

From: [Wendell Bandv](#)
To: regs.comments@federalreserve.gov
Subject: Fw: Regulation BB: Community Reinvestment Act [R-1723] RIN numbers (7100-AF94)
Date: Sunday, January 31, 2021 3:27:41 PM
Attachments: [Bloombrg Your Scientific Wealth Number.pdf](#)
[Freedmand Bank Compounding with GPIA-DIV method.pdf](#)

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Dear R-1723

My focus is Financial Inclusion; I desire CRA to support an Asset Ownership Standard which would reduce to ZERO individuals unbanked and underbanked which would result in 100% Financial Inclusion as a financial foundation for individuals an economic gardening base for family plus local - state - national communities. The proposed standard would be based on the global notational number system and Bloomberg Wealth number model. The ultimate AOS would be global and multigenerational free market model NOT supported by Taxes or Debt with the dividend stock portion subject to normal market effect. The desire is for CRA to allow and protect the foundation frame of a combination savings account with dividend stock account. This model named GPIA-DIV with CRA rules/guidelines would allow the account to be created Prenatal and become Bequeath at death. The account would be vested to the individual owner and be owner directed/managed within certain special guidelines. The intent of the comment is to connect with right agencies (OCC-FDIC-FED Reserve etc...) individual to explore a pilot to demonstrate how an Asset Ownership Standard would impact inequality and financial inclusion while using AI-Blockchain-STO-5G-WiFi 6 tools and making maximum use of compounding and e- math constant. 575-650-8728 Ensure you celebrate compound interest Day Feb 6 and e math constant Day Feb 7 18 hour 28 minutes 18 seconds financial infinity yes 2.718281828459

Some additional information I want to share is. The new layout looks like this 1. Savings 2. Checking 3. Investment 4. Insurance 5. GPIA-DIV. GPIA-DIV is the financial foundation that become complete with everyone owning an account starting Prenatal for maximum compounding then Bequeath at Death leading to financial singularity and perpetual supplement income by X generation. This crossover will be measured and predicted. Eliminating scarcity will eliminate financial Hoarding coupled with healing the appropriate distorted emotional chaos that now and in the past happens with money leading to the belief that this distortion was somehow directly connected to money itself or was an in separable deficiency in man's money psyche.

Because this AOS foundation only has to be established once I believe there will be a viral response to establish it plus the money will still be at work in the financial marketplace just under a more efficient design. If this effort was a relay team 1. Jacob Bernoulli compound

interest & e math constant 2. Friedrich August Hayek "spontaneous order" economic design theory 3. John Bogle Jr Index fund model 4. Wacinqe Amistad Kaizen BeMende applied System Thinking-Complexity Science- Six Sigma vision. AI-Blockchain-STO-5G-WiFi6 tools also help make now as the only time AOS with every person owning an account possible. The global wealth has been there and with Warp Speed it won't take 56 years to see if we are making headway like the 56 years and questionable results since the War on Poverty started.

Wendell Andre Bandy

While talent is equally distributed throughout America, opportunity is NOT. Tech innovation on the coasts may be booming, but outstanding social impact ideas elsewhere often go unheard and undeveloped.

Your Net Worth Number

Your number	Bottom of your bracket	How many adults in the world are in your bracket	What you can afford	Who
-2	\$0.01	1.5 billion	Very little. This category includes people with negative net worth. So you're either poor—or a rich person on a bad day, with liabilities exceeding your assets.	Subsistence farmer
-1	\$0.10			
0	\$1			
1	\$10			
2	\$100			
3	\$1,000	1.7 billion	Cover small emergency without borrowing	Median American renter
4	\$10,000	1.3 billion	New car	Median American family headed by someone with no college education
5	\$100,000	436 million	Mortgage	Alexandria Ocasio-Cortez (after a year or two on a congressional salary)
6	\$1 million	40 million	Second home by the shore	Boris Johnson
7	\$10 million	1.7 million	Third home wherever you want	Ginni Rometty
8	\$100 million	49,000	Name on a college building	Rex Tillerson
9	\$1 billion	2,700	Name on a college	Silvio Berlusconi
10	\$10 billion	150	Sports team in major market	Elon Musk
11	\$100 billion	2	Space travel, eradication of polio	Jeff Bezos and Bill Gates. Really, just those two.

Data: Credit Suisse Global Wealth Report 2018 for worth numbers -2 through 8, Bloomberg Billionaires Index for 9-11, Federal Reserve, Financial Samurai, Bloomberg Reporting, Bloomberg Billionaires Index.

Bloomberg developed a wonky scale based on scientific notation, or powers of 10. One million is 10 to the sixth power, so a basic millionaire is a 6. Someone with \$1 is a zero and someone with a dime (or one-tenth of a dollar) comes in at minus-1. Less than that — negative net worth — and it's minus-2, then up the scale to 11

Jacob Bernoulli born 27 Dec 1654 died 16 Aug 1705 perfected the e Math constant **2.71828**

and compound interest formula $A = P (1 + r/n)^{nt}$ also 31 Oct 1924 is World Savings Day

In USD

Portfolio growth from \$1000 (1874 - 2017)



350,000,000
300,000,000
250,000,000
200,000,000
150,000,000
100,000,000
50,000,000

As of Dec 2017:
\$287,000,000

Bond:\$700,000

Inflation:\$20,000

1874 1881 1888 1895 1902 1909 1916 1923 1930 1937 1944 1951 1958 1965 1972 1979 1986 1993 2000 2007 2014

— Money invested in stocks — Money invested in 10yr Government bond — Money to keep up with inflation