Raghu-nomic's

Toyota's Million-Mile Warranty

Welcome to the Auto Coin

Toyota Just Replaced the US Petrol Dollar

Today's used-car market runs $10 to $15 trillion industry with $2 trillion in 'transactions.' Toyota's Million-Mile Warranty likely to double or triple that.

Chapter 1: Summary of Benefits

Section 1.1 Summary of Benefits

- Buyer: 70% Smaller Payment,
- Toyota: 5X more $ = $1.5 Trillion Market Cap,
- Japan: Double GDP
- Asia: Auto Coin

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2.1 Owner's Advantage = 70% Savings

- 70% Smaller Payment & Auto Upgrade Conversions

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6.1: Auto Coin: Next Generation Petro Dollar

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- $4 Trillion in new found asset valuation

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- $15 Trillion Used Car Market = Doubled

6.4: $15 Trillion Used-Car Market: Doubled

- Toyota is the New Federal Reserve.
- Your Car is the Bank. You are the Banker.

6.5: Auto Interface of All Social Economic Activity

- Largest Number of Contact Points
- Much of the Value now in Auto-Coin rather than the Car

Completed: July 30, 2026, Guru-Purnima Full Moon, 5:44 am Home (just before moonset)

In Dedication to my Guru Maharaj Srila Prabhupada for whom, his legacy leads and his blessings carry through for these humble efforts on this of the Guru-Purnima.

Home: 398 Oahi Street Hilo HI 96720

Humble servant, Raghunatha Unudasa aka John Giuffre

Chapter 1
Summary of Benefits

Section 1.1: Summary of Benefits

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Summary of Benefits

Buyer: 70% Smaller Payment,
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Your Benefits

Imagine your car payment now 70% lower.

Welcome to Toyota's Million-Mile Warranty by Raghu-nomics.

Today's auto financing is converted into the new 30-year mortgage.

Cars have their typical 5-year auto loan.

Contrast that auto loan to your 30-year home mortgage.

The home mortgage has a 70% lower monthly payment compared to the 5-year auto loan.

- The $700 payment on your $40,000 car just dropped to a low $250 a month - once this 70% cost reduction has been applied.
- Today's $80,000 truck cost $1,400 month. That implodes.
  - Now, it's just $500 a month - with this Million-Mile Warranty.
- And..you get to change your car out every 3 to 5 years. It's a lease.
- The 30-year Warranty converts your car into that Classic Car.
  - 3-decades is the magic number. It triples the value – as long as the car is in 'mint condition.'
  - The Warranty guarantees that Mint Condition.
- The Classic Car formula is the difference between having a short-term liability as we have of cars today...OR transforming your car into a long-term investment.
  - Your car just became the greatest untapped commodity. A whole new asset class born. Now worth trillions.
- That's the magic behind the time-value-of-money at work upon your car – over 3 decades.

Toyota's Benefits

- Most know how that $100,000 home will cost $300,000 - 30 years later, once it's been paid-off.
  - Same principle with Toyota's Million-Mile Warranty.
- Toyota will generate 5 to 8 times more revenues per car, over 30 years - once including all those co-pays, insurance, warranty, etc.
- 10 x more revenue per used-car. No need to make new for more money.
  - ***The 'real' (big) money is in the Warranty, not in selling the car.***
- 120 million used Toyota's on the roads today. (+ 30 million new.)
- $700 billion: Toyota's revenue just doubled with this Warranty.
- $260 billion: Toyota's present market cap.
- $1.5 trillion: 6 x times more value. That will be Toyota's new market cap with this Warranty. $260 billion leaps to $1.5 trillion cap.

Japan's Benefits

- 400 Million: Total cars by ALL of Japanese automaker's today.
- 10 x $: Japanese automakers will also average 10 more revenue from their used cars like Toyota - once they offer this Warranty.
- $4 Trillion: Total new revenues from Toyota's Million-Mile Warranty now going to all Japan's automakers (using the Warranty).
- $4 trillion: Japan's present GDP. Debt ratio slice in half.
- $8 Trillion: Japan's new GDP with Warranties $ added revenues.

Auto-Coin

- 200 Million: South Korea's total autos on the roads today.
- 400 Million: India's total autos on the roads today.
- 600 Million: Total auto's produced by India & S Korea
- 1Billion: Total Japanese, S Korean & Indian autos on roads today.
- Auto Coins: Digital Coins issued against each one of those 1 billion autos by just these 3 Asian Tigers = 4 Billion Users.

Hawaii Stock Market – Issue Auto-Coin

- Auto Coin and Auto Stocks issued by Hawaii's new Stock Market:
- Stock Market of Hawaii Kingdom (StoMaHawK).

Welcome to Toyota's Million-Mile Warranty by Raghu-nomics.

Chapter 2
Prospects & Benefits Per Player

Sections

Section 2.1

Owner's Advantage = 70% Savings

70% Smaller Payment & Auto Upgrade Conversions

- 70% lower monthly.
- Trade your car in every 3 to 5 years.
  - 8 to 10 leases per auto vs. just the one lease we have today before you have the option to buy the car outright.
- No more Russian Roulette of which car will cost you thousands in repairs. Repairs are covered.
- Trade-in your car for the Auto Upgrade Conversions.
  - No need for a 'New Car.'
  - All the latest tech added to your 'old car' with each new lease and its accompanying Auto Upgrade.
- Auto's environmental and manufacturing footprint reduced 30% to 70% thru Upgrades rather than building a whole new car from scratch every 7 years – average replacement by today's car owner.

2.2

Auto-maker Advantage = Sales Boom

Affordability Solved, Backlog Sold, Top Tier Auto's Boom

PROBLEM

- Affordability Crisis
  - Millions of autos sit in car lots across the nation - unsold.
  - Auto makers and car lots facing billions in write downs.
  - Some now looking at bankruptcy.
  - Facing massive write-downs in pricing cuts against 'excess inventory.'

SOLUTION

- Write-down car over 30 years with Million-mile Warranty.
  - The Warranty allows automakers to postpone write-downs and see about recouping some or all those costs 5 to 10 years from now
  - Automakers use this Warranty to buy time - Accounting Gimmick.
  - Others use it to sell backlog of unsold cars.
  - Most will want the big sales boom of higher tier priced cars.
  - Automakers forced to match low monthly of competitors using Warranty.
  - It takes only 1 company to use. Others will then be forced to follow.
  - China likely to implement immediately. Hopefully, Japan will lead.

- Explosive sales:
  - The $40,000 car is the new $20,000 of today's mass market buyer.
  - $20k is under $300 a month. Now true of $40k Car =EXPONENTIAL SALES.
  - Warranties 70% lower monthly payment allows buyers to move 2 Price Tiers higher in the cars they can now afford.

- $80k will be the new median priced car of the middle class.
  - Bigger profit margins in this higher pricing tier of auto.
  - Sales of the $80k truck multiples larger with Warranty's lower price.
  - Wall Street loves extended timeline of 30 years vs today's 10. It allows Wall Street greater leverage and prospects.

2.3

Toyota Advantage = $1.5 Trillion

$260 Billion Market Cap of Today Becomes $1.5 Trillion

Toyota has 150 million autos on the roads today.

- 85% are ‘used cars’ = 120 million used autos.
- Each-used car only generates about $15 a month ($200 a year) for Toyota - in parts and services.
- $35 billion a year is what Toyota makes from their used car market.

Million-Mile Warranty = $1.5 Trillion a year.

- Warranty offers $250 a month per ‘used car’ = $3,000 annually.
    - 12 x times more revenue per Used-Car with Warranty compared to Toyota money from this market today.
    - Consolidates ALL industry related services into a single bill.
    - This bill paid to automaker rather than other 3rd party service providers.

- $360 Billion in new Warranty revenues for Toyota.
- $336 Billion – Present Revenues by Toyota.
- $700 billion – Warranty just doubled Toyota’s revenues.

Gov’t guarantees a 10% net profit.

- $70 billion – Net Profit
    - Toyota’s present net profit = 7.9%.
    - Japan gov’t will make up the difference of 2.1%.
    - How and why gov’t provides this 10% profit guarantee for Toyota: It doubles Japan’s GDP. Details below.

- **$1.4 trillion = 20 x times profit – New Marke Cap.**
    - $260 billion: Toyota Present Market Cap.
    - 6 x times larger market cap with Warranty.
    - Company valuation average 20 x times profit.
    - $70 billion profit x 20 times = Toyota’s new market cap: $1.4 trillion. Likely more.

2.4

Industry Advantage = New Industry

Auto Upgrade = Conversion is the New Car

Auto 'Upgrade Conversion' merges large parts of the new car market with this much larger used-car market for entirely new industry all its own.

- **'Auto Conversion' of the old car is the 'new car,' but cost ¼ the price of today's new car of the same pricing Tier.**
  - Latest tech given to used-cars vs exclusive to new cars.
  - This gives Used-Cars much the same appeal as a new car.
  - Ex: Buy lower priced trim models and then Upgrade into higher Trim with each new 'term lease.'
  - Ex: A Yukon is the same 'platform as an Escalade, but with a different hood and cab. Add the Escalade Cab in a later Upgrade Lease.

- **Counter China's low-priced autos.**
  - 'Upgrade Conversions' retain customer loyalty and keep them from low-priced Chinese imported cars now invading world.
  - Conversions are 1/3 to 1/5 half the price of China's new cars.
  - Outflanks China threat of low-priced cars with lower priced used cars.
  - Today's used-cars offer little value to Toyota - $15 a month. Warranty converts them into a commercial fortress against China's cheap imports with revenues double Toyota's present income = 6 fold its market cap.

- **Re-claiming used-autos**
  - Used-cars are expensive to fix and maintain, but most of that revenue goes to other 3rd parties rather then auto-makers.
  - Auto-makers can reclaim their old inventory via this Warranty and convert those cars into this this multi-billion dollar revenue stream – almost instantly.
  - Automakers well positioned to provide significantly greater cost savings compared to the waste and distortion of today's insurance companies, dealerships and repair shops now destroying the used car market and brand loyalty.

2.5

Japan Advantage

$4 Trillion GDP = $8 Trillion: New GDP

Solution to Carry-Trade Inflation & Cut Debt-to-GDP in Half

Japanese automakers have a combined total of 400 million autos on the roads today.

We applied the same numbers to them as used in Toyota's template. Here's what we get with all Japan's auto makers combined:

- $1.8 trillion in added revenues for Japan.
- $3.3 trillion in new found corporate market cap valuation.
  - This offers Japan the equivalent boost in GDP.
  - Japan just doubled its GDP from $4 trillion to about $8 trillion.
  - (I do recognize the difference between market cap vs income for GDP, but that $4 trillion also includes Part 2 Revenues - Auto Coin. Details Ch 4).
- Debt Ratio cut in half.
  - Japan now has 250 x (times) Debt to GDP. That will be slashed in half to just 125 x Debt to GDP with this additional $4 trillion jump in revenues.
- 50% more assets for Japanese companies to purchase.
  - Japanese banks and insurance companies hold $11 trillion in foreign assets. There are too few domestic biz with 'higher premiums' like those offered by foreign companies.
  - All this outflow of Yen abroad is one of several reasons for the Yen's devaluation – fall.
  - Institutions can swap out 50% foreign holdings to purchase newly formed Japanese auto assets. Will boost Yens value proportionately.

- Will boost Japanese Yen Currency valuation.
  - $4 to $10 trillion in 'carry trade' (money) now returning to Japan. It's causing (hyper) inflation. They have no solution.
  - Toyota's Warranty is the solution to the Carry Trade inflation.
  - Japanese gov't will make this Warranty a national priority and guarantee its success because this is the ONLY SOLUTION to save Japan's entire economy and currency. Hence, Japan gov't will happily provide the guarantee of 10% profit to Warranty's margins.
  - With Toyota, gov't need only add 2% in state subsidy for 10% profit.

Chapter 3
Market Mechanics & Logistics

3.1: New Paradigm = Volume vs Margins

- $2 Trillion in Instant New Assets for Toyota

3.2: Incremental Replacement vs New

- Solution to Supply Chain Restraints
- 2,500 Parts every few years vs 35k Parts every 7 Yrs

3.3: Legos Snap-On & Off Parts

- Supply Chain Replaced by Global Retrofitting

3.4: Membership vs Retail

- 'Money' is in Warranty, Not Sale of Car
- Value in Members, not Market Share or Margin

3.5: Magic of 'Time Value of Money'

- Magic of the 30th Year = Classic Car
- 30% to 100% Price Jump a Decade for Classic Car

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3.1

New Paradigm = Volume vs Margins

$2 Trillion in Instant New Assets for Toyota

Auto makers have great margins from new cars. All the focus went there. Used-cars were left to 'vultures of the auto industry.' 5 decades later, used-cars piled up into this massive $30 trillion goldmine – details below.

Toyota's 150 million autos have an average value of about $13,000. That's about $2 trillion worth of newfound assets for Toyota. That value is instantly activated with the Warranty – and then multiplied thereafter.

Toyota now has about $700 billion worth of assets. The Warranty will triple Toyota's assets once it claims all these used cars = $2.7 trillion.

- One more layer of revenue selling new product lines.
  - Ex: High tech $1,000 AC system multiplied by 150 million autos = $150 billion. That $1,000 AC only cost $19 a month for Toyota owner.
- Toyota will produce 10 million engines a year as part of their 7% rate of replacement on their 150 million autos.
- This on top the engines made for the 11 million new cars every year.
- Toyota will produce 21 million engines between new and used autos. That begets economies-of-scale and other savings hacks.
- Thousands of such savings programs to be found and developed.
- Raghu-nomics has 8 book(lets) on the Warranty. They offer dozens of examples for these kinds of cost savings and upgrades.

'Working figures' suggest cost can be reduced by 50%. Engines now cost $3,000 to $14,000 = average is $7,500. Looks surprisingly doable to reduce these costs by 50%. Some examples outlined here. There's many others.

This Warranty could / should double Toyota's revenues while tripling its assets with a 4-fold market valuation boost and still cutting costs 50%. Those are some of the prospect highlights of Toyota's Million-Mile Warranty.

We need but match just 5% these estimates to be worthwhile.

3.2

Incremental Replacement vs New

Solution to Supply Chain Restraints

2,500 Parts every few years vs 35k Parts every 7 Yrs

The average owner buys a new car every 7 years.

Elon Musk said: ‘It takes 35,000 parts and pieces to make a car, but only one to stop its release.’

The premise is simple:

It’s easier to get 1,500 to 2,500 parts and pieces every 2 to 3 years (to repair the car) compared to assembling 35,000 parts to produce a brand new car every 7 years. A single missing part can shut down the release.

In the case of Tesla, it was inflatable airbags. It was the pandemic and automakers had millions of vehicles ready to sell, but waited months for computer chips. Musk had chips, but Tesla waited for airbags.

COVID exposed the fragility of the global supply chain. It has been tightening ever since. The restraints on supply chains already forcing the auto industry to extend the shelf life of old cars. These restraints are pushing this trend for Incremental Replacement of used cars parts.

Toyota’s Million-Mile Warranty simply formalized this long-overdue trend. Raghu-nomics has re-invented the auto industry around this obvious improvement and uncovering a new industry of far greater savings, assets, upgrades – AND MONEY.

We also beget a much smaller footprint of the auto industries manufacturing and consumption by users and producers alike. Durability, profitability, and range, are all extended along side great savings and better service – quality - for owners.

This is more then introducing new breakthroughs. It’s about scaling all that is already trending. Taken together, we just reinvented the auto industry for a 21st Century World.

3.3

Legos Snap-On & Off Parts

Supply Chain Replaced by Global Retrofitting

Raghu-nomics has written 8 book(let)s on this Warranty program:

- 3 Biz Plans,
- 2 drafts for the Patent Pending applications.
- The outlines for the Manual.
- Multiply Summaries much like this one.

There are over a 100 + 'Components' behind the formula to the Mile-Mile Warranty. Many Components cover the cumulative savings through different cost efficiencies. One favorite was by Elon Musk. He talked of Lego-like parts that just Snap-On & Off. Engines and transmissions snap-out and sent off to affordable repair shops abroad. No more $150 an hour charges like Kama-aina Motors here in Hilo, Hawaii.

Asked GPT if affordable repairs & replacements are possible.

'NO.' It answered.

Then asked: Would it reduce costs 20% to 40% - per engine..IF Toyota doubled its engine production from 11 million to 21 million?

YES – it said.. BUT said, still not feasible for 2 reasons:

1) Would overwhelm America's 600,000 auto-mechanics.
   - India happens to have 11 million jobless college graduates. Will send parts and sections there to be repaired.

- Many cars require extensive retrofitting. Labor costs $100 an hour so makes it too expensive.
  - India pays mechanics $3.75 an hour. They are very affordable.
  - Engines and transmissions now sent to be refurbished there, much like the bodies or interiors - when necessary.
  - These kinds of prospects were never considered before for the Used-cars. The Used-car market is run by single transaction retailers. More the cost, better for retailers. The larger scope of industry wide cost efficiencies rarely considered.
- Warranty wipes out culture of financial terror of today's auto repair market.

3.4

Membership vs Retail

‘Money’ is in Warranty, Not the Sale of Car

Value in Members, not Market Share or Margin

Better Model

The Warranty converts the auto industry into a Membership program in place of today’s retail model. Much like Amazon and Cosco. Membership is proving a superior biz formula for both buyers and providers.

Buyers

Buyers get greater quality and lower prices. Profits no longer with the individual product, but in membership fees. Therefore, emphasis is about quality of experience and product satisfaction. Based upon long-term relationship rather than profit margins of the immediate sale.

Automakers

For providers, Membership has lower-profit-per-item, but the company is saved the gruelling roller-coaster of retail’s feast and famine. Instead, companies get steady, predictable, revenues and growth.

Warranty over Sales

Toyota’s Million-Mile Warranty flips the industry paradigm. The warranty is no longer there to help sell the car. The car is now used to sell the Warranty. The money is in the Warranty. The Warranty becomes another name for Membership in auto parlance.

Members vs Margins

The benchmark is no longer how big the company’s market share or even its profit margins. It’s all about how many members your company has, how many you can keep or expand to..AND UP-SALE.

Membership means much smaller payments compared to buying. Toyota’s Warranty delivers this. This Membership model should prove as disruptive as Amazon has been to retail. It’s both expansive while also consolidating the whole used-car industry.

3.5
Magic of 'Time Value of Money'
Magic of the 30th Year = Classic Car
30% to 100% Price Jump Per Decade

Today's market requires some big write-downs from the massive pricing cuts needed to excess inventory. The Warranty postpones those write-downs for auto manufactures. They can instead look to recoup those costs in 5 to 10 years from now rather than taking a complete loss on those cars today. The Warranty spread-out those write-downs over a longer time.

The buyers lower monthly will also allow automakers to sidestep today's exploding inflation that has scared off so many buyers. These lower monthlies are possible because of the longer time-horizon.

That longer term brings the 'time-value-of-money' into play, but often, that's only true in the 30th year market. That's where the biggest monthly reductions are found for the buyer. It's also where the largest income multiplier is found for the seller - automaker. That is the 'secret' behind this new $30 trillion valuation of the used-car market vs the $15 trillion of today's estimates – details below.

The formula partially works as a half-million-mile warranty, but the biggest 'time-value-of-money' does not fully kick-in with maximum impact when reduced into a shorter time then 3 decades. That 30th year is where the Classic Car finds the magic behind its value.

We found a 30% to 100% price leap every decade. 20 years is often not long enough to offset the cars devaluation. It regularly takes that full 3 decades – the 30th year. The auto industry already recognizes this as the year a car officially becomes Classic Car.

The Classic Car must also be in mint condition. The Warranty guarantees it: Mint Condition by that 40th year. That's the big secret behind this membership program value – the Classic Car Valuation.

Chapter 4
5 Layers of Value

4.1
5 Layers of New Value
Each Multiplying all the others.

Toyota's Warranty is unleashing layers of untapped value.
There are 5 Main layers.

1) Market Efficiencies
- New found savings from consolidation and upgrades.

2) Time-value-of-money.
- Reduce monthly for buyers, Added revenues for automakers.

3) Membership vs Retail.
- Flips market paradigm to Membership retention vs profit margins and market share.

4) Eco-system vs Market Fragments
- Boosting Macro level value via Micro level upgrade.

5) Auto-Coin vs Petro Dollar
- Both gold backed currency and the Petro Dollar each have their own economic distortions.
- The Auto-Coin corrects both and unleashes greater value then either.
- Will double value of each vehicle.

Will expand upon each of this and do so as part of this larger perspective. Each of these multiplies the impact of the others. For now, outlining it here. Chapter 6 Covers Numbers 4 and 5.

Chapter 5
Hawaii: Gateway of East & West

5.1
Stock market of Hawaii Kingdom aka StoMaHawK.
As NYC was to Europe; Hawaii to be for Asia & West
Free Trade Zone & Financial Interface

Hawaii has been trapped into this 3rd World status as a colonial outpost to front for American military forward-operations and China slave labor goods in the name of Euro Luxury Brands.

Hawaii is positioned to be the Gateway between the East and West. As New York City was for Europe and American, Hawaii will be for Asia and the West.

The first step of this role is recasting Hawaii as the showroom of these two worlds: A free trade zone.

The second step is to host as the financial interface between both worlds. The stock markets of NYC will now find their Asian American counter-part here in Hawaii.

Toyota's Million-Mile Warranty and its Auto-Coin will be launched from Hawaii from it's own stock market offering:

Stock Market of Hawaii Kingdom aka StoMaHawK.

Raghu-nomics will be launching most all it's 50 + company and economic programs from StoMaHawk starting with Toyota's Warranty.

More details from Raghu 4 Governor.

Chapter 6
Auto Coin – Next Generation Petro Dollar

6.1
Auto Coin: Petro Dollar 2.0
Better Representation of Modern Economy then Gold

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6.1

Auto Coin: Next Generation Petro Dollar

Better Representation of Modern Economy then Gold

Ultimate 'basket of Goods'

The Auto-Coin is the ultimate 'basket of goods' based currency

Surprising there is no Auto Coin.

Autos are the single greatest concentration of most everyone of the world's commodities – COMBINED.

Every other proposed commodity-based currency calls upon a far smaller pool and valuation base of assets by compare.

Every kind of metal and technology is there in your car, much like the best of luxury and utility. It's all so nicely wrapped into this single - small - and self-contained, pod-like machine.

The auto is one of the only commodities operating at the fullest retail level. Oil, gold, silver like all other commodities are mostly pre-utility and so don't carry the same inherent 'added value' we beget of the retail products of them.

Gold and silver used in manufacturing are a one-time sale at a wholesale level – for example. Jewellery offers retail pricing, but also a one-time transaction – much like oil.

Therefore, this Static Utility of Commodities we see of proposed gold currencies offer a far smaller value base to issue money against. That in turn must contract the monetary supply with a corresponding EXTREME hyper-inflation of fiat currencies when left to operate under a gold regime.

That level of devaluation represents a severe distortion of all the value in economic activity behind these fiat currencies. Gold proponents say the dollar could lose 90% of its value like other fiat currencies. This is the threat we hear of China reverting to a gold back currency.

The dollar will implode – they say.

There's talk of Trump re-valuing US gold holdings to off set the federal debt. Dollar takes a big hit in this scenario – much like any gold related currency.

That is a serious misread of the story. That severe devaluation of fiat currency is more a default of today's entire system. This demonstrates just how poorly equipped gold is to accurate portray all the legitimate economic activity at play in the modern world.

Fiat currency is often a more reliable portrayal to all the value flowing through our nations compared to gold.

The Auto Coin personifies the point. So much new economic activity is unleashed by its introduction. Gold would otherwise supress all such value and growth. This contrast between the Auto-Coin and gold is a more accurate picture to golds shortcoming and the advantage offered with Auto-coin.

Gold would artificially destroy a large swath of the worlds economic activity. Gold is more a wrecking ball (in this regard) rather then an economic up-grade. The Auto-Coin allows us to see it for the first time by showing all the value unleashed.

The Petro Dollar has the similar limitations, but with inflation being the opposite side of its shortfall as a proper index of all our economic activity.

The Auto-Coin is a great contrast between these two extremes and the natural market counter-balance to them. Your car is a more accurate representation to the commodities larger value once applied to its greatest expression of market utility. It does so as an anchor to a clearly defined 'basket of goods' (commodities) in the full glory of their function and added value in the RETAIL role to our daily lives.

The car is tracked down to the last penny of its value – both its immediate and long-term market price.

This level of clearly defined correlation offers a critical advantage. It allows the Auto-Coin to sidestep the economic contraction and global currency collapse we would get of gold issued currency. Same against the inflation of the Petro Dollar.

The Auto-Coin value will also rise and multiplies upon upgrades of each individual vehicle. Same market correction with a cars slowing performance.

Your car operates as the most basic building block of the economies micro level daily routines. This allows a far more accurate valuation to follow and index – in real time.

By contrast, the Petro Dollar has a slow and often, a very distorted read of such micro-corollaries.

The Auto-Coin is the ultimate 'basket of goods' based currency compared to any of those proposed today.

That's true of the Petro dollar as compared to gold as well.

The Auto Coin is simply next generation Petro Dollar.

Petro Dollar 2.0.

The Warranty counts the oil as well as the hundreds of other commodities found in the mastery of modern wonder that is the automobile. That's Toyota's Million-Mile Warranty and all it holds for us.

6.2

Dynamic vs Static Commodities: Asset Multiplier

$4 Trillion in new found asset valuation

Most commodities are a static 'investment.' There's no on-going revenues. Autos, by compare, are a daily revenue stream. Likely the highest consumable per capita as a residual revenue stream.

Autos are also the most DYNAMIC of any other asset class. Dynamic means that the retail user can further upgrade its immediate value. The owner can upgrade their cars Trim line. All other components of the car just got a whole other layer of value added to them as well.

Compare that to any other commodity. Gold, silver, etc, they just sit there. 'Investors' hope the price goes up. Often, falling.

This is the unique role Toyota's Million-Mile offers. The Warranty is this magical asset multiplier and can do so on many fronts – at the same time.

The $12k average valuation of Toyota's fleet of 150 million autos will triple – or more = $4 trillion.

The Classic Car status of 3 decades should average 3 x times its original price. This positions the Warranty to be the greatest commodity multiplier of any other program.

Dynamic Commodities converts the Warranty from a service membership for cars and into a Commodity Multiplier for today's $15 trillion used-car market. A new industry launched from it. That's the transformation Toyota's Million-Mile Warranty hands us.

That is best personified by the Classic Car of the 30-year auto in mint condition. It serves all the same legacy as inter-generational wealth of real estate or gold holdings – but with more stories and adventures behind it – and greater utility. What other platform provides this level of transformation at the retail level?

6.3

Economies of Consolidation: The New Gold Mine

$15 Trillion Used Car Market = Doubled

- 22 tons of gold in a billion vehicles.
- 30 'metric' tons of silver – also in a billion autos.
- 25 million tons of copper.
- $408 billion – in total value just between these 3 commodities.
- That's just $400 per car. There's so much more.

Used-cars are literally a 'GOLD MINE.' This is what the Asian Tigers have between their fleet of 1 billion autos. This is a small idea of just how much to be found in retrofitting efficiencies.

- Add 50% more to include the rest of the world's autos.

Auto's are the world's single greatest concentration of raw materials. That means: its one big mining operation waiting to happen.

Another half billion 'metric tons' of rare earth materials = about $30 billion more. And so goes the list.

All these prospects of the Macro market start at tens of billions and quickly become trillions. Tens of trillions.

All that value now fragmented throughout millions of scattered operations. Surprising that a dreadfully dysfunctional market this large has survived this long in an age of technologies geared to harness and upgrade these kinds of failings. Bigger the failings, bigger the opportunities.

Easy to improve cost savings for today's $150 an hour mechanic.

Same again for all the 'planned obsolescence' = Remove them.

True for parts that are several times their costs = Sell at cost.

Toyota's Warranty showcase the ease and speed these can be improved and how massive the reach AND PROFIT waiting for the taking.

6.4

$15 Trillion Used-Car Market: Doubled

Toyota is the New Federal Reserve.

Your Car is the Bank. You are the Banker.

Today's used-car market valuation runs $10 to $15 trillion.

Toyota's Million-Mile Warranty should double that.

$30 trillion. Likely more.

The Warranty does this for the 'MACRO' level by simply delineating a precision and unique control at the Micro level.

The Petro Dollar for example is left to multi-national players with little impact from any given retail user.

The auto is just the opposite. Stellantis may go bankrupt tomorrow and leave their entire fleet of autos orphaned without the infrastructure of support for owner's repairs.

And yet, you can take your own Dodge Challenger 'muscle car' and 'cherry' it out with guaranted repairs. You just tripled the value of your Challenger while the pricing for all the other Dodge cars just collapsed. That is the Micro-economics of the car. That is where the biggest difference is made at the Macro level. You.

This is what Toyota's Million-Mile Warranty does for the used-car market. We can build upon these trillions by simply helping you with your own car.

This is a round about way of saying that Toyota just replaced the Federal Reserve. The Auto Coin means Toyota is no longer just making cars. They are now printing money.

Your car is the bank.

You are the banker. Every owner is banker too.

That's what the Auto Coin does for us.

The democratization of the Federal Reserve – at last.

Toyota's Warranty is so much more then an improvement. It's the new global banking system.

6.5

Auto Interface of All Social Economic Activity

Largest Number of Contact Points

Much of the Value now in Auto-Coin rather than the Car

The auto's interfaces ALL areas of social economic activity of the entire modern world. They cover every demographic, from every region and nation of the world. An estimated 3 billion users – daily. Most with some direct financial transaction with them.

That is to say that any auto-based currency platform has the largest number of contact points already built-in to its roll-out. The US Dollar has 500 to 700 million daily users by compare. Basically, the Auto Coin is already a currency in most every measure but formal recognition as a stand alone currency of its own.

That maybe especially true of Toyota and Japan's automakers 400 million autos on the roads today. South Korea has about 200 million autos on the road. India comes with about 400 million more. These 3 Asian tigers have 1 BILLION autos between them. They interact with maybe 4 people a day. 4 BILLION PEOPLE A DAY.

Walmart has about 250 million customers. 300 million for Amazon. 3 and 4 times larger than them respectively. That's even double Apples 2.5 billion daily users. Does that mean Toyota's Warranty could be worth double Apples $5 trillion. Potentially – yes.

Netflix has 13 billion views a year. The Asian Tigers autos would get that many 'immersive users' 3 times a week. The auto as a retail platform is likely the largest in the world.

Their in-car entertainment will reach more people than any other platform. Same for their phone and internet service. Just a few examples of their immediate market reach. Move over Netflix and Apple. 4 billion people in Toyota’s cars every day. What better place to shop online. Move over Walmart and Amazon.

These are but a few of the added values to be found in the Auto-coin.

The punchline to be further developed later:

Much of the cars value will now be found in the Auto-Coin vs the car.

More details later.