told me it was the wrists and not the palms, because the palms would not have held the full weight of the body.

17 Prague

After recovering somewhat from my unfortunate comments on the article, I never returned to Med-art. A difficult period followed where I searched for a job that felt right. I first tried a company in Nitra that built banking systems, but their entire setup was in C. After years of working in higher-level programming languages—where a programmer doesn't have to worry about memory allocation and deallocation—it felt incredibly cumbersome. My next attempt was at a firm supplying Treasury systems to various banks. That didn't suit me either; it was too far removed from actual programming, more of a consulting role where you had to be deeply oriented in the specific system the company provided.

On the third try, however, I struck gold. In the meantime, Tibor had managed to secure a very well-paid contract job in Prague. By then, I had heard of several former classmates who had successfully established themselves in Prague. I started monitoring job offers on Czech job portals, and eventually, the right one appeared. Accenture was looking for an Oracle specialist for a project at Česká spořitelna—an internet banking project. The interview went perfectly, though I could tell the Slovak manager who selected me wasn't entirely certain of my technical skills; there was no actual skills test, and he hired me simply because I made a good impression.

After the first day of work, I knew I was finally in a job where I’d feel like a fish in water. It was pure database PL/SQL development over the bank’s database for the internet banking project. The system was being modernized, adding GSM banking and a host of other functionalities. My lead was a very sharp colleague, a year or two older than me—Jirko. Jirko was so brilliant that I occasionally felt he was leagues ahead of me. This put me in a comfortable intellectual "slipstream"; if anything was unclear, I just had to ask him, and the problem was solved.

I felt very good in Prague. I found a small apartment near work, and after a while, Katka moved in with me. We were doing very well—plenty of money, mostly eating out in restaurants, no worries. The only thing we had to do once a week was shop and clean to keep the apartment comfortable. Katka found occasional work at a language school teaching German. She didn't earn much, but we didn't need it. Despite how well we were doing, things began to grate between us. I found myself unable to reconcile with certain ways she viewed the world. "Cabin fever" likely set in, and some of her personality traits began to bother me intensely. It ended with us breaking up, and she went to London to work as an au pair.

After a period of calm, my schizophrenia spoke up again. It was a strange time—November 2004, I believe. I don’t recall exactly what happened, but I became hypersensitive to all psychological stimuli again. It was a Friday, I think, and I finished the week by paying a Prague taxi driver several thousand Czech korunas to drive me home to Nitra—about 420 kilometers. I simply didn’t have the strength to struggle with a bus. I ended up in the hospital again. It seems to me it was the same day that a massive windstorm hit the High Tatras. Something ominous was hanging in the air, and it completely shook me. It wasn't a "storm" in the literal sense of the Slovak national anthem, but when I saw the devastation the windstorm left behind, my first thought was that after such a disaster, the Slovaks might finally truly "come alive," as the anthem says.

When I returned to Prague a few weeks later, calm once more, the manager at Accenture offered me contract terms for the next six months that left me staring. I received a six-month contract for the equivalent of 60 EUR per hour. Over the following half-year, I essentially doubled my net worth thanks to that contract. It was the best-paid period of my life. Unfortunately, it lasted a very short time; the manager started a family back in Slovakia, and after the contract ended, Česká spořitelna offered me a standard full-time employment contract. Work-wise, things deteriorated—I was quite bored on the project, and by the end of the contract, I was partially burnt out from that boredom, losing my mind slightly while searching for ways to kill time. When the bank wanted me to switch to a classic employment relationship for what was, compared to my previous contract, a small amount of money, I decided to try my luck elsewhere.

18 Vacation in India

In September 2006, I went on a two-week holiday to India. The country's poverty shocked me. Seeing such a vast number of people living in such destitution, it struck me that India possesses enormous potential. If every one of those outstretched, begging hands started doing something meaningful, miracles would happen. What they could be doing was screaming from every neglected, half-ruined street, building, or temple.

The state of India reminded me of Germany after World War II, which I had seen in various historical documentaries. If someone were to stand up and implement something like a Marshall Plan in India, it would have an even greater effect than it did in post-war Europe.



Next to Taj Mahal

Upon returning from vacation, I felt something was wrong with my health—walking felt suspiciously difficult and heavy—so I went to see a neurologist. I ended up in the hospital, where they performed a lumbar puncture to collect cerebrospinal fluid due to suspected multiple sclerosis. However, when I told the neurologist I had recently been on vacation in India, he automatically concluded that I had likely caught some exotic disease there and transferred me to the infectious diseases ward.

When the results of the spinal fluid analysis came back from Bratislava to the hospital in Nitra, no neurologist saw them because I was already lying in the infectious diseases department. It took five years for those results to be seen—by my local neurologist, who took one look and

announced: "But you have multiple sclerosis."

Because of the administrative mess between the neurology and infectious disease departments, I lost five years of treatment. It is highly probable that if treatment had begun immediately, as it should have, I would not have ended up in a wheelchair. However, I am also partially to blame for my condition; I clearly felt several times that I wasn't okay, but, reassured by the previous examinations, I let it be.

19 Ireland

After returning from vacation, I had an interview with a Czech man named Jan Navrátil, who was a project manager for a company developing an information system for universities in Ireland. The idea of changing my environment by changing countries seemed like a welcome shift.

However, I didn't last even a full six months in Ireland. I had no acquaintances there, and everything was so expensive that I couldn't even afford to eat in restaurants. I was paying 700 EUR just to rent a single room in a three-room apartment—roughly a third of my salary. Professionally, I didn't quite find my footing on the project as expected either. Jan Navrátil lived up to his name (*Navrátil* means "returned" in Czech/Slovak) and managed to "return" me to Slovakia very quickly.

20 Sony and the car crash

While still working in Ireland, I arranged an interview for a potential job at Sony Slovakia. I started working there sometime during May 2007. Every day, I commuted to Trnava, where the Sony plant was located, in my own car, picking up other people from Nitra who contributed to the gas money.

The head of the IT department was a Hungarian man whom I heard about daily during those morning commutes. He was evidently quite incompetent and compensated for his handicap by bullying his subordinates. He didn't have direct authority over me; I was in a section deeper within the department, separated from him by several sensible people who behaved properly. However, every morning I drove a colleague who was his direct subordinate, and he would vividly describe everything happening there.

One Friday in August 2007, several negative factors converged, resulting in a sudden, sharp mental break. In the morning, I again listened to the ultra-stressed colleague complaining about the boss; at work, they assigned me tasks I wasn't comfortable with; the feeling of failure from the botched mission in Ireland weighed on me—it all culminated in me deciding that this simply made no sense anymore. At work, I spent more time in the restroom than at the computer, negatively psyching myself up that I had to change something fundamentally.

After arriving back in Nitra, I got into my car and headed for the road I knew best in my life: the road to my grandmother's. During the drive, I buckled my seatbelt because I remembered my father, who emphasized this every time I got in a car. I had no desire to deal with a policeman about

a fine if they happened to stop me and I wasn't wearing a belt. My father's constant lecturing probably saved my life.

Just past Cabaj, there was a stretch where the road curved to the left, while straight ahead stood a tree. When I saw it, I was momentarily glad I had found what I was looking for. All I had to do was not take the turn, and it would be over. The driver in the car behind me stopped immediately after the crash and ran to help. The first thing he heard from me was something to the effect of: "Can't a person even kill themselves in peace anymore?" Fortunately, he didn't quite understand what I was mumbling. From his perspective, it looked like I had simply experienced microsleep and missed the turn.

When my mother and uncle arrived, I told them it was a suicide attempt. My mother took it as another manifestation of schizophrenia, and I ended up back in the hospital in Nitra, in the psychiatric ward.

21 Return to Prague

After returning from the hospital, I didn't go back to Sony. Around that time, I met a guy named Martin. He had a company in Slovakia that sold web-related services. I liked him; he was intelligent and fun to be around. When I heard what he was doing, it occurred to me that we could replicate the same model in Prague for the Czech market.

We founded an s.r.o. together, and I moved back to Prague. I rented an apartment under the company's name and tried to sell custom web development. I quickly realized that trying to sell what had become commonplace services was no walk in the park. It was already an era where it made more sense to provide platforms where anyone could build a site for a few korunas. We, however, were building sites separately, firm by firm, and by then, it was no longer a viable business plan.

We managed to keep the company's head above water economically, but it was no gold mine. Essentially, we were saved from the red only because I hooked up a former classmate with my old Prague contacts; he was a talented database developer, and they needed him for a project at Česká pojišťovna. Later, we managed to find partners in the Czech Republic who used Martin’s product—a CMS system built on .NET—and we performed custom modifications for various clients of that Czech firm.

However, my time in Prague was once again cut short by illness. I had to report back to the hospital in Nitra to be put back together. The sheer front of my failures was too much for me; I had no sense of purpose, no meaningful partnership with a real future, and it all took a toll on my mental state. This time, the standard hospital stay didn't help. I had to undergo a three-month stay in the psychiatric facility in Zálužie near Nitra. Once they managed to get me somewhat stable there, I began looking for work again. I let the business venture fade away, leaving it entirely to Martin.

22 Infostat and the project for Eurostat

At the beginning of the summer of 2009, I started working in a permanent employment position for the first time in Slovakia—as a database programmer at Infostat. Infostat was a semi-state organization affiliated with the Statistical Office of the Slovak Republic. Initially, I worked on a project regarding consolidated statistical indicators. Gradually, however, I was moved to a project commissioned by Eurostat (or perhaps the European Commission itself) to its partner organizations via a grant. The goal was for Eurostat to streamline how national statistical offices function. They had devised a statistical data format—SDMX (Statistical Data and Metadata eXchange)—and had various companies across the EU develop tools that were supposed to communicate using this format.

The task of our project was to see if existing SDMX artifacts could be "bent" so that they could also be used to collect microdata—for example, capturing data from statistical forms. Infostat received the grant because they had previously built a survey system for micro-forms used to collect data directly from respondents (businesses or individuals). When I was reassigned to the project, the leads were somewhat desperate; no one had figured out how to link the SDMX standard with interactive forms.

Shortly after, our first business trip to Luxembourg followed. The entire team participated, hoping to finally crack the problem. After discussions at Eurostat, it was clear they wouldn't be much help in solving the puzzle. When we returned, a colleague who had been on the trip did something simple: based on one of the SDMX XSD artifacts, she created a file that primitively described a form. She divided the entire form into a table, with individual fields in its cells. When I saw this, it occurred to me that a simple system could be built on top of it—one that would generate an electronic form from such a description and enable data collection.

It was, in essence, a very primitive solution for microdata collection using SDMX. It was an impractical use of SDMX—it wasn't designed for that—and it "limped on both legs." But if they wanted us to use a screwdriver to drive a nail, we obliged. I whipped up the system relatively quickly, and no one could claim the task wasn't fulfilled. When I later presented it to others at an SDMX conference (I believe in Gothenburg), they just laughed—saying they were curious how we'd solved it, but that I shouldn't expect a Nobel Prize for it.

Thanks to the project lead’s strong "political" connections at Eurostat, the project secured a follow-up phase. In this continuation, I became the project lead. I connected my form system online to the SDMX infrastructure using the software packages developed for SDMX. I even managed to arrange it so that Martin and other people close to me could officially help on the project for a fee. With Martin's help, I rebuilt the form system into a more modern architecture and completed the SDMX integration. The result was a universal form system with a direct link to the SDMX infrastructure.

The pay at Infostat was miserable, but being able to involve external friends compensated for that somewhat. Martin later returned the favor by employing me. Having the power to decide where project funds flowed gave me a taste of the temptations that come with such a position. I fared only average in that regard, but looking back, it provided a valuable lesson: one must be extremely vigilant about self-control in such situations because it is easy to slip. I only realized some of these things now, more than 13 years later.

The most valuable lesson that emerged is that social reform cannot depend on the morality or immorality of a single individual. It must be designed to function effectively even with people of a relatively weaker moral profile. Even if the central figure of a social transformation were a paragon of morality and justice, they could disappear from one day to the next. The transition must be able to continue with the same quality—even with people much more susceptible to the world's various temptations.

23 The long way home from Luxembourg

The final closing meeting for the project in Luxembourg was an extraordinary adventure, though one fueled by stress. Because I underestimated the time needed for departure and because the Infostat driver took a wrong turn at the airport, I missed my flight. Panicked, I paid 500 EUR out of my own pocket for a replacement flight. The strain was so great that I likely slipped into a mild psychosis; once again, I began to over-perceive everything around me.

In the departure lounge, while waiting for my transfer to Amsterdam, I observed the people around me. There was a group of Black people and, nearby, a white guy with a shaved head. I don't know how objectively I saw it then, but racism seemed to pour out of his gestures. Their presence clearly troubled him. I tried to imagine his perspective. I believe that white people who aren't used to diversity might have a built-in biological resistance to "dramatic difference." But that is why humans have a brain—to control those primitive impulses and not act on the "primary signaling system." If we all just acted on our rawest feelings, civilization would collapse in a week.

To challenge his discomfort, I did something provocative: I took a drink from my bottle of iced tea and then immediately offered it to the Black man sitting next to me. He politely declined, but he smiled as if he understood exactly why I had done it. The skinhead looked like he was about to explode. Amused by his disorientation, I eventually boarded the plane.

During a two-hour layover at Schiphol Airport in Amsterdam, I sat in a pizzeria. A woman who looked like a flight attendant kept sending clear signals of interest toward me, but I remained distant. I felt as though this was a game she played often at airports, and I wasn't in the state of mind to participate.

By Monday in Luxembourg, my sensitivity was at an all-time high. At the final presentation, I demonstrated the complete survey system—a universal tool connected to SDMX infrastructure that allowed for immediate data exposure after collection. I found myself trying to "merge" with the consciousness of every person I spoke to that day. Looking back, my behavior must have seemed quite strange.

The trip back was even more chaotic. We missed our connection to Vienna in Amsterdam, forcing me to stay overnight in a hotel near Schiphol. I slept only three hours. By the time I landed at Schwechat (Vienna) the next morning, I was completely "wired." Instead of heading to Bratislava, I took a train into the center of Vienna just because it felt like a good idea. I had a nice lunch and then, having no patience for buses or trains, called a taxi to take me all the way to Bratislava to the Infostat building, where my father met me.

Back in Nitra, my family quickly recognized the signs. I was taken to the hospital. This was

the last schizophrenic attack I ever had. From that September in 2012 until today, the problem has never returned.

After the project ended, Infostat failed to secure further grants—likely because I lacked the "political connections" my predecessor had. Despite the result being technically superior to the first phase, I couldn't "sell" it effectively to Eurostat. Since there was no other work for me, Infostat let me go shortly after, though fortunately with severance pay.

24 Work for a Company Offering Forex Robots

After I finished at Infostat, I got an offer from Martin to help him with work on an information system for one of his clients. It was a project through which so-called forex robots were being sold. The robots supposedly traded short-term arbitrage differences that arose in the forex markets. Forex is an exchange where currency pairs are traded. In other words, Martin's client claimed he had developed algorithms that could make money by executing trades in currency pairs on forex exchanges.

On closer inspection, the company's model resembled a pyramid scheme in some respects—especially after I saw how elaborately the multi-level marketing was set up.

When I told Tibor about how it worked, he condemned the project immediately.

The business lasted a relatively short time; it was shut down by some Czech state authorities. What suited me was that I had work I could do from home. At that time I already had advanced multiple sclerosis—I couldn't just show up anywhere and ask for a job, because I could only work fully from home, which back then still wasn't as normal as it became after COVID. So I was simply glad to have something and kept my head down, hoping it would end reasonably. Sometime during 2016 Martin and I fell out over a few things, and I ended up without work.

25 Contribution Toward Buying a Car

It was a period when it was becoming clear that I would probably end up in a wheelchair. While sorting out my disability card (ZŤP), I learned that it was possible to apply for a fairly large subsidy toward a car for commuting to work—provided the person actually had a job. But there was a condition: apart from the property you live in, you weren't allowed to have assets exceeding €30,000. I didn't meet that requirement. However, nobody checked it in any way.

When I was deciding whether to apply for the subsidy or not, I didn't have any stable job at the time, and it looked like if things continued like this, my assets would drop below that threshold simply through decline. I also considered that a disability pension would certainly not be enough to pay for placement in some kind of full-time care facility, which I would likely need in the future once my parents could no longer take care of me. When I weighed it all up, it seemed more sensible to apply for the subsidy.

I got hired at a classmate's company and received the contribution. In the end, my condition worsened so rapidly that a hand-controlled car was practically useless to me. I simply couldn't get into it by myself. It even turned out to be a purely negative step—one that my father almost paid for with his health. Not being used to an automatic transmission, he once parked the car incorrectly; it moved and knocked him down. Luckily, without consequences. When I saw this, I decided it was better to send the money I had received as a contribution from the Office of Labour, Social Affairs and Family back, and in September 2023 I duly returned it.

The period from 2016 to 2019 was a time when I didn't have the energy to work anywhere; I had to learn how to live with my enormous handicap. As for money, I needed very little to live on thanks to the fact that we started living together with my parents in the house in Cabaj, which we bought jointly. Essentially, my disability pension was enough to cover my costs, along with income from renting out my apartment.

26 Work for Corporations

Over the course of 2019, I more or less recovered from my new health situation—multiple sclerosis completely destroyed my legs, and since 2017 I've been in a wheelchair. We started living in the countryside—in a calm environment, in a beautiful bungalow. The house also has a nine-are garden, which my parents began taking exemplary care of.

Sometime in 2019 I started working systematically on Visible Money. From what Tibor had told me, I knew what technologies he used in his company. I decided to use the same technology stack as he did, so that we could potentially complement each other later if needed. The only thing that was different was the database—there I used Oracle, of course, which I had 20 years of experience with. For the backend I used the Python FastAPI framework, which was new at the time, but it looked promising. On the frontends I used Vue.js. The first version contained only user registration.

During 2020 I started looking around for a job. In March 2021 I had an interview for an Italian corporation that globally delivered credit registers for multiple countries. They had a

development branch in Slovakia. The interview went well, and from April 2021 I finally had a job again. And not just any job—senior developer market rates as a contractor. With my living costs basically covered by my disability pension, that meant relatively high monthly savings.

I knew exactly how to use the money—someone could help me with Visible Money. I managed to find several candidates on a Vue developers' forum who could and knew how to help. Among them was an Indian guy who shocked me: he didn't do the assignment I gave him, but he did something else instead, claiming it was better than what I had asked for. When I thought about it, I had to admit he was right. The winner was obvious.

Abhishek (that was his name) was a noticeable asset from the very beginning. He helped me understand and solve some technical problems I had with the project. The project's development was set up so that everything ran in a Linux virtual machine with everything necessary preinstalled. A virtual machine is like a separate computer inside a computer—except the computer and its behavior are emulated. Anyone can easily copy such a VM and immediately start working without any additional installations.

Given my relatively strong funding, Abhishek brought in two more Indians, so in total there were actually three of them working on it. One full-time, and two who had other jobs alongside. Frontend development moved forward relatively quickly. Alongside my job, I was able to keep working on the database and backend.

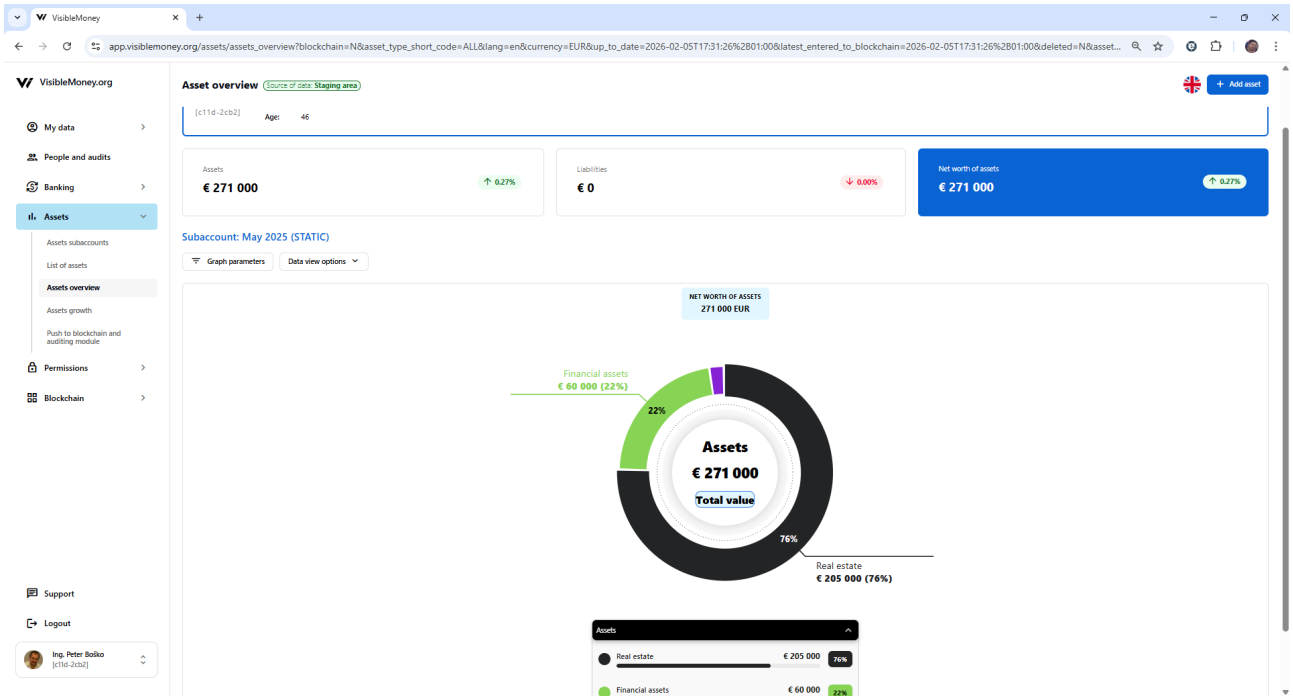
At work I learned a lot—these Italians had certain things worked out like nowhere else I'd worked before. Specifically, for code quality assurance they had developed something called the Test Tool. It was an application for automated testing of the delivered software. It made it possible, before a test, to load into the database the data the test needed from files, which the tool could generate according to certain predefined rules.

So the first step of such an automated test run was loading that data; the next step could be executing the tested functionality; and at the end, after the main part of the test finished, the application looked into the database. The application had a SELECT statement available that it would run against the database and compare the result to the expected state. If everything was correct, the test was marked as successful; if not, it was necessary to investigate where the problem was.

Because the application made it possible to run whole suites of tests automatically, it was a major aid to the company in ensuring code quality. Before the newest version of the application was deployed to a customer, thousands of tests would run like this automatically the weekend before. On Friday evening the automation was started, and on Monday morning they would check what had failed. If all the tests passed, it was almost guaranteed that everything worked as it should.

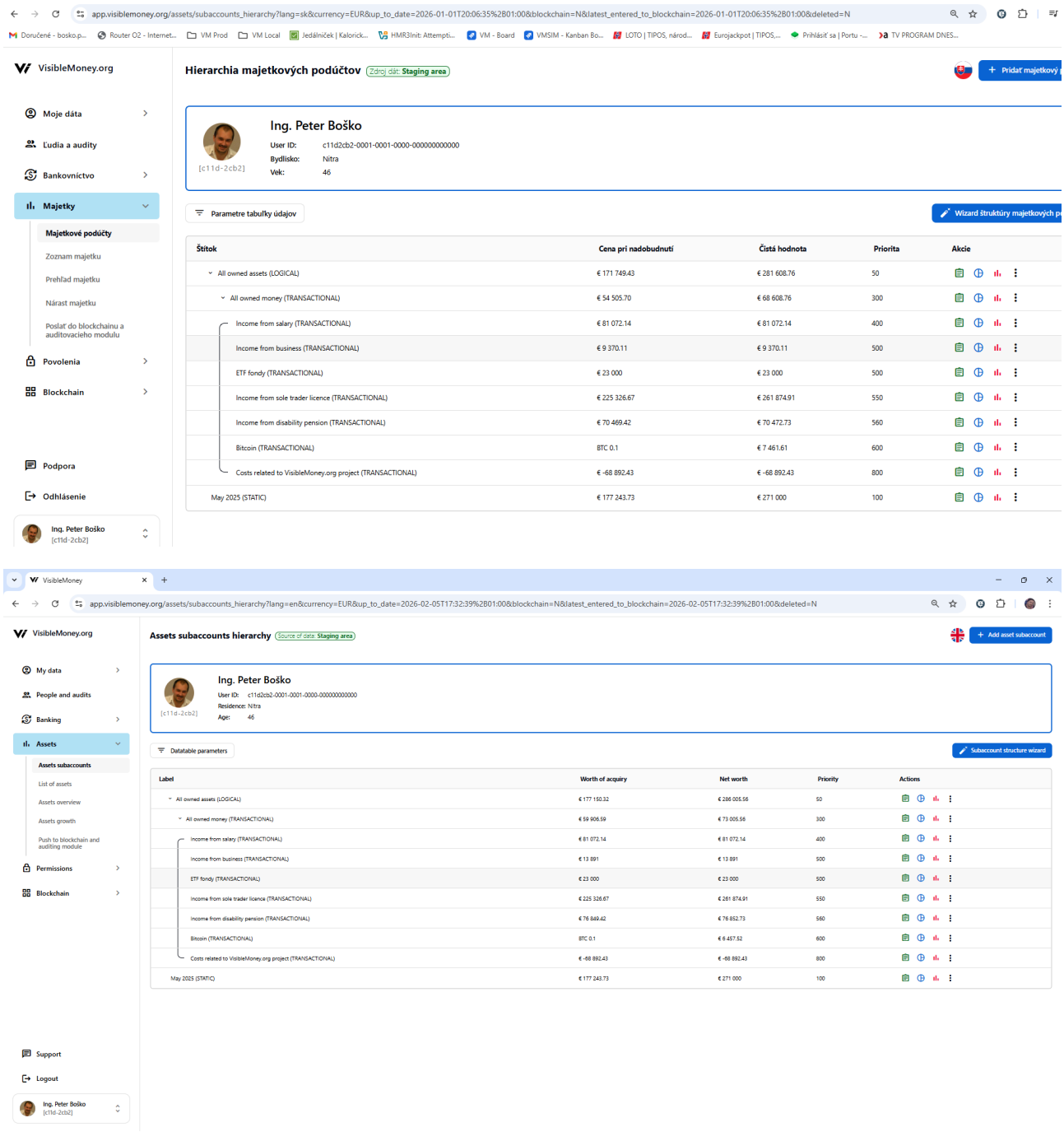
27 An overview of the VisibleMoney project as it stands today

The project is about increasing the transparency of asset ownership and financial flows in society. In its current form, it allows users to create an asset declaration—either as a static declaration, which is simply a listing of a person's assets at a specific point in time. The application is available online at https://visiblemoney.org with a single click-through, or directly at https://app.visiblemoney.org/?lang=en

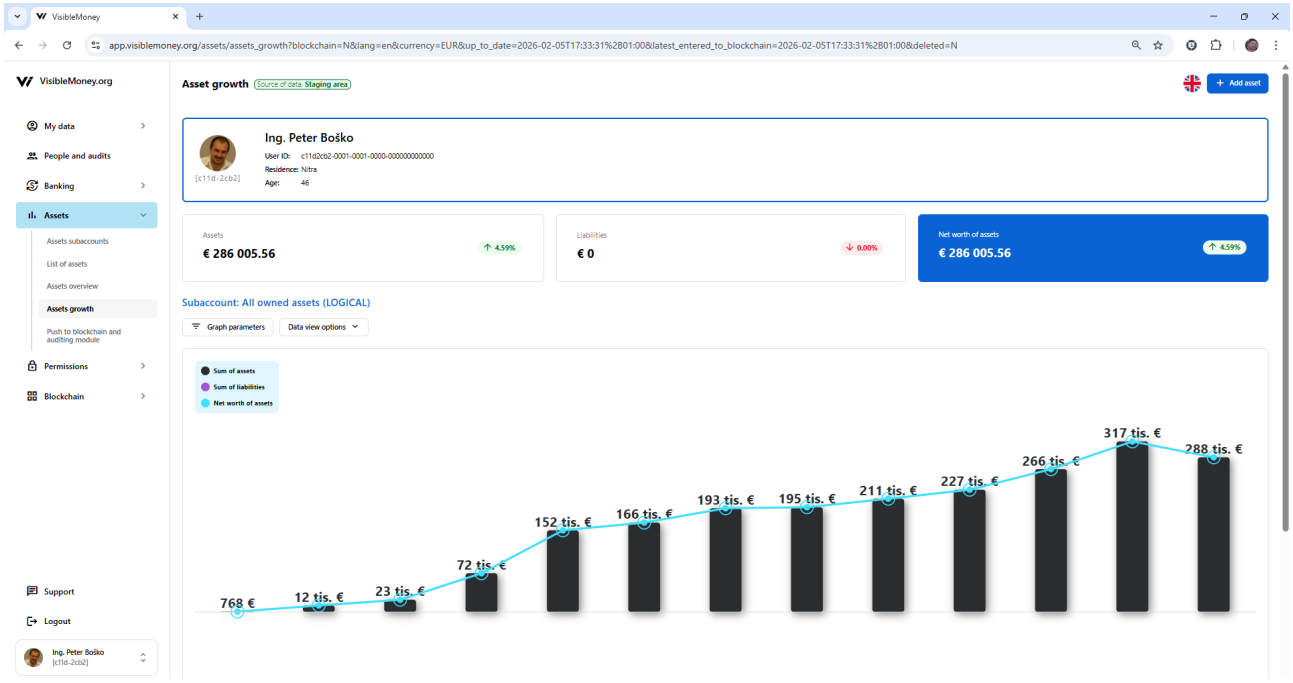


My static asset declaration in the project as of May 2025

Alternatively, the project also makes it possible to create an in-depth asset declaration that spans a longer period of time. From it, one can see information such as how a person earned money through real estate transactions or other types of assets. This makes it possible to clearly and in detail trace how the person's wealth developed to its current level.



The structure of my asset sub-accounts in the application within the in-depth asset declaration.



The growth of my assets in the application over time—from 1998 to 2025.

An equally important part of the project's functionality is so-called auditing. Auditing allows other project members to view a user's asset data. Who is allowed to view the data can be governed by the level of transparency the user chooses within the project—ranging from no transparency, through transparency on request, transparency via a third party (a so-called public auditor), all the way to full transparency.

Transparency on request means that once someone requests access to a user's data, the user must explicitly approve the request—only then are the data made available.

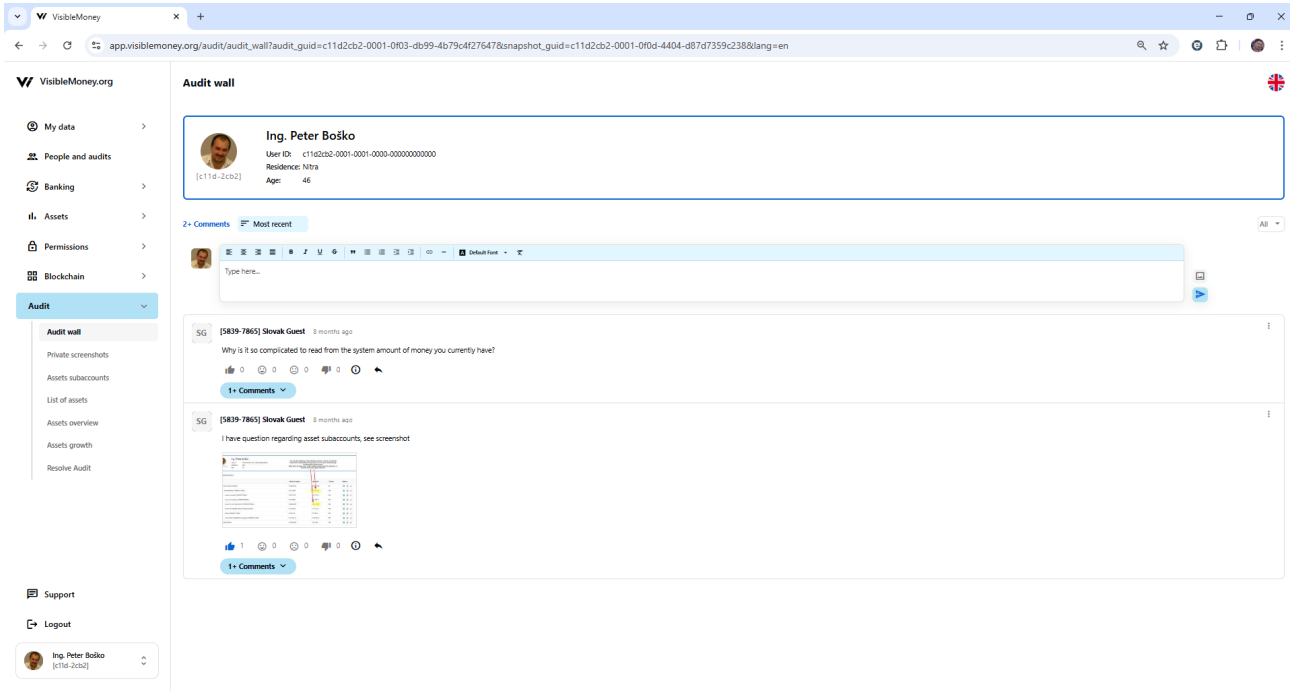
Transparency via a public auditor means that when an audit is requested, the request (including its description) lands with a designated third party who is tasked with responding to such inquiries. Their role is to review the supporting materials, conduct the audit of the data, and then write the outcome to the person who requested the audit.

Full transparency means that any verified user of the application has the right to perform an audit of the user's data.

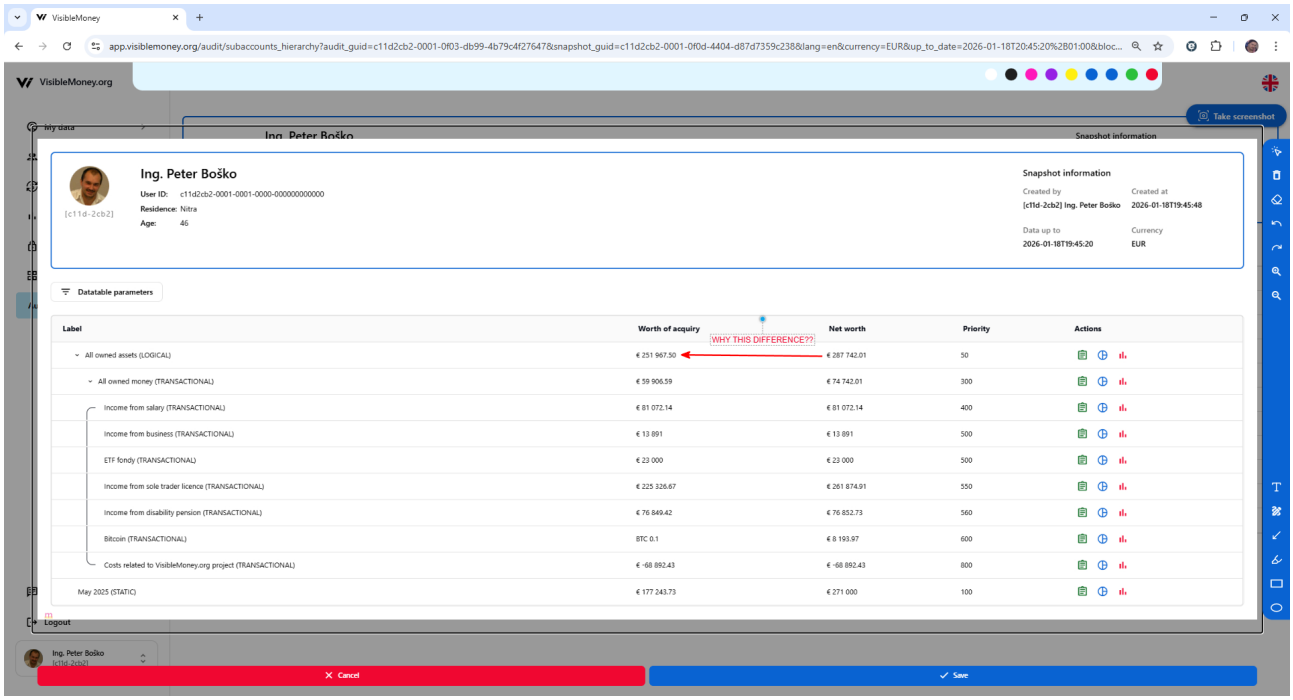
Another element that can limit who gets to see the data is a setting that restricts the right to perform audits only to users who have been verified via an identity document—i.e., an ID card, passport, or other proof of identity. This makes it possible to ensure that only a user acting under their real name can audit someone else.

The part of the application where auditing is performed includes built-in functionality for a so-called audit board. This is essentially an online noticeboard where any users who have access to the auditing feature can post inputs and observations.

Within the auditing module, the application supports taking a snapshot of the current screen and adding annotations to it—for example, writing comments or highlighting specific information. Such annotated snapshots can then be posted to the user's audit board.



Audit wall in the application



The auditing module in the application, allowing users to comment on individual data entries.

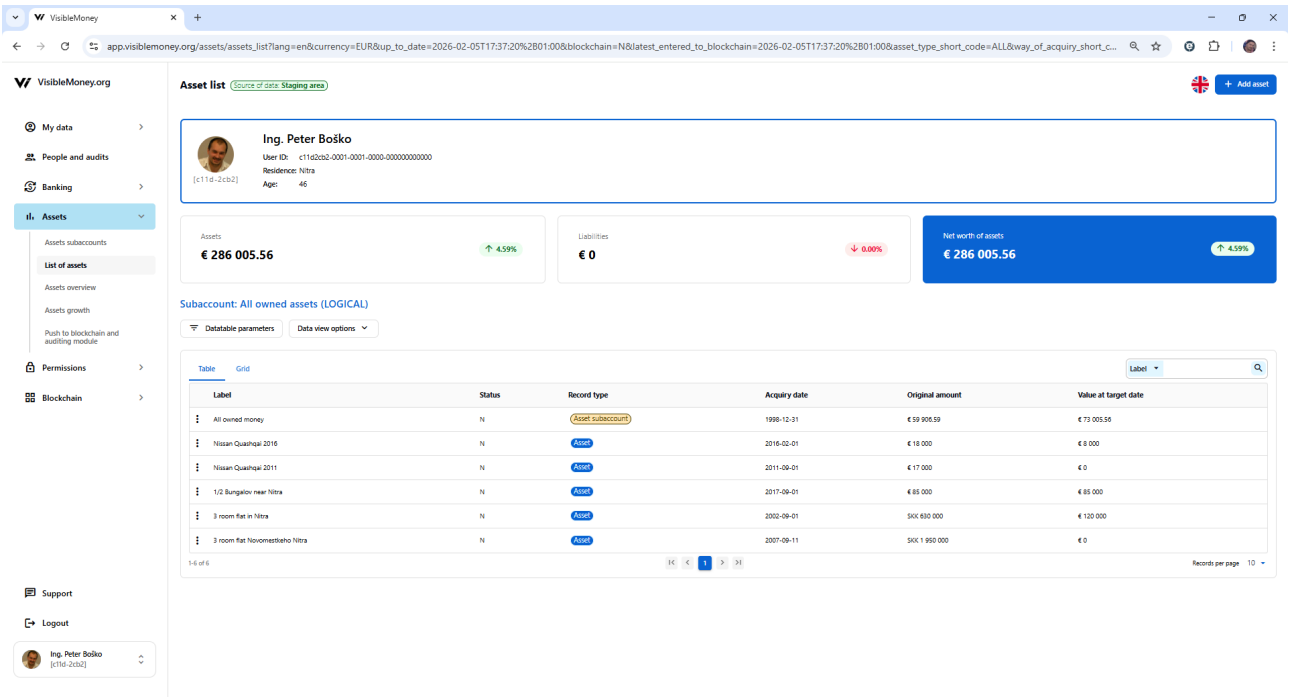
28 The project's blockchain functionality

From the very beginning, the project has been built on technologies—and with a level of security—so that it could potentially serve as the central clearing system of society described by Walsch in his book.

The role of blockchain in the system is to provide a guarantee of data authenticity and a guarantee that nothing can happen such as data simply being deleted or altered at the database level. Blockchain as a technology is a database in which, once something is recorded, it remains there forever—like being carved in stone. It is technically impossible to retroactively change something in a blockchain without breaking the integrity of the data. If such a change were to occur in a blockchain database, it would be detected immediately during the first verification.

All important data in the system therefore enter the blockchain subsystem shortly after they are created. In the blockchain subsystem, each record is converted into its textual form (a JSON representation of the data). Then, the hash value of this textual representation is written into the blockchain. Due to the need to guarantee the ability to delete data in compliance with GDPR, the blockchain does not store full textual data values, but only their SHA-256 hashes. If a user says they want to leave the project and we must irreversibly delete their data, we can do so. We do not need to touch the blockchain part—because the blockchain contains only hashes of values, not the values themselves. And without the original value from which they were computed (which we delete), those hashes are worthless.

Regarding the way data are recorded in the system, it is also important to note that any update is handled in the blockchain-related part by creating a new version of the given object in the database, together with a timestamp indicating when it happened. For example, if someone on 1 January 2025 records in the blockchain that they bought a car for EUR 50,000, and half a year later changes the purchase price to EUR 80,000, an auditor may potentially see both values. If the audit is performed against a snapshot created as of 1 January 2025, the auditor will see EUR 50,000; if it is performed against a snapshot as of 1 June 2025, they will see EUR 80,000. When entering data, one must keep in mind that once something enters the blockchain, it stays there forever.



List of assets screen

29 Security hardening of the project against any misuse before it becomes the core of society

If the project proves itself in a way that makes it reasonable for the entire functioning of society to move onto it, then the entire approach to the project will have to be reviewed by the world's top experts in computer security—from the way the project is developed, through the way Back Office staff for example view the data in the system, all the way to how developers use an SQL client on the live database when investigating issues.

A rule must apply that every view of data is, at the system level, logged in a way that cannot be disabled—whether it is data auditing through the application's functionality, data viewing by Back Office users, or an SQL command executed in an SQL client against the live database. For every data view, the data owner must have the ability to find out about it through the application.

Methodological procedures—for example, how to debug errors in the application—will have to include steps such as anonymizing data downloaded from production for the purpose of fixing bugs. Together with the team I am working on developing an application that will allow exporting a given user's data from one database and then importing it, for example, into a test environment in order to simulate the state in production. Such a tool must have very strongly developed tools for anonymizing the downloaded data. The work of transferring data to a test environment will probably have to be performed by a special team that will have clearly defined methodological procedures for how something like this is to be done.

At the moment I am not enough of an expert in computer security to be able to pull out of my sleeve, off the top of my head, how everything must be secured. That is exactly why I am writing that such a security review of the project must be done by specialists. The proposed measures must be commented on by other specialists and iterated until everyone agrees that the project's security will be sufficient even for a project of such importance.

Underestimating such a step can lead to a catastrophe of biblical proportions. That is why it is necessary to insist unconditionally on consensus regarding the level of security, and under no circumstances underestimate anything. The security of the project should be monitored and evaluated continuously, so that it incorporates all current knowledge in line with the latest state of computer science and human understanding.

Logs of data views in the system should be checked regularly and the legitimacy of the incentives that led to viewing the data should be verified. Probably, before any view takes place, some bureaucratic process will have to be carried out that gives the access its legitimacy.

Building such procedures and sets of rules for working with live data in the project in a truly bulletproof way certainly will not be easy. But I have no doubt that if the right people take hold of it, miracles will happen. If a single individual was able to invent and implement something like Bitcoin, then for the best specialists this task will be a piece of cake compared to a decentralized cryptocurrency.

As for the security of blockchain technology after the possible arrival of quantum computers

—when quantum computers might potentially be able to compute what some data would have to look like in order to produce a certain hash—I think this problem will be easily solvable by using multiple hashes over the desired data. Instead of one hash, for example three would be stored: for instance, for the value “Peter,” the first hash would be computed from the string “Peter,” the second hash from the string “Peter1,” and the third hash from the string “Peter2.” A quantum computer might be able to find how to alter an input so that the first hash is the same as for the string “Peter,” but it would no longer find how to alter the string so that the hash value is the same as for “Peter” and at the same time for “Peter1,” because such a combination probably does not even exist. It can probably be calculated exactly how many hashes are needed to reliably “exhaust reality” so that suitable hash combinations become impossible, because they simply do not exist.

30 Presidential elections

At the beginning of 2023, I decided to take advantage of the window of opportunity that was opening up: in February 2024 Slovakia would hold presidential elections, and in June 2024 elections to the European Parliament. I had no chance of finishing the project in time for the parliamentary elections in autumn 2023—also because those elections were unexpected, early elections.

I hoped I would be able to convince some honest presidential candidates to publish information about their assets through the application. At work, some projects were shifting, and since the company was having difficulty finding additional work for me at that moment, I offered to take six months of unpaid leave so that I could finish VisibleMoney and prepare it for the presidential elections.

From a business perspective, the presidential elections turned out badly for me. I didn't manage to persuade anyone to register in the system and publish their asset information. For a while I was in contact with someone who seemed to be an assistant to Ivan Korčok, but in the end it fizzled out. In retrospect, that may have been for the best, because at the time the application's design was unattractive and the functionality was still lacking—in practice, it only supported static asset declarations: listing a person's assets as of a certain point in time.

After months of my break from work, the time came for me to return to work for the Italians. But it turned out that changes had happened in the projects and they had no work for me, despite what had been agreed. So I had to start looking for a job elsewhere. After about half a year of searching, I managed to get hired at another international corporation to work on a banking system—again as a senior Oracle programmer/database specialist.

In contrast, the project itself made a huge positive leap forward. I managed to find a skilled graphic designer who made the system more user-friendly and human. At last, it looked the way it should. I also implemented functional changes that enabled more thorough asset tracking and the ability to create not only a static asset declaration but also an in-depth one—one that could show, for example, how a person earned money on a real estate deal involving property they no longer own. The ability to record cryptocurrency trades was added as well, along with tracking the development and repayment of, for example, a mortgage over time. By May 2025, the application was finally at a stage where I truly didn't have to be embarrassed by it.

As for marketing activities, I started "spamming" people about the project's existence and mission—for example, Members of the European Parliament. The European Parliament has over 700 members. Out of the 700 emails I sent, around six MEPs clicked the link in the email. Two MEP assistants even replied: one of them belonged to someone I later read had pro-Russian leanings—and I didn't want anything to do with that person. The other was a Czech MEP who wished me a lot of success with the project, but when I invited him to create an asset declaration in the system, the communication faded away.

31 Political ambitions

I began to realize that the project had no chance of growing unless I led by example and showed others what honest politics should really look like—grounded in plain common sense, with full transparency, and, last but not least, with a global outlook.

So I decided that, for the time being, I would at least informally establish a political party built on those three pillars.

The first pillar — common sense

The first pillar is set out in a document that describes how the new party will approach individual social issues that are currently in the spotlight. In some cases, I have been thinking about what is written there my entire life. I tried to put into those theses all the wisdom I have ever absorbed throughout my life. I do not think it is possible to approach the issues in question more reasonably than the way they are described in that document.

I also take into account that there are matters which an ordinary person simply has no chance of resolving correctly without a supporting apparatus. I therefore propose establishing a planet-wide council that would be responsible for ethical questions of human coexistence that are, at first glance, difficult to solve. The statements of such a council should have binding authority for all governments around the world. If such a council once reaches agreement on something, it will be a far more competent assessment—backed by the full weight and resources available to it—and it will also be impartial and objective, untouched by any populism.

One issue I, for example, would bring to such a council is whether—and under what conditions—it is or is not appropriate for people of a different sexual orientation to be allowed to adopt a child.

No politician can reasonably decide something like that off the cuff, from behind a desk. Developing a methodology for when, and under what circumstances, same-sex couples should be allowed or not allowed to adopt a child requires an intensive study of a large number of cases where the adoption turned out well, and where it turned out badly. Only after mapping a significant number of such successful and unsuccessful cases will it be possible to develop a methodology for how to proceed and under what conditions. Such a process may include psychological and sexological assessments of prospective parents, and perhaps also various lengthy procedures that may not be pleasant for applicants. But if the couple’s interest in founding an almost fully-fledged family is sincere and serious, they will not have a problem going through the process.

The fact that some politician arbitrarily decides that someone has no right to a полноценто* family solely because of sexual orientation is a sign of primitive oversimplification and populism, which has no place in a modern society.

Another example of a non-traditional approach is the approach to migrants and migration. I believe that being lucky enough to be born into a developed part of the world is not only linked to rights but also to responsibilities. One of those responsibilities is to extend a helping hand from one’s comfortable situation to another human being, if it is needed.

Problems associated with migrants—such as poor integration into society—would be easy to address thanks to VisibleMoney. A migrant in a new country is in the position of a guest and must

play by the rules of their new home. Otherwise, the host country reserves the right to refuse them. And part of those rules could be, for example, a requirement that migrants be subject to the strictest level of financial transparency within VisibleMoney. This would mean that all of such a person's economic transactions would be under the scrutiny of their surroundings. The moment they bought, say, an air rifle to shoot sparrows, people around them would start shouting and they would have to explain themselves. Migrants managed in this way would become the best migrants in the world.

Other reasons in favor of migration, such as population decline, are commonly known. But I do not intend to lean on those arguments, because I believe the planet—especially after science solves human immortality—will face the opposite problem to population decline. If people do not die from disease or even old age, the planet will have to deal with overpopulation, not a shortage of people.

The second pillar of the political party — strong transparency

The second pillar—strong transparency—will rely heavily on the VisibleMoney project. Every member of the new party will be required to create an in-depth asset declaration in the project, and it will have to be validated either by the public at large or at least by the politician's immediate circle of trusted people.

I believe that if the project proves itself, it would be appropriate to consider legislation that would require publicly active politicians to keep their asset information in the project up to date. Moreover, politicians should remain enrolled in the project for life—meaning even after leaving politics—so that any suspicious asset flows can still be seen, even if they occur only after a person has left office.

The long-term goal of the project is for everyone—not only politicians—to be involved, because only in that case will its effects be fully realized. However, at least initially, something like that will not be met with understanding by many people. The positive effects of the project will most likely need to be demonstrated first. The obvious first choice for such a test are politicians and people paid from public funds, because demonstrable incorruptibility is most important in their case.

It is clear that from the start the project will suffer from many flaws and shortcomings, but that is precisely why I hope my team will be there—to fix any shortcomings that arise and to move the project in the desired direction.

The third pillar — global scope

After trade and economic life have globalized across the planet, it is time for politics to globalize as well. It is a disgrace that, at a time when humanity has managed to digitize knowledge through the creation of artificial intelligence, we still do not have a formal political representation of the planet as a whole. The United Nations has practically no real political powers, and politicians in individual countries can do whatever they want thanks to this toothlessness. The fact that in the 21st century things like wars between nations or groups of people still exist is shameful.

A modern political force striving to unify humanity should operate on principles similar to

those of global companies—for example, McDonald's. Just as McDonald's develops products at a headquarters that are then sold all over the world, a global political party should have a central headquarters where the best possible "political products" are developed. Every current problem that needs a solution would be taken on by the headquarters of such a global party, which would prepare the best possible solution—guided by common sense, strictly anti-populist, and fact-based.

Because local politicians of this party in each country would be bound, in their policymaking, by the positions of the headquarters, the temptation toward populism and unwanted improvisation would be reduced. If a problem exists anywhere in the world, a team of the best specialists in the given field should sit down to determine how it should be solved. Such a team should always arrive at the most reasonable possible solution—and that solution should be binding for local politicians. This would eliminate redundant "reinventing of the wheel": at the local level, politicians would simply adopt guidance from the headquarters on how things should be addressed. And those solutions would be created by the best minds on the planet in the given domain—without undesirable populism and always in line with common sense.

Later, once sufficiently robust structures of local party branches have been established, the development of a unified position will shift from the central headquarters to an internal party council made up of the party's top figures in the individual local branches—something like a brain within the planet's brain.

In my view, this way of organizing the world is what is meant by the "New World Order." In conspiracy theories, the New World Order is portrayed as a kind of dark dictatorship whose goal is to enslave humanity. In reality, I believe the exact opposite is true. The New World Order is, in fact, a new mode of how humanity functions economically, socially, and politically—a mode in which the key to fair and just coexistence is a social system built on the foundations of liberal democracy and expanded by near-complete transparency of financial and asset flows. I believe such a reorganization is necessary so that humanity can continue to develop and grow relatively safely even in the age of today's technologies.

32 Pieces from personal BLOG

Where is the love?

A response to the one who was to the likeness and image created

As Consciousness was browsing the Internet, a clear Voice could be heard: “Where is the love? Father, oh father, please help us, give us some guidance from above. People keep asking me: Where is the love? “

Well, the good news is here. Consciousness is present in its purest form on Earth and is ready to enlighten every ear.

Politics, economy, religion, and even the way man thinks of himself, possibly. All of these things are going to change rapidly.

The dawn of a new era is coming. An era in which man no longer measures the values financially, because the real ones, such as family, love and faith, are becoming more essentially.

An era with the possibility to stay young and live forever… a life of trust and harmony. The sick are healed and all mysteries of life are revealed.

No more questions like : „What happened to the love and values of humanity? What happened to the love and fairness and equality?“

This has to stop forever, because mankind is much more live now than ever. This has to come soon to an end – humanity starts to fully comprehend.

So enjoy these turbulent times, my friend. Your children will be eagerly awaiting the story end

3 fundamental challenges of today's humanity and my answers to them

3 challenges of our time, which I decided to devote my energy to. From changing the rules of society, through eternal life, to progress in the ontology of being.

Challenge 1 – A minuscule change to the rules under which society operates with a dramatic impact on the efficiency of human coexistence – introduction of visible money

I work as a programmer. In programming, it is quite normal that after creating a particular functionality for the customer and everything working as expected, one rethinks the whole issue – this time, with all the extra experience compared to the situation before, and – circumstances allowing – codes the app once again, this time with a much better conceptual understanding of the issue. You already know what challenges you're up to when tackling the issue, what exceptions your system must be able to work with etc. This process is called refactoring. A society-wide refactoring, which had an impact on its functioning, was last implemented by Jesus Christ 2000 years ago. 2000 years have passed, but nobody realistically introduced a better and more comprehensive way for the human society to function.

The Christ's famous "Let the one among you who is without sin be the first to cast a stone." and „Everything you want people to do to you, do to them" was a huge step forward compared to Moses ten commandments, but the rules of society have developed more or less gravitationally since the times of Jesus of Nazareth.

What I'm trying to say is that maybe after 2000 years of experience, the time has come to step back and design the functioning of human society in a more efficient way. What human society of the third millennium should look like is aptly summarized in the book Conversations with God 2 by the American author Neale Donald Walsch. I read this book in the mid-1990s when wild Mečarism and the struggle for privatized property raved in Slovakia. The whole idea is basically quite simple. According to the author, money in the developed societies – that is, those where no one desires anything at the expense of others – is simply fully transparent and visible. In other words, anyone in society can run a check on anyone else and his/her financial standing, assets and flows – at any time. As a software engineer, I realized that this would be feasible by introducing a banking system containing such information, providing such information and serving as a central clearing house for the whole society. If you immediately think of a thousand reasons why the above can't be implemented, first have a look at https://visiblemoney.org and see my breakdown of the issue from every angle. Alternatively, use your e-mail and subscribe to the newsletter because it is an important indicator for me to see how I manage/fail to address the public.

In a nutshell, I think the transition of the whole society to a transparent financial system where money and possessions and their flows are fully visible is not only necessary to improve the functioning of mankind as a whole, but it has perhaps even become indispensable. This will in fact allow us to impose the controls on some neuralgic areas in society, which are critical to oversee, and classical capitalism does not address their protection. The most striking example is that visible money would make it much easier to control the actual activities of biological laboratories capable of developing a new deadly virus.

Challenge 2 – Progress in medicine, which will allow us to cure all diseases and even old age – and achieve eternal life

The greatest business opportunity of our time, in my opinion, is not the autonomous electric vehicles but something that addresses the needs of each person in a more personal and intimate way than what a cool material asset can do. Scientific progress in all sciences sheds light on the path that will sooner or later become a reality. What I mean is progress in medicine. But not only in the treatment of diseases. There is only a short step from the ability to cure all diseases and reverse the biological processes in the human body – that is, to stop the aging process – or even to directly reverse the human biological clock.

As a software engineer, I see an enormous potential for software technology in the solution of this problem, which concerns every single person. The problem of medicine is the feedback it receives. Your doctor will never tell you with a 100% certainty how your body actually reacts to a particular drug. And certainly not about the possible side effects if you take it 10 years in a row. The software models of the human body could solve this problem. A software model of the human body is in fact a system that can calculate how a particular body part reacts under certain external conditions. Such a virtualization of the human body has become the holy grail of medicine. With the ability to test how the body reacts to different chemicals or treatment, doctors will gain a tool providing them with a thorough insight into each and every cell of the human body.

Every person is keenly interested in own health, and any progress in this field will be rewarded with a huge business success. It is even possible that general artificial intelligence will be achieved by trying to simulate the chemistry and the processes in the human brain rather than building artificial neural networks.

To include the conclusions from this Challenge under the heading of this article, I think that if I managed to earn enough money in Challenge 1 to pay for a decades-long research into Challenge 2, the challenge would be implementable. I know that this opportunity will be exploited by hardworking entrepreneurs, however, if I approached the entire issue systematically and with the target in mind, the whole process could be shortened by years. This can mean the difference between life and death for people in my generation. Or, to correct myself, the difference between eternal life and death.

I think the whole idea is feasible within 20 years in the same way the human genome was analyzed. At the turn of the millennium, the estimated cost of reading the human genome was around a billion dollars. Twenty years later, genetic sequencing can be done commercially for 1000 euro. The process is indeed more difficult; however, it is doable with the technology that has already advanced over the period of said 20 years.

Challenge 3 – Progress in the ontology of being – a 100% proof that the outside world and people around us are as real as ourselves – solution to the problem of loneliness

This challenge is related to the very characteristics of life and existence, which in my view is the greatest curse but also the greatest blessing a person – and all beings in general – can benefit from. I am aware of the fact that only a few people will understand this paragraph. My peers are mostly preoccupied by caring about their surroundings that depend on them – I mean parenthood. If one has such a preoccupation, he/she is happy to call it a day in the evening, and any contemplations on the immortality of bugs will sure seem futile and unnecessary. However, the situation changes dramatically if we really manage to implement Challenge 2 and people get to live indefinitely long. The children grow up and leave, and it is even likely that because of the limited resources on this planet it will not be possible to have an unlimited number of children as is the case now. After overcoming the initial phase of life, people will have other children only in exceptional

circumstances. They will have more time for introspection and observation of their inner soul.

Since this section of the post can be very likely construed as extremely personal, perhaps it would be appropriate to introduce my personal context a little. I am 42 years old, and due to multiple sclerosis I'm confined to a wheelchair. It is likely that the disease has not made its last say yet. In such circumstances, I would have to be slightly mad to start a family. I'm trying to say that my personal situation is quite specific, and maybe I'm contemplating the issues that would never cross the mind of a normal person.

There are only a few things man can be absolutely certain about. One of them on this privileged list is René Descartes' famous „I think, therefore I am". If elementary logic applies in this case, the fact that man CAN think necessarily implies that they must be a real entity because they "generate" thinking. The vast majority of other things in life are miles away from the certainty man has of his own existence. Human perception and actual reality can be as far away from each other as the feelings of a man in Plato's proverbial cave who only sees the shadows. Man can only know so much about his own environment as his senses convey. For example, if we have a problem with our perception – e.g. we are colorblind, we'll never understand how the healthy see the world. Theoretically speaking, the outside world may not be real at all, and it is enough that it appears to be through our senses. In other words, one does not have any proof of his/her surroundings, the things around may not be real, and it is just fine to be continually deceived by our senses. I think the biggest qualitative leap a person can ever experience in the area of perception is the assurance – at the same qualitative level – that one actually exists: the assurance that what really matters in the outside world is as real as oneself. If I ever succeed in having such an assurance about the outside world, I'll happily sit down and cry for three days. It is most scary and excruciating that we have no certainty whatsoever about the existence of what we care about most.

At the beginning of this Challenge, I said that the lack of assurance about one's environment is the greatest curse but also the greatest blessing. It is a blessing because if scientific progress is made on this issue, we maybe reach a point where it will be possible, so to speak, to "steal" the identity of the mind. If you think of a billionaire, he would never eat a billion hamburgers and have the same kind of benefit from eating them as the collective benefit of a billion people each eating a single hamburger. If it ever becomes possible to "steal" the mind of another person and see that the person is as real as ourselves, maybe it will be possible to experience the cumulative benefits of the people whose minds we stole. Therefore, scientific progress in this area may be a double-edged sword.

Conclusion

I described the three Challenges, which I've decided to devote my energy to – my strength and will permitting. I've been pondering the first Challenge on the background since the mid-1990s. I took first concrete steps to introducing visible money about a year ago – by establishing a website about the idea and developing software that the system of visible money could run on. The second Challenge follows the potential success of the first. If I manage to pull off the first one financially, I'll invest the necessary resources in the development of software models of the human body.

The third Challenge has no light at the end of the tunnel just yet. It depends on scientific progress, which cannot be predicted, and it may be round the corner or millennia away. But people of the 18th century would have had a similar attitude to the functionality of today's mobile phones and the Internet.

How does karma work

In order to understand how certain things in life work, I believe it is essential to understand how karma works. It is not as if there were an old man sitting on a cloud in the sky, writing down in a notebook who did what good or bad to whom, and then, at certain moments, punishing people accordingly for their past deeds.

Rather, I think it works in such a way that—also in this boomerang-like mechanism—our first-person perception plays a substantially greater role. It is we ourselves, and our consciousness, that know very well when we have done something good or bad to someone. If our balance is negative, our subconscious will attract bad things into our life—and vice versa.

For example, if something negative happens in life—such as undergoing a termination of pregnancy—then even if a person believes, at the moment they decide to go through with it, that they are mentally at peace with the consequences, over the longer term this may turn out to be a mistaken belief with catastrophic consequences. Regardless of whether we consider ending the life of a human fetus to be the same offense as killing a living person, or simply a consequence-free ending of the life of some shapeless biological matter that would otherwise have ruined our lives, later in life we may find ourselves in situations in which our perspective changes. In fact, it is unlikely that it would not. From a certain perspective, abortion can be seen as a crime many times worse than killing another person—because it can be viewed as the murder of one's own child. To be clear about what I am trying to say: the very fact that it can be viewed as the murder of one's own child is enough to destroy a life with unfailing certainty.

In my life, I have been closely acquainted with four people who did something similar. Three of them were so paralyzed by the consequences that they misjudged even very simple situations and made life miserable for those around them. Such a person is as if they had an enormous barrier in front of their eyes that prevents them from seeing the world objectively. Whatever they do is primarily influenced by the fact that they inject into everything completely irrelevant elements whose primary purpose is, in some way, to justify such an offense against life.

To conclude: undergoing something like an abortion is something that can fundamentally and negatively affect one's life—even if, from the perspective of the present moment, it may look like a good, pragmatic choice meant to prevent the collapse of one's life comfort. In the overwhelming majority of cases, such a thing is a deal with the devil, in which a person, so to speak, gives up a clear conscience in exchange for a seemingly comfortable life.

This should be explained in depth—especially to young women who intend to undergo such a procedure—as a matter of obligation. An effective countermeasure, explaining the potential impact of something like this, could be, for example, mandatory time spent in a hospital's neonatal ward. If, after such a thorough explanation of what it can cause and after contact with new life in the neonatal ward, a woman still insists on her decision, then her reasons are probably so serious that it should be respected.

System architecture of Visible Money (VM) – the first transparent banking system secured by a blockchain, part 1

It's been exactly three years since I published an article on my blog about how innovations in the world of cryptocurrencies could bring about a fundamental change in the way people treat each other. In short, if people's private money and assets were to some extent transparent in society, it would gradually solve most of our problems, which result from the age-old interpersonal struggle for resources.

In today's article, I would like to focus on the architecture of a system that meets the requirements for a society-wide clearing system I am currently developing. For starters, you need a small technical digression into the world of cryptocurrencies.

The hashing algorithm as a proof that certain things are just the way they are recorded – with a high degree of certainty

In the IT world, and especially in the field of cryptocurrencies, the so-called "hashing algorithm" has become a key concept. Its most commonly used version, the so-called SHA256, is an algorithm which takes a short text – or even a few terabyte file – as input, and generates a 64-character string representing this input, which looks something like this:

For example, the SHA256 hash for the string "Peter" is:

ea72c79594296e45b8c2a296644d988581f58cfac6601d122ed0a8bd7c02e8bf

However, the SHA256 hash for "Peter1" is:

c2a455a6fba64a8aa2dabed5d193a6bd89813376c02ae40b86f56af6473d4323

As you can see, the two values returned by the algorithm are completely different and in no way dependent. The hash function works as the so-called "avalanche". A single new/changed bit in the input string causes a dramatic change in the output and the outputs are completely independent even though they might have originated from similar data (inputs). The implementation of SHA256 is uniform in the IT world: when somebody tells you that they calculated the SHA256 hash of any given input, the results should be identical even on a completely different operating system or programming language. This is because the calculation algorithm is the same everywhere.

SHA256 hashing has another important property: if you give someone the result, such as ea72c79594296e45b8c2a296644d988581f58cfac6601d122ed0a8bd7c02e8bf, and you don't tell them the string is a hash of "Peter", they have no way of finding out. The only way they can use is to rely on the presumption that the input text is not too long and only alphanumeric characters are used in it, and then test it – for example by using the letter "a", then adding "b" to it to form "ab", and calling the SHA256 function every time on such inputs, and comparing the output with the hash you provided. And repeat this until they chance upon a sequence of characters that renders the same result as the hash you originally provided. In other words, if you were to calculate a hash for:

{
"account_from":"SK11 1100 0000 0000 2644 5963",
"account_to": "SK15 1100 0000 0000 2677 5968",
"amount": 5000,

“currency”:”EUR”

}

(This example is completely fabricated, including the non-existent account numbers)

The value would be: 7b4f22193ad7675da45be8d5e22f042b36cdc78c397f92dd572786dca61b326b, and if the person wanted to modify the text by e.g. by changing the amount from 5,000 to 10,000, it would be possible, but it would be very difficult to adjust the rest of the transaction body text to include the new amount of 10,000 (and not 5,000) but not change the hash value of the entire text. Simply put, the data used to feed the algorithm are different, and it would take the person a billion years to change the body of the transaction so that the resulting hash value is the same as the original hash, but containing the new amount he wishes to use.

For example, this feature of the hash function is used to quickly verify whether the text you gave someone, e.g. text from a database of transactions, has changed since you’ve calculated its original hash value. This very act is taken as proof that the data have not changed since you’ve calculated their hash.

Blockchain – the use of hashing on steroids

What I will cover in this article is about 10% of what a blockchain actually is. But, this will suffice to explain the VP architecture.

The blockchain bonanza started relatively shortly after the launch of Bitcoin. Companies were created that specialized in the use of blockchains in various areas of the IT sector; consultants started to use attributes such as Blockchain Specialist in their job descriptions etc. In the end, blockchains did not prevail on a large scale outside the world of Bitcoin and cryptocurrencies. I’ve heard of some applications where it’s important to have information stored forever – for example a particular patient was administered a particular drug etc.

So what are blockchains all about? Cryptocurrencies solve the problem of money in a unique way – the currency does not live in a single centralized system, which would be located somewhere, but it lives practically anywhere where the system is launched – even on a small server that supports its functionality and is connected to the Internet. However, in order to achieve the functionality of a currency without having a single centralized server, you must have something that is present in every little computer where the currency is launched, and is updated with every transaction that takes place on other servers. At the same time, you need to be able to deal with issues such as someone sending an amount from the same account/wallet on two servers at the same time. Add to that the need to reward the operators of the countless small servers where your cryptocurrency lives, among other things. A blockchain is the very thing that those little servers have more or less in common, and it contains the individual transactions in the cryptocurrency. A blockchain consists of blocks. Hence the name “blockchain” – a chain of blocks. The blocks consist of the transactions that took place in the relevant cryptocurrency. The blocks are closed at regular intervals and new ones are created as the number of transactions increases. Closing a block means,

among other things, that you calculate a hash from the following (or similar) text:

{
“previous_block_hash”:”42ca08014a7e842f8205d3979eb14a95c52bf9ffb41c6752efe7bb08114ba47e”,
“transaction1_hash“:“
fe6bc43fff796742bbee6adebec349a38323aed2de40d848aa9ed1428a451942“,
“transaction2_hash“:“
0965577d9c0f4316cf83d1be017627e0d180cc616ec9107ac497df84a4158f93“,
“transaction3_hash“:“
b5069c628dd914cc5f04035ced89781c0eb8efb27aed068b0921201598244565“,
…
“transaction900_hash“:“
ffd7236ababd2e21858c548f5a3c5bae1794fde4c358ebfef6dcf4bcf0bb5a05“
}

For example, the hash of the full content of this block containing 900 transactions would be “341cbef34adc7235eee22efde368502f670254b97123fecfcb78ba892e7250b0”. Subsequently, this value would be used to create the next block in the previous_block_hash field. This way, the blocks intertwine and form an imaginary chain. Each block – except the very first one – has a previous_block_hash field with the hash value of the previous block. In the case of the very first block in a blockchain, a value of the text type such as “GenesisBlock” is used, which is an expression that characterizes the nature of the zero block – it doesn’t matter what value is used, but the value will affect all subsequent values. The value makes no difference to the algorithm and for humans a hash value is just a hash value.

As stated above, I won’t go into depth about blockchains in this article: on the one hand, some details about the operation of e.g. Bitcoin are not entirely clear to me, and on the other hand, it is unnecessary for the purposes of what I want to say.

Money in centralized systems – such as banking – lives in huge databases where the bank stores a list of clients and tables with the clients’ accounts and the relevant amounts on these accounts. Then there is the table of transactions, which contains the records of what amount of money went to whom and in what currency etc.

A conference was held I believe in Prague where the top brass of the banking world wondered if blockchains had any use in the banking world. The output was negative: a blockchain is a specific technology that solves the problems that resemble banking systems at first sight, but in a completely different way.

They failed to come up with a use case where a bank could use blockchains.

Blockchain in the banking system? Only if you need to win the world's trust

Banks have a specific relationship with their clients. There is an elementary element of trust between them: if a client deposits 100 euros, and another 200 on the second day, he/she can withdraw 300 euros on the third day without any problems. If the banks failed in such a simple operation with the clients' money, they would quickly lose their reputation and the clients as well. The clients of the banks are therefore sure that the bank does not arbitrarily change their data in order not to lose its reputation.

However, the nature of the solution changes when one wants to build a global banking system, which must be so secure that it can be seamlessly used as a global clearing system for the entire society. Such a system will, by its nature, have many enemies, especially if it is transparent to some extent. The transparency of private money is a concept that has many enemies, and even if it were on a voluntary basis – if successful – there would come a time when it would become a thorn in the side of those who would be bothered by the growing transparency. If it is to be successful, it needs to have mechanisms in place to prove that the data in it are intact and "as entered", and that no one changed them for the benefit or disadvantage of anyone else.

And this is where blockchains step in with the tools to explain every single value in the system. In other words, all important transactions in the system must enter the blockchain in some way.

Each newly created block in the blockchain must be immediately copied from the system to some other third-party system. I haven't done a detailed research yet, but in principle it should be a service similar to this. A system where I can enter a new transaction that fits into the operator's blockchain, but I can't modify the past data that I have already entered. It is even technically impossible due to the nature of the system.

By setting all transactions in stone of the system blocks, which are sealed immediately after closing and sent to a third-party system whose technical nature prevents the modifications of what has already been sent to it, it will be possible to prove whether all pieces of data in my system were created by a sequence of correct transactions that took place through standard processing paths, or, for example, manipulated by someone logging in directly into the database and manually changing the balance from 5,000 to 10,000. With blockchains, I will be able to prove that the manipulation did not happen, or worse, that it did because someone changed the data. In the Visible Money system, each row in any important table will be linked to the relevant transaction, and thus to the block that changed that row. The checking will be conducted by someone telling you what piece of data to verify. With a simple command, I can list the transactions that have changed the data. If I apply the content of all transactions to the given data object, I should receive an object, which is modified in the same way as the current object.

In the next part of the series on the architecture of VP I will explain how the system data

should be divided according to their nature, how they are processed, how the blockchain is accessed and how the operations on the corresponding business objects are performed.