

## The Great Simoleon Caper By Neal Stephenson

Hard to imagine a less attractive life-style for a young man just out of college than going back to Bismarck to live with his parents - unless it's living with his brother in the suburbs of Chicago, which, naturally, is what I did. Mom at least bakes a mean cherry pie. Joe, on the other hand, got me into a permanent emotional headlock and found some way, every day, to give me psychic noogies. For example, there was the day he gave me the job of figuring out how many jelly beans it would take to fill up Soldier Field.

Let us stipulate that it's all my fault; Joe would want me to be clear on that point. Just as he was always good with people, I was always good with numbers. As Joe tells me at least once a week, I should have studied engineering. Drifted between majors instead, ended up with a major in math and a minor in art - just about the worst thing you can put on a job app.

Joe, on the other hand, went into the ad game. When the Internet and optical fiber and HDTV and digital cash all came together and turned into what we now call the Metaverse, most of the big ad agencies got hammered - because in the Metaverse, you can actually whip out a gun and blow the Energizer Bunny's head off, and a lot of people did. Joe borrowed 10,000 bucks from Mom and Dad and started this clever young ad agency. If you've spent any time crawling the Metaverse, you've seen his work - and it's seen you, and talked to you, and followed you around.

Mom and Dad stayed in their same little house in Bismarck, North Dakota. None of their neighbors guessed that if they cashed in their stock in Joe's agency, they'd be worth about \$20 million. I nagged them to diversify their portfolio - you know, buy a bushel basket of Krugerrands and bury them in the backyard, or maybe put a few million into a mutual fund. But Mom and Dad felt this would be a no-confidence vote in Joe. "It'd be," Dad said, "like showing up for your kid's piano recital with a Walkman."

Joe comes home one January evening with a magnum of champagne. After giving me the obligatory hazing about whether I'm old enough to drink, he pours me a glass. He's already banished his two sons to the Home Theater. They have cranked up the set-top box they got for Christmas. Patch this baby into your HDTV, and you can cruise the Metaverse, wander the Web and choose from among several user-friendly operating systems, each one rife with automatic help systems, customer-service hot lines and intelligent agents. The theater's subwoofer causes our silverware to buzz around like sheet-metal hockey players, and amplified explosions knock swirling nebulas of tiny bubbles loose from the insides of our champagne glasses. Those low frequencies must penetrate the young brain somehow, coming in under kids' media-hip radar and injecting the edfotainucational muchomedia bitstream direct into their cerebral cortices.

"Hauled down a mother of an account today," Joe explains. "We hype cars. We hype computers. We hype athletic shoes. But as of three hours ago, we are hyping a currency."

“What?” says his wife Anne.

“Y’know, like dollars or yen. Except this is a new currency.”

“From which country?” I ask. This is like offering lox to a dog: I’ve given Joe the chance to enlighten his feckless bro. He hammers back half a flute of Dom Perignon and shifts into full-on Pitch Mode.

“Forget about countries,” he says. “We’re talking Simoleons - the smart, hip new currency of the Metaverse.”

“Is this like E-money?” Anne asks.

“We’ve been doing E-money for e-ons, ever since automated-teller machines.” Joe says, with just the right edge of scorn. “Nowadays we can use it to go shopping in the Metaverse. But it’s still in U.S. dollars. Smart people are looking for something better.”

That was for me. I graduated college with a thousand bucks in savings. With inflation at 10% and rising, that buys a lot fewer Leinenkugels than it did a year ago.

“The government’s never going to get its act together on the budget,” Joe says. “It can’t. Inflation will just get worse. People will put their money elsewhere.”

“Inflation would have to get pretty damn high before I’d put my money into some artificial currency,” I say.

“Hell, they’re all artificial,” Joe says. “If you think about it, we’ve been doing this forever. We put our money in stocks, bonds, shares of mutual funds. Those things represent real assets - factories, ships, bananas, software, gold, whatever. Simoleons is just a new name for those assets. You carry around a smart card and spend it just like cash. Or else you go shopping in the Metaverse and spend the money online, and the goods show up on your doorstep the next morning.”

I say, “Who’s going to fall for that?”

“Everyone,” he says. “For our big promo, we’re going to give Simoleons away to some average Joes at the Super Bowl. We’ll check in with them one, three, six months later, and people will see that this is a safe and stable place to put their money.”

“It doesn’t inspire much confidence,” I say, “to hand the stuff out like Monopoly money.”

He’s ready for this one. “It’s not a handout. It’s a sweepstakes.” And that’s when he asks me to calculate how many jelly beans will fill Soldier Field.

Two hours later, I'm down at the local galaxy-class grocery store, in Bulk: a Manhattan of towering Lucite bins filled with steel-cut rolled oats, off-brand Froot Loops, sun-dried tomatoes, prefabricated s'mores, macadamias, French roasts and pignolias, all dispensed into your bag or bucket with a jerk at the handy Plexiglas guillotine. Not a human being in sight, just robot restocking machines trundling back and forth on a grid of overhead catwalks and surveillance cameras hidden in smoked-glass hemispheres. I stroll through the gleaming Lucite wonderland holding a perfect 6-in. cube improvised from duct tape and cardboard. I stagger through a glitter gulch of Gummi fauna, Boston baked beans, gobstoppers, Good & Plenty, Tart'n Tiny. Then, bingo: bulk jelly beans, premium grade. I put my cube under the spout and fill it.

Who guesses closest and earliest on the jelly beans wins the Simoleons. They've hired a Big Six accounting firm to make sure everything's done right. And since they can't actually fill the stadium with candy, I'm to come up with the Correct Answer and supply it to them and, just as important, to keep it secret.

I get home and count the beans: 3,101. Multiply by 8 to get the number in a cubic foot: 24,808. Now I just need the number of cubic feet in Soldier Field. My nephews are sprawled like pithed frogs before the HDTV, teaching themselves physics by lobbing antimatter bombs onto an offending civilization from high orbit. I prance over the black zigzags of the control cables and commandeer a unit.

Up on the screen, a cartoon elf or sprite or something pokes its head out from behind a window, then draws it back. No, I'm not a paranoid schizophrenic - this is the much-hyped intelligent agent who comes with the box. I ignore it, make my escape from Gameland and blunder into a lurid district of the Metaverse where thousands of infomercials run day and night, each in its own window. I watch an ad for Chinese folk medicines made from rare-animal parts, genetically engineered and grown in vats. Grizzly-bear gallbladders are shown growing like bunches of grapes in an amber fluid.

The animated sprite comes all the way out, and leans up against the edge of the infomercial window. "Hey!" it says, in a goofy, exuberant voice, "I'm Raster! Just speak my name - that's Raster - if you need any help."

I don't like Raster's looks. It's likely he was wandering the streets of Toontown and waving a sign saying WILL ANNOY GROWNUPS FOR FOOD until he was hired by the cable company. He begins flying around the screen, leaving a trail of glowing fairy dust that fades much too slowly for my taste.

"Give me the damn encyclopedia!" I shout. Hearing the dread word, my nephews erupt from the rug and flee.

So I look up Soldier Field. My old Analytic Geometry textbook, still flecked with insulation from the attic, has been sitting on my thigh like a lump of ice. By combining some formulas from it with the encyclopedia's stats . . .

“Hey! Raster!”

Raster is so glad to be wanted that he does figure eights around the screen. “Calculator!” I shout.

“No need, boss! Simply tell me your desired calculation, and I will do it in my head!”

So I have a most tedious conversation with Raster, in which I estimate the number of cubic feet in Soldier Field, rounded to the nearest foot. I ask Raster to multiply that by 24,808 and he shoots back: 537,824,167,717.

A nongeek wouldn't have thought twice. But I say, “Raster, you have Spam for brains. It should be an exact multiple of eight!” Evidently my brother's new box came with one of those defective chips that makes errors when the numbers get really big.

Raster slaps himself upside the head; loose screws and transistors tumble out of his ears. “Darn! Guess I'll have to have a talk with my programmer!” And then he freezes up for a minute.

My sister-in-law Anne darts into the room, hunched in a don't-mind-me posture, and looks around. She's terrified that I may have a date in here. “Who're you talking to?”

“This goofy I.A. that came with your box,” I say. “Don't ever use it to do your taxes, by the way.”

She cocks her head. “You know, just yesterday I asked it for help with a Schedule B, and it gave me a recipe for shellfish bisque.”

“Good evening, sir. Good evening, ma'am. What were those numbers again?” Raster asks. Same voice, but different inflections - more human. I call out the numbers one more time and he comes back with 537,824,167,720.

“That sounds better,” I mutter.

Anne is nonplussed. “Now its voice recognition seems to be working fine.”

“I don't think so. I think my little math problem got forwarded to a real human being. When the conversation gets over the head of the built-in software, it calls for help, and a human steps in and takes over. He's watching us through the built-in videocam,” I explain, pointing at the fish-eye lens built into the front panel of the set-top box, “and listening through the built-in mike.”

Anne's getting that glazed look in her eyes; I grope for an analog analogy. “Remember The Exorcist? Well, Raster has just been possessed, like the chick in the flick. Except it's not just Beelzebub. It's a customer-service rep.”

I've just walked blind into a trap that is yawningly obvious to Anne. "Maybe that's a job you should apply for!" she exclaims.

The other jaw of the trap closes faster than my teeth chomping down on my tongue: "I can take your application online right now!" says Raster.

My sister-in-law is the embodiment of sugary triumph until the next evening, when I have a good news/bad news conversation with her. Good: I'm now a Metaverse customer-service rep. Bad: I don't have a cubicle in some Edge City office complex. I telecommute from home - from her home, from her sofa. I sit there all day long, munching through my dwindling stash of tax-deductible jelly beans, wearing an operator's headset, gripping the control unit, using it like a puppeteer's rig to control other people's Rasters on other people's screens, all over the U.S. I can see them - the wide-angle view from their set-top boxes is piped to a window on my screen. But they can't see me - just Raster, my avatar, my body in the Metaverse.

Ghastly in the mottled, flattening light of the Tube, people ask me inane questions about arithmetic. If they're asking for help with recipes, airplane schedules, child-rearing or home improvement, they've already been turfed to someone else. My expertise is pure math only.

Which is pretty sleepy until the next week, when my brother's agency announces the big Simoleons Sweepstakes. They've hired a knot-kneed fullback as their spokesman. Within minutes, requests for help from contestants start flooding in. Every Bears fan in Greater Chicago is trying to calculate the volume of Soldier Field. They're all doing it wrong; and even the ones who are doing it right are probably using the faulty chip in their set-top box. I'm in deep conflict-of-interest territory here, wanting to reach out with Raster's stubby, white-gloved, three-fingered hand and slap some sense into these people.

But I'm sworn to secrecy. Joe has hired me to do the calculations for the Metrodome, Three Rivers Stadium, RFK Stadium and every other N.F.L. venue. There's going to be a Simoleons winner in every city.

We are allowed to take 15-minute breaks every four hours. So I crank up the Home Theater, just to blow the carbon out of its cylinders, and zip down the main street of the Metaverse to a club that specializes in my kind of tunes. I'm still "wearing" my Raster uniform, but I don't care - I'm just one of thousands of Rasters running up and down the street on their breaks.

My club has a narrow entrance on a narrow alley off a narrow side street, far from the virtual malls and 3-D video-game amusement parks that serve as the cash cows for the Metaverse's E-money economy. Inside, there's a few Rasters on break, but it's mostly people "wearing" more creative avatars. In the Metaverse, there's no part of your virtual body you can't pierce, brand or tattoo in an effort to look weirder than the next guy.

The live band onstage - jacked in from a studio in Prague - isn't very good, so I duck into the back room where there are virtual racks full of tapes you can sample, listening to a few seconds from each song. If you like it, you can download the whole album, with optional interactive liner notes, videos and sheet music.

I'm pawing through one of these racks when I sense another avatar, something big and shaggy, sidling up next to me. It mumbles something; I ignore it. A magisterial throat-clearing noise rumbles in the subwoofer, crackles in the surround speakers, punches through cleanly on the center channel above the screen. I turn and look: it's a heavy-set creature wearing a T shirt emblazoned with a logo HACKERS 1111. It has very long scythe-like claws, which it uses to grip a hot-pink cylinder. It's much better drawn than Raster; almost Disney-quality.

The sloth speaks: "537,824,167,720."

"Hey!" I shout. "Who the hell are you?" It lifts the pink cylinder to its lips and drinks. It's a can of Jolt. "Where'd you get that number?" I demand. "It's supposed to be a secret."

"The key is under the doormat," the sloth says, then turns around and walks out of the club.

My 15-minute break is over, so I have to ponder the meaning of this through the rest of my shift. Then, I drag myself up out of the couch, open the front door and peel up the doormat.

Sure enough, someone has stuck an envelope under there. Inside is a sheet of paper with a number on it, written in hexadecimal notation, which is what computer people use: 0A56 7781 6BE2 2004 89FF 9001 C782 - and so on for about five lines.

The sloth had told me that "the key is under the doormat," and I'm willing to bet many Simoleons that this number is an encryption key that will enable me to send and receive coded messages.

So I spend 10 minutes punching it into the set-top box. Raster shows up and starts to bother me: "Can I help you with anything?"

By the time I've punched in the 256th digit, I've become a little testy with Raster and said some rude things to him. I'm not proud of it. Then I hear something that's music to my ears: "I'm sorry, I didn't understand you," Raster chirps. "Please check your cable connections - I'm getting some noise on the line."

A second figure materializes on the screen, like a digital genie: it's the sloth again. "Who the hell are you?" I ask.

The sloth takes another slug of Jolt, stifles a belch and says, "I am Codex, the Crypto-Anarchist Sloth."

"Your equipment requires maintenance," Raster says. "Please contact the cable company."

"Your equipment is fine," Codex says. "I'm encrypting your back channel. To the cable company, it looks like noise. As you figured out, that number is your personal encryption key. No government or corporation on earth can eavesdrop on us now."

"Gosh, thanks," I say.

"You're welcome," Codex replies. "Now, let's get down to biz. We have something you want. You have something we want."

"How did you know the answer to the Soldier Field jelly-bean question?"

"We've got all 27," Codex says. And he rattles off the secret numbers for Candlestick Park, the Kingdome, the Meadowlands . . .

"Unless you've broken into the accounting firm's vault," I say, "there's only one way you could have those numbers. You've been eavesdropping on my little chats with Raster. You've tapped the line coming out of this set-top box, haven't you?"

"Oh, that's typical. I suppose you think we're a bunch of socially inept, acne-ridden, high-IQ teenage hackers who play sophomoric pranks on the Establishment."

"The thought had crossed my mind," I say. But the fact that the cartoon sloth can give me such a realistic withering look, as he is doing now, suggests a much higher level of technical sophistication. Raster only has six facial expressions and none of them is very good.

"Your brother runs an ad agency, no?"

"Correct."

"He recently signed up Simoleons Corp.?"

"Correct."

"As soon as he did, the government put your house under full-time surveillance."

Suddenly the glass eyeball in the front of the set-top box is looking very big and beady to me. "They tapped our infotainment cable?"

"Didn't have to. The cable people are happy to do all the dirty work - after all, they're beholden to the government for their monopoly. So all those calculations you did using Raster were piped straight to the cable company and from there to the government. We've got a mole in the government who cc'd us everything through an anonymous remailer in Jyvaskyla, Finland."

"Why should the government care?"

"They care big-time," Codex says. "They're going to destroy Simoleons. And they're going to step all over your family in the process."

"Why?"

"Because if they don't destroy E-money," Codex says, "E-money will destroy them."

The next afternoon I show up at my brother's office, in a groovily refurbished ex-power plant on the near West Side. He finishes rolling some calls and then waves me into his office, a cavernous space with a giant steam turbine as a conversation piece. I think it's supposed to be an irony thing.

"Aren't you supposed to be cruising the I-way for stalled motorists?" he says.

"Spare me the fraternal heckling," I say. "We crypto-anarchists don't have time for such things."

"Crypto-anarchists?"

"The word panarchist is also frequently used."

"Cute," he says, rolling the word around in his head. He's already working up a mental ad campaign for it.

"You're looking flushed and satisfied this afternoon," I say. "Must have been those two imperial pints of Hog City Porter you had with your baby-back ribs at Divane's Lakeview Grill."

Suddenly he sits up straight and gets an edgy look about him, as if a practical joke is in progress, and he's determined not to play the fool.

"So how'd you know what I had for lunch?"

"Same way I know you've been cheating on your taxes."

"What!?"

"Last year you put a new tax-deductible sofa in your home office. But that sofa is a hide-a-bed model, which is a no-no."

"Hackers," he says. "Your buddies hacked into my records, didn't they?"



“You win the Stratolounger.”

“I thought they had safeguards on these things now.”

“The files are harder to break into. But every time information gets sent across the wires - like, when Anne uses Raster to do the taxes - it can be captured and decrypted. Because, my brother, you bought the default data-security agreement with your box, and the default agreement sucks.”

“So what are you getting at?”

“For that,” I say, “we’ll have to go someplace that isn’t under surveillance.”

“Surveillance!? What the . . .” he begins. But then I nod at the TV in the corner of his office, with its beady glass eye staring out at us from the set-top box.

We end up walking along the lakeshore, which, in Chicago in January, is madness. But we hail from North Dakota, and we have all the cold-weather gear it takes to do this. I tell him about Raster and the cable company.

“Oh, Jesus!” he says. “You mean those numbers aren’t secret?”

“Not even close. They’ve been put in the hands of 27 stooges hired by the the government. The stooges have already FedEx’d their entry forms with the correct numbers. So, as of now, all of your Simoleons - \$27 million worth - are going straight into the hands of the stooges on Super Bowl Sunday. And they will turn out to be your worst public-relations nightmare. They will cash in their Simoleons for comic books and baseball cards and claim it’s safer. They will intentionally go bankrupt and blame it on you. They will show up in twos and threes on tawdry talk shows to report mysterious disappearances of their Simoleons during Metaverse transactions. They will, in short, destroy the image - and the business - of your client. The result: victory for the government, which hates and fears private currencies. And bankruptcy for you, and for Mom and Dad.”

“How do you figure?”

“Your agency is responsible for screwing up this sweepstakes. Soon as the debacle hits, your stock plummets. Mom and Dad lose millions in paper profits they’ve never had a chance to enjoy. Then your big shareholders will sue your ass, my brother, and you will lose. You gambled the value of the company on the faulty data-security built into your set-top box, and you as a corporate officer are personally responsible for the losses.”

At this point, big brother Joe feels the need to slam himself down on a park bench, which must feel roughly like sitting on a block of dry ice. But he doesn’t care. He’s beyond physical pain. I sort of expected to feel triumphant at this point, but I don’t.

So I let him off the hook. "I just came from your accounting firm," I say. "I told them I had discovered an error in my calculations - that my set-top box had a faulty chip. I supplied them with 27 new numbers, which I worked out by hand, with pencil and paper, in a conference room in their offices, far from the prying eye of the cable company. I personally sealed them in an envelope and placed them in their vault."

"So the sweepstakes will come off as planned," he exhales. "Thank God!"

"Yeah - and while you're at it, thank me and the panarchists," I shoot back. "I also called Mom and Dad, and told them that they should sell their stock - just in case the government finds some new way to sabotage your contest."

"That's probably wise," he says sourly, "but they're going to get hammered on taxes. They'll lose 40% of their net worth to the government, just like that."

"No, they won't," I say. "They aren't paying any taxes."

"Say what?" He lifts his chin off his mittens for the first time in a while, reinvigorated by the chance to tell me how wrong I am. "Their cash basis is only \$10,000 - you think the IRS won't notice \$20 million in capital gains?"

"We didn't invite the IRS," I tell him. "It's none of the IRS's damn business."

"They have ways to make it their business."

"Not any more. Mom and Dad aren't selling their stock for dollars, Joe."

"Simoleons? It's the same deal with Simoleons - everything gets reported to the government."

"Forget Simoleons. Think CryptoCredits."

"CryptoCredits? What the hell is a CryptoCredit?" He stands up and starts pacing back and forth. Now he's convinced I've traded the family cow for a handful of magic beans.

"It's what Simoleons ought to be: E-money that is totally private from the eyes of government."

"How do you know? Isn't any code crackable?"

"Any kind of E-money consists of numbers moving around on wires," I say. "If you know how to keep your numbers secret, your currency is safe. If you don't, it's not. Keeping numbers secret is a problem of cryptography - a branch of mathematics. Well, Joe, the crypto-anarchists showed me their math. And it's good math. It's better than the math the government uses. Better than Simoleons' math too. No one can mess with CryptoCredits."

He heaves a big sigh. "O.K., O.K. - you want me to say it? I'll say it. You were right. I was wrong. You studied the right thing in college after all."

"I'm not worthless scum?"

"Not worthless scum. So. What do these crypto-anarchists want, anyway?"

For some reason I can't lie to my parents, but Joe's easy. "Nothing," I say. "They just wanted to do us a favor, as a way of gaining some goodwill with us."

"And furthering the righteous cause of World Panarchy?"

"Something like that."

Which brings us to Super Bowl Sunday. We are sitting in a skybox high up in the Superdome, complete with wet bar, kitchen, waiters and big TV screens to watch the instant replays of what we've just seen with our own naked, pitiful, nondigital eyes.

The corporate officers of Simoleons are there. I start sounding them out on their cryptographic protocols, and it becomes clear that these people can't calculate their gas mileage without consulting Raster, much less navigate the subtle and dangerous currents of cutting-edge cryptography.

A Superdome security man comes in, looking uneasy. "Some, uh, gentlemen here," he says. "They have tickets that appear to be authentic."

It's three guys. The first one is a 300 pounder with hair down to his waist and a beard down to his navel. He must be a Bears fan because he has painted his face and bare torso blue and orange. The second one isn't quite as introverted as the first, and the third isn't quite the button-down conformist the other two are. Mr. Big is carrying an old milk crate. What's inside must be heavy, because it looks like it's about to pull his arms out of their sockets.

"Mr. and Mrs. De Groot?" he says, as he staggers into the room. Heads turn towards my mom and dad, who, alarmed by the appearance of these three, have declined to identify themselves. The guy makes for them and slams the crate down in front of my dad.

"I'm the guy you've known as Codex," he says. "Thanks for naming us as your broker."

If Joe wasn't a rowing-machine abuser, he'd be blowing aneurysms in both hemispheres about now. "Your broker is a half-naked blue-and-orange crypto-anarchist?"

Dad devotes 30 seconds or so to lighting his pipe. Down on the field, the two-minute warning sounds. Dad puffs out a cloud of smoke and says, "He seemed like an honest sloth."

“Just in case,” Mom says, “we sold half the stock through our broker in Bismarck. He says we’ll have to pay taxes on that.”

“We transferred the other half offshore, to Mr. Codex here,” Dad says, “and he converted it into the local currency - tax free.”

“Offshore? Where? The Bahamas?” Joe asks.

“The First Distributed Republic,” says the big anarchist. “It’s a virtual nation-state. I’m the Minister of Data Security. Our official currency is CryptoCredits.”

“What the hell good is that?” Joe says.

“That was my concern too,” Dad says, “so, just as an experiment, I used my CryptoCredits to buy something a little more tangible.”

Dad reaches into the milk crate and heaves out a rectangular object made of yellow metal. Mom hauls out another one. She and Dad begin lining them up on the counter, like King and Queen Midas unloading a carton of Twinkies.

It takes Joe a few seconds to realize what’s happening. He picks up one of the gold bars and gapes at it. The Simoleons execs crowd around and inspect the booty.

“Now you see why the government wants to stamp us out,” the big guy says. “We can do what they do - cheaper and better.”

For the first time, light dawns on the face of the Simoleons CEO. “Wait a sec,” he says, and puts his hands to his temples. “You can rig it so that people who use E-money don’t have to pay taxes to any government? Ever?”

“You got it,” the big anarchist says. The horn sounds announcing the end of the first half.

“I have to go down and give away some Simoleons,” the CEO says, “but after that, you and I need to have a talk.”

The CEO goes down in the elevator with my brother, carrying a box of 27 smart cards, each of which is loaded up with secret numbers that makes it worth a million Simoleons. I go over and look out the skybox window: 27 Americans are congregated down on the 50-yard line, waiting for their mathematical manna to descend from heaven. They are just the demographic cross section that my brother was hoping for. You’d never guess they were all secretly citizens of the First Distributed Republic.

The crypto-anarchists grab some Jolt from the wet bar and troop out, so now it’s just me, Mom and Dad in the skybox. Dad points at the field with the stem of his pipe. “Those 27 folks down there,” he says. “They didn’t get any help from you, did they?”

I've lied about this successfully to Joe. But I know it won't work with Mom and Dad. "Let's put it this way," I say, "not all panarchists are long-haired, Jolt-slurping maniacs. Some of them look like you - exactly like you, as a matter of fact."

Dad nods; I've got him on that one.

"Codex and his people saved the contest, and our family, from disaster. But there was a quid pro quo."

"Usually is," Dad says.

"But it's good for everyone. What Joe wants - and what his client wants - is for the promotion to go well, so that a year from now, everyone who's watching this broadcast today will have a high opinion of the safety and stability of Simoleons. Right?"

"Right."

"If you give the Simoleons away at random, you're rolling the dice. But if you give them to people who are secretly panarchists - who have a vested interest in showing that E-money works - it's a much safer bet."

"Does the First Distributed Republic have a flag?" Mom asks, out of left field. I tell her these guys look like sewing enthusiasts. So, even before the second half starts, she's sketched out a flag on the back of her program. "It'll be very colorful," she says. "Like a jar of jelly beans."

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