



CLEAR VISION GLOBAL CONSULTING
SEE THE PATH AHEAD

UNDERSTANDING
DIGITAL ASSETS FOR
THE FINANCIAL
PROFESSIONAL :

THE STORY OF
THE BLOCKCHAIN
WITH A DASH OF AI

**DAVID K. SPENCER C.P.A.
DKS TAX AND CONSULTING
& CLEAR VISION GLOBAL CONSULTING**



UNIVERSITY OF OREGON GRADUATE - SCO DUCKS!

MAJOR IN ACCOUNTANCY & FINANCE

TRAVELED TO BEIJING, CHINA IN 2015 ON A CONSULTING INTERNSHIP

**TRAVELED TO WASHINGTON, DC AND MET WITH MEMBERS OF THE
HOUSE OF REPRESENTATIVES**

ACCOUNTANT IN PUBLIC PRACTICE

OWNER – DKS TAX AND CONSULTING

RSM US LLP

DILORENZO AND CO.

GREGORY SHARER AND STUART CPA

BLOCKCHAIN COUNCIL® CERTIFIED CRYPTOCURRENCY EXPERT

BLOCKCHAIN COUNCIL® CERTIFIED SMART CONTRACT DEVELOPER

IBM BLOCKCHAIN ESSENTIALS V1 AND V2

PANELIST ON “THE BLOCKCHAIN WEALTHCAST”

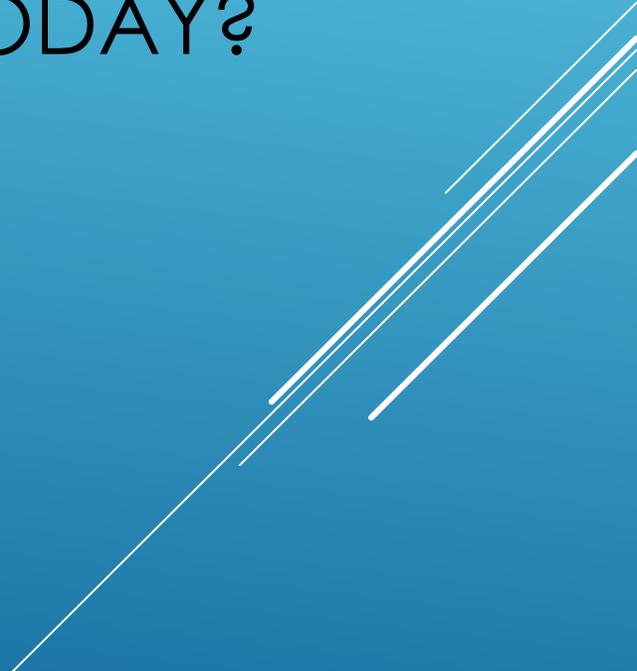
HOSTED BY ARROWROOT FAMILY OFFICE

FEATURED ON KITCO NEWS

ISREAL 360 INNOVATION EXPERIENCE PARTICIPANT FALL 2023

- ▶ What is a bitcoin?
 - ▶ Provide you with a fundamental understanding of what a blockchain is and how it works.
- ▶ How is it affecting my clients?
 - ▶ Share with you some common issues that I see in my practice that you will see as well as the digital asset world expands.
- ▶ What is happening now/next?
 - ▶ Share with you developments in the industry and how it is currently being implemented.
 - ▶ Brief Chat about Artificial Intelligence and the “tech stack”

WHAT IS OUR
GOAL TODAY?

Decorative white lines consisting of several parallel diagonal strokes in the bottom right corner of the slide.

Bitcoin: A Peer-to-Peer Electronic Cash System

Satoshi Nakamoto
satoshin@gmx.com
www.bitcoin.org

Abstract. A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution. Digital signatures provide part of the solution, but the main benefits are lost if a trusted third party is still required to prevent double-spending. We propose a solution to the double-spending problem using a peer-to-peer network. The network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the proof-of-work. The longest chain not only serves as proof of the sequence of events witnessed, but proof that it came from the largest pool of CPU power. As long as a majority of CPU power is controlled by nodes that are not cooperating to attack the network, they'll generate the longest chain and outpace attackers. The network itself requires minimal structure. Messages are broadcast on a best effort basis, and nodes can leave and rejoin the network at will, accepting the longest proof-of-work chain as proof of what happened while they were gone.

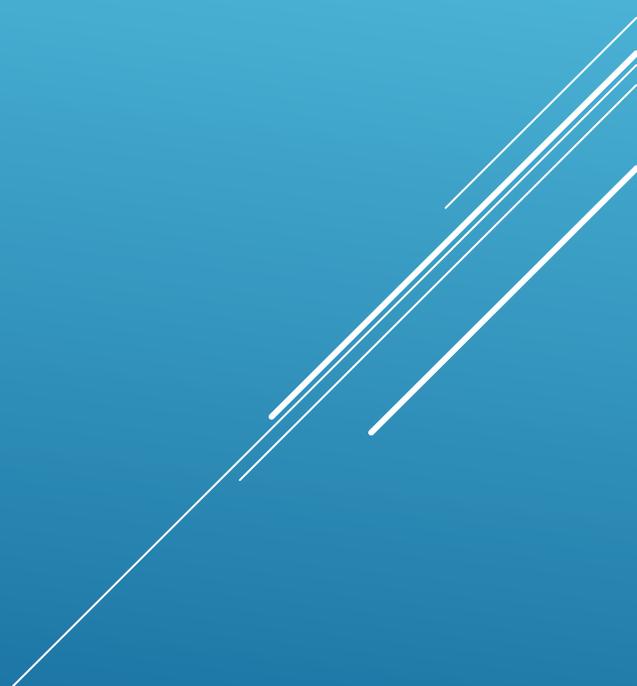
WHAT IS A BITCOIN AND WHERE DID IT COME FROM?
A SOLUTION TO THE DOUBLE SPEND PROBLEM.

WHAT IS A BLOCKCHAIN AND WHAT IT IS USED FOR?

- What is a blockchain:
 - A blockchain is a database. Databases have some common problems that Blockchains can address.
 - Problems in databases – and how the blockchain solves them
 - Dirty data – Blockchains are Pre-validated by miners or nodes
 - Changing data – Blockchains are immutable – “feature not a bug”
 - Bad actors – Bad Actors are disincentivized on blockchains
 - Siloed information – Blockchains can be decentralized
- 

- ▶ Scarcity - There will only be ever 21 million bitcoin.
- ▶ Autonomy – Bitcoin is Psuedo-anonomous
- ▶ Excellent for large transactions
- ▶ Easy to pass down and Store – More on this later.
- ▶ The final Bitcoin will be mined in 2140 – What happens then?
- ▶ The story is really about the blockchain.

IS BITCOIN A FAD?
WHO KNOWS, HERE ARE SOME FACTS.





White Collar Crime

Data Privacy



4 minute read · June 7, 2021 8:14 PM EDT · Last Updated 2 years ago



U.S. seizes \$2.3 mln in bitcoin paid to Colonial Pipeline hackers

By Christopher Bing, Joseph Menn and Sarah N. Lynch



Companies



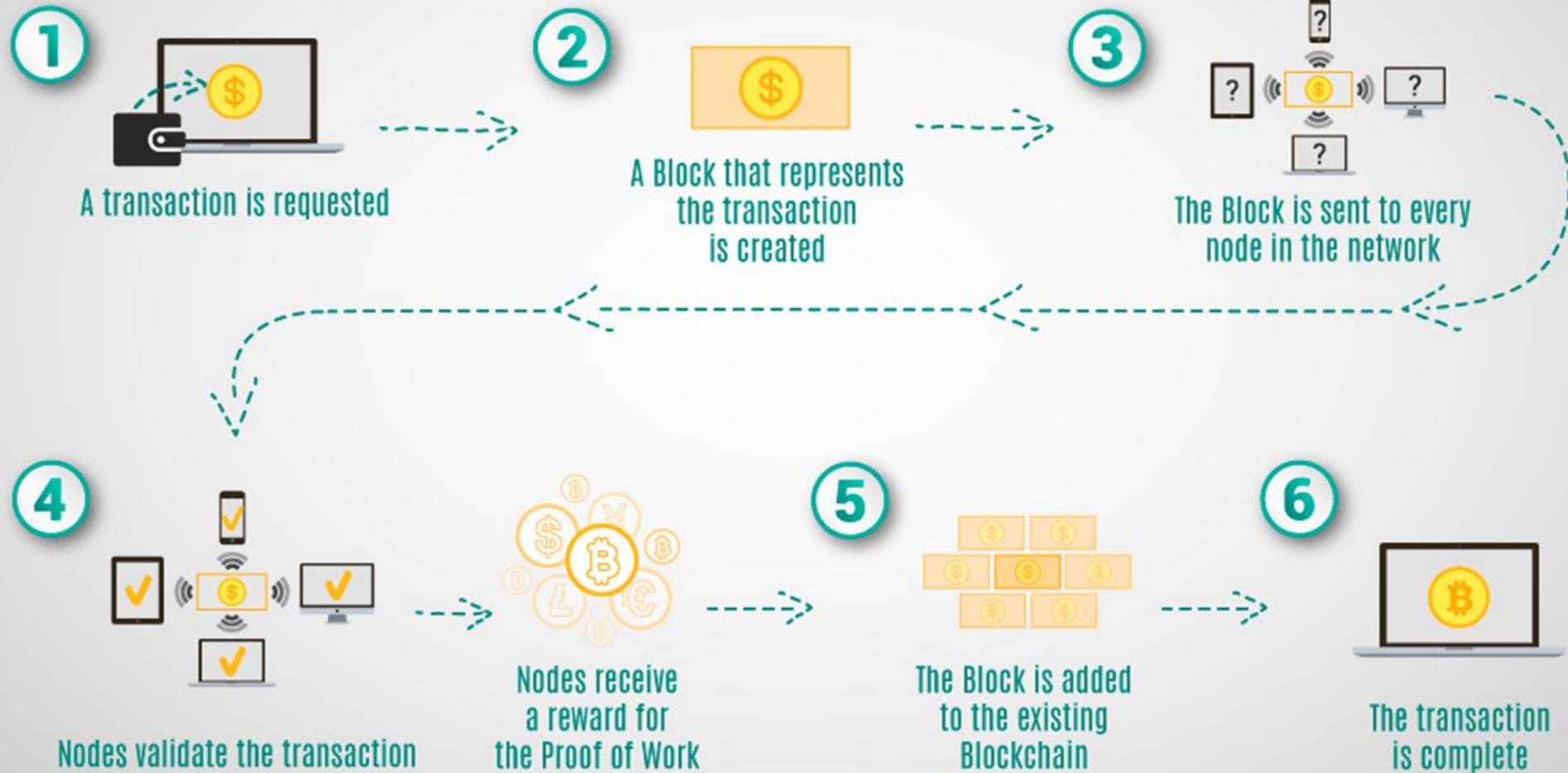
Colonial Pipeline Co

Follow

WASHINGTON, June 7 (Reuters) - The Justice Department on Monday recovered some \$2.3 million in cryptocurrency ransom paid by Colonial Pipeline Co, cracking down on hackers who launched the most disruptive U.S. cyberattack on record.

Deputy Attorney General Lisa Monaco said investigators had seized 63.7 bitcoins, now valued at about \$2.3 million, paid by Colonial (COLPI.UL) after last month's hack of its systems that led to massive shortages at U.S. East Coast gas stations.

HOW BLOCKCHAIN WORKS





Proof of Work

vs.

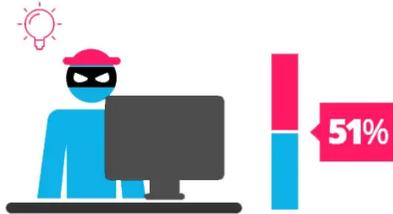
Proof of Stake



To add each block to the chain, miners must compete to solve a difficult puzzle using their computers processing power.



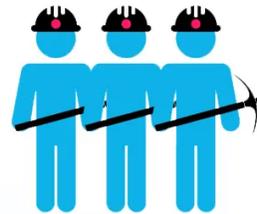
There is no competition as the block creator is chosen by an algorithm based on the user's stake.



In order to add a malicious block, you'd have to have a computer more powerful than 51% of the network.



In order to add a malicious block, you'd have to own 51% of all the cryptocurrency on the network.



The first miner to solve the puzzle is given a reward for their work.



There is no reward for making a block, so the block creator takes a transaction fee.



Bitcoin – Proof of work

Ethereum – Proof of work with smart contracts to now Proof of stake

Ripple Federated Byzantine Agreement

Binance Smart Chain Proof of Stake

Uniswap Proof of Stake

Polkadot Proof of Stake

Avalanche Proof of Stake

Solana Proof of Stake

Cardano Proof of Stake

Polygon Proof of Stake

Chainlink - Proof of Stake

IBM logistics Blockchain (Tradelens) - many different models Lets Explore

Public vs. Private vs. Permissioned Blockchains

The list continues...But why so many...

BLOCKCHAIN 1.0 TO NOW...

B2B BLOCKCHAIN



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CLIENTS ARE LIKELY TRADING TOKENS... WHICH IS THE GATEWAY TO SO MUCH MORE

- Trade tokens then I find a new one that I believe in
 - Need an esoteric wallet
 - Start mining the token
 - Staking income
 - It works and I buy another token with it
 - Purchase an NFT to see what that was all about
 - I have 4 exchanges that I used because I wanted to try different blockchains
 - Yes, that is why you need to know the different blockchains...
- 

Initial Consultation is Key...

- Ask questions about where they trade and their philosophy
 - are they buy and hold or active traders
- Request how many wallets they own and how many exchanges they trade on
- We need to know how frequently they trade as well
- Do they have a hardware or offline wallet?
- We need public addresses to each wallet they own
- What is the transaction path.
- I always attempt to use a “reasonable method Consistently applied that accurately represents the economics of the situation”.
- We are dealing in assets that do not have history to lean on. We are using tech that did not exist a year ago. We have to do our best and less than being “creative” (no one likes creative accounting) We need to be thorough and use all the tools at our disposal. This presents an opportunity.

- ▶ Zenledger
- ▶ TaxBit
- ▶ Cointracker
- ▶ TokenTax
- ▶ Coinmetrics
- ▶ And many more... including excel
- ▶ Consistency is key in my opinion

COMMON TOOLS FOR CRYPTO TAX

- ▶ Knowing what to do and knowing how to do it are two different things. We all know that the goal is to hit a 6. Doing it is a totally different story.
- ▶ Establishing a basis and then the accurate proceeds can often be a real trick in and of itself. Often we must use public sources of information.
- ▶ Yahoo and Coinmarketcap downloads.
- ▶ Average prices and analytics.

ISN'T IT JUST BASIS FROM PROCEEDS?
YES, YOU ARE CORRECT, BUT...
WHERE DO I GET THE DATA TO START?

Win 100 ETH Casino & Sports Bet Claim 5 BTC Buy \$LPX Now!

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Bitcoin

API

25,686.00 USD ▼ 3.11%

43 satoshi per byte
recommended transaction fee

Circulation 19,397,915 BTC

Market cap 498.525 billion USD

Dominance 45.53%



Blocks
793,671



Transactions
850,123,320



Outputs
2,390,337,142



Addresses
48,265,876

All time

Blockchain size	487.36 GB
Network nodes	7,157
Latest block	793,670 · 20 minutes ago
Difficulty	51,234,338,863,443
Next estimated difficulty	50,307,529,300,864 ▼ 1%
Next readjustment	4 days from now

Mempool

Transactions	128,452
Transactions per second	2
Outputs	1,182,063
Fees	185,817.37 USD
Size	244 MB
Suggested transaction fee	43 satoshi per byte

Awesome Bitcoin services

- Exchanges
- Wallets
- Crypto processors
- Savings accounts
- Tax calculators
- Derivatives
- Market data
- Mining pools
- Faucets
- Entertainment

[Get on this list →](#)



Daily Data dumps for Bitcoin
Explore Data Dumps



1 API for 17 Blockchains
Rest API with a high uptime, SQL-like queries, and packages for all

Price: \$1,774.11 (-3.57%) Gas: 46 Gwei



The Ethereum Blockchain Explorer

All Filters Search by Address / Txn Hash / Block / Token / Domain Name

8 **CHOOSE YOUR UP TO WELCOME BONUS**

5000 BNB 1M MATIC 1000 ETH

Featured: Elevate your website with curated name tags and labels in the all-new Metadata API. [Learn More.](#)

ETHER PRICE \$1,774.11 @ 0.06929 BTC (-3.57%)

TRANSACTIONS 1,995.09 M (13.6 TPS)

MED GAS PRICE 46 Gwei (\$1.71)



MARKET CAP \$213,297,418,800.00

LAST FINALIZED BLOCK 17447581

LAST SAFE BLOCK 17447645

Latest Blocks

17447667 10 secs ago Fee Recipient [rsync-builder](#) 0.0763 Eth
164 txns in 12 secs

Latest Transactions

0xdddd3d52dfa8cf... 10 secs ago From 0x1f9090...e676c326 To 0xf4D164...b01163c5 0.07689 Eth

Address 0x1f9090aaE28b8a3dCeaDf281B0F12828e676c326

Exchange Play Gaming

Featured: Build Precise & Reliable Apps with Etherscan APIs. Learn More!

rsync-builder sync-builder.eth # MEV Builder

Star More

Overview

ETH BALANCE
2.025485100090666554 ETH

ETH VALUE
\$3,593.43 (@ \$1,774.11/ETH)

TOKEN HOLDINGS
\$0.00 (11 Tokens)

More Info

PRIVATE NAME TAGS
+ Add

LAST TXN SENT
0xb7ca66289f662... from 38 secs ago

FIRST TXN SENT
0x317907eece0... from 155 days 13 hrs ago

Multi Chain

MULTICHAIN ADDRESSES
14 addresses found via Blockscan



Transactions Internal Transactions Token Transfers (ERC-20) NFT Transfers Produced Blocks Analytics Comments

Latest 25 from a total of 116,382 transactions

Advanced Filter

Transaction Hash	Method	Block	Date Time (UTC)	From	To	Value	Txn Fee
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Transactions Internal Transactions Token Transfers (ERC-20) NFT Transfers Produced Blocks **Analytics** Comments

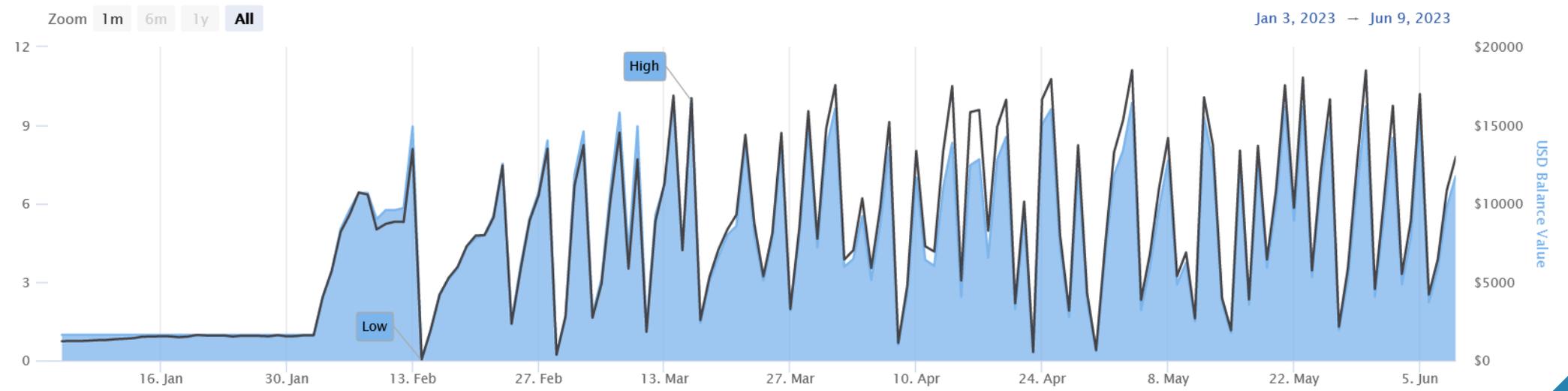
Ether Balance Transactions TxnFees Ether Transfers Token Transfers Block Producing Rewards Txn Heatmap

Time Series: Ether Balance

Wed 4, Jan 2023 - Thu 8, Jun 2023

● ETH Highest Balance On Wed 15, Mar 2023 9.97878342865262 ETH	● ETH Lowest Balance On Mon 13, Feb 2023 0.040823508628855906 ETH	■ USD Highest Value On Wed 3, May 2023 USD 18,512.5	■ USD Lowest Value On Mon 13, Feb 2023 USD 63.53
------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------	-------------------------------------------------------------------------	----------------------------------------------------------------------

Ether Balance for 0x1f9090aae28b8a3dceadf281b0f12828e676c326
Source: Etherscan.io



Auditors Spurn Crypto After FTX, Misleading Reserve Estimates



Amanda Iacone
Reporter



Nicola M. White
Reporter



In the rush to reassure customers and the markets, crypto exchanges like Kraken and Binance Holdings Ltd. in 2022 touted auditor-provided tests of their reserves testing to show customer deposits were safe.

But those reports—point-in time snapshots of reserves that don't reflect fund volatility or outstanding obligations—failed to reassure jittery customers and regulators, including Securities and Exchange Commission Chair Gary Gensler. Instead of offering a lifeline to crypto firms, the practice of vetting collateral triggered renewed scrutiny from regulators and provided fresh ammunition for auditor critics.

Risk-adverse auditors are now rethinking their relationship with crypto players after the risks of working with the industry were laid bare in the bankruptcy filings for collapsed exchange FTX, whose founders face criminal charges.

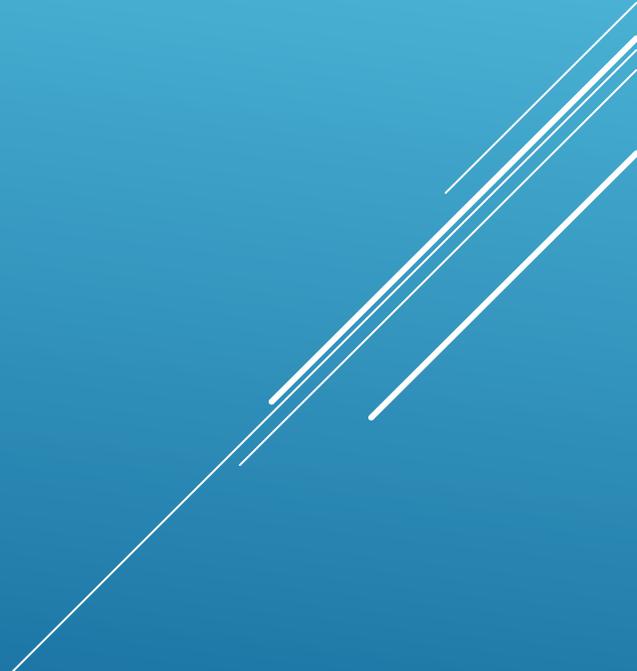
Mazars Group, Marcum LLP, and Armanino LLP have said they would reconsider their crypto industry work after the implosion of FTX and a flurry of bankruptcies including bitcoin miner Core Scientific Inc. created panic in the market. Pulling back on crypto could limit the firms' reputational and legal risks that could undermine investor confidence in work auditors provide for their publicly traded clients.

- ▶ Things to know
 - ▶ Coinbase Primary US exchange
 - ▶ Voyager (Bankrupt)
 - ▶ Blockfi (Bankrupt)
 - ▶ FTX – This was SBF
 - ▶ Kraken
 - ▶ Binance Under suit by SEC
 - ▶ Celsius (Exchange) defunct
 - ▶ Ripple vs. SEC

HOW DO CLIENTS USE IT?

- ▶ The low hanging fruit is trading
Clients will trade into and out of digital assets. However, until we go into another asset most often we don't have a taxable event.
- ▶ What is an API KEY?
- ▶ How to request a read only key
- ▶ Zenledger
- ▶ International options
- ▶ Developing expectations
- ▶ How to use a blockchain explorer
- ▶ From one pocket to the next
- ▶ What is an airdrop?

TOOLS THAT WE CAN USE...

- ▶ Cointracker
 - ▶ Tokentax
 - ▶ Zenledger
 - ▶ Taxbit
 - ▶ Koinly
 - ▶ Accountings
 - ▶ Excel
 - ▶ Advanced users need only apply
 - ▶ Blockchain explorers
 - ▶ Custom tools
 - ▶ Global Blockchain Business council
 - ▶ Glassnode – Advanced analytics
 - ▶ Yahoo for crypto
- 

U.S. markets closed

S&P 500

4,298.86
+4.93 (+0.11%)



Dow 30

33,876.78
+43.17 (+0.13%)



Nasdaq

13,259.14
+20.62 (+0.16%)



Russell 2000

1,865.71
-15.07 (-0.80%)



Crude Oil

70.35
-0.94 (-1.32%)



Gold

1,975.70
-2.90 (-0.15%)



What recession? Wall Street is getting less worried

Yahoo Finance



This week in

Quote Lookup



My Portfolio & Markets

Customize

yahoo!finance

The all-in-one





Results List

Heatmap View

Matching Cryptocurrencies 1-25 of 10198 results [Add to Portfolio](#) [Share](#)



⚠ Results were generated a few mins ago. Pricing data is updated frequently. Currency in USD

<input type="checkbox"/> Symbol	Name	Price (Intraday)	Change	% Change	Market Cap	Volume in Currency (Since 0:00 UTC)	Volume in Currency (24Hr)	Total Volume All Currencies (24Hr)	Circulating Supply	52 Week Range	Day Chart
<input type="checkbox"/> BTC-USD	Bitcoin USD	25,626.62	-866.71	-3.27%	497.103B	13.902B	13.902B	13.902B	19.398M	15,599.05 - 31,005.61	
<input type="checkbox"/> ETH-USD	Ethereum USD	1,775.46	-62.35	-3.39%	213.46B	6.212B	6.212B	6.212B	120.228M	896.11 - 2,137.45	
<input type="checkbox"/> USDT-USD	Tether USD	1.0005	+0.0003	+0.03%	83.396B	26.957B	26.957B	26.957B	83.357B	0.98 - 1.03	
<input type="checkbox"/> BNB-USD	BNB USD	242.18	-18.55	-7.12%	37.745B	784.816M	784.816M	784.816M	155.855M	184.54 - 388.72	
<input type="checkbox"/> USDC-USD	USD Coin USD	1.0002	+0.0002	+0.02%	28.339B	3.648B	3.648B	3.648B	28.335B	0.88 - 1.01	
<input type="checkbox"/> XRP-USD	XRP USD	0.505320	-0.019878	-3.78%	26.27B	1.774B	1.774B	1.774B	51.987B	0.29 - 0.58	
<input type="checkbox"/> STETH-USD	Lido Staked ETH USD	1,773.69	-51.66	-2.83%	12.704B	19.984M	19.984M	19.984M	7.163M	828.67 - 2,121.02	
<input type="checkbox"/> ADA-USD	Cardano USD	0.251704	-0.067332	-21.10%	8.785B	922.828M	922.828M	922.828M	34.904B	0.23 - 0.61	
<input type="checkbox"/> DOGE-USD	Dogecoin USD	0.061713	-0.006150	-9.06%	8.622B	737.805M	737.805M	737.805M	139.705B	0.05 - 0.16	
<input type="checkbox"/>	Wrapped										

Bitcoin USD (BTC-USD)

CCC - CoinMarketCap. Currency in USD

☆ Follow

Visitors trend 2W ↑ 10W ↑ 9M ↑

Quote Lookup

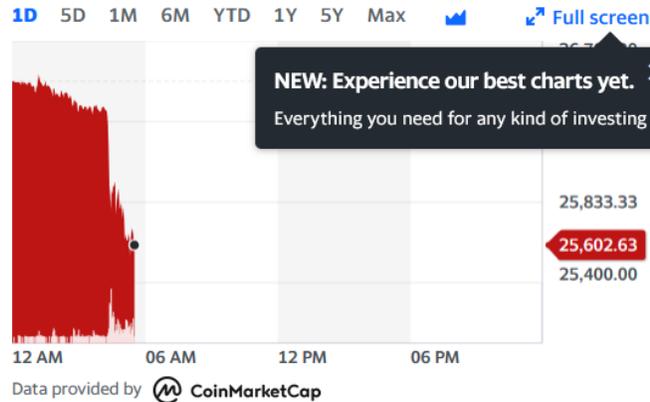


25,602.63 -890.88 (-3.36%)

As of 05:31AM UTC. Market open.

Summary Chart Conversations Historical Data Profile

Previous Close	26,485.30	Market Cap	496.637B
Open	26,485.30	Circulating Supply	19.40M
Day's Range	25,602.63 - 26,512.93	Max Supply	N/A
52 Week Range	15,599.05 - 31,005.61	Volume	13,921,227,776
Start Date	2010-07-13	Volume (24hr)	13.92B
Algorithm	N/A	Volume (24hr) All Currencies	13.92B



CoinDesk • 11 hours ago

Bitcoin Payments Firm Strike Moves Custody In-House After Ditching Third-Party Services

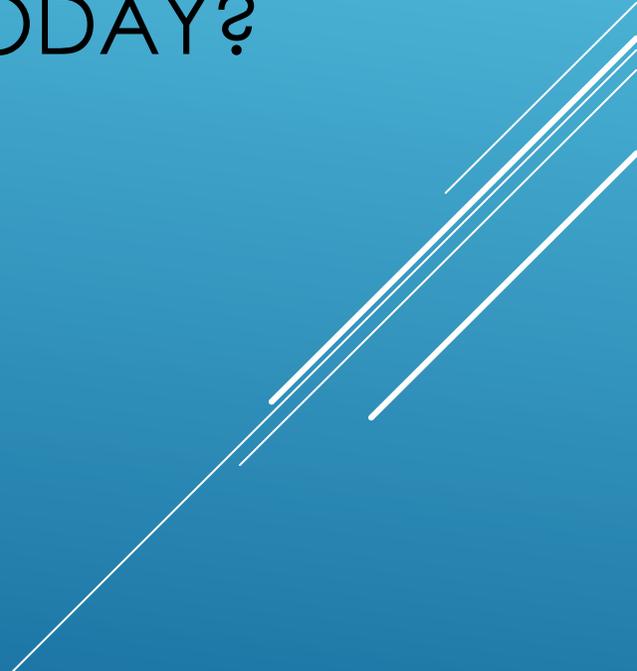
The move is a "culmination of over two years of effort," according to Strike CEO and

People Also Watch

Symbol	Last Price	Change	% Change
ETH-USD Ethereum USD	1,773.21	-64.64	-3.52%
TSLA Tesla, Inc.	244.40	+9.54	+4.06%

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 - ▶ Brief Chat about Chat GPT

WHAT IS OUR
GOAL TODAY?



Get on board with the FedNowSM Service

*The new instant payments service will be here in
July 2023. Get ready now.*



BRIEFING ROOM

FACT SHEET: White House Releases First-Ever Comprehensive Framework for Responsible Development of Digital Assets

SEPTEMBER 16, 2022 • STATEMENTS AND RELEASES

Following the President's Executive Order, New Reports Outline Recommendations to Protect Consumers, Investors, Businesses, Financial Stability, National Security, and the Environment

The digital assets market has grown significantly in recent years. Millions of people globally, including 16% of adult Americans, have purchased digital assets—which reached a market capitalization of [\\$3 trillion](#) globally last November. Digital assets present potential opportunities to reinforce U.S. leadership in the global financial system and remain at the technological frontier. But they also pose real risks as evidenced by recent events in crypto markets. The May crash of a so-called stablecoin and the subsequent wave of insolvencies wiped out over \$600 billion of investor and consumer funds.

WHAT DOES THE WHITE HOUSE SAY.

- ▶ Bitcoin policy conference 4/26 at the White House Press club Ballroom.
- ▶ There are 100+ countries working on central bank digital currencies (CBDCs)
- ▶ The Bank of International Settlements (BIS) has advised that CBDCs should be explored.
- ▶ Central bank digital currencies are coming soon!

The digital pound

We are looking at the case for issuing a digital pound. This type of money is known as a central bank digital currency (CBDC). It would not replace cash.

Related links

- > [Consultation Paper on the digital pound](#)
- > [Technology Working Paper on the digital pound](#)

On this page

- ✓ [We're looking at the case for a digital pound](#)
- ✓ [A digital pound is likely to be needed to fulfil our mission](#)
- ✓ [Your questions answered](#)
- ✓ [We're asking people for their views](#)
- ✓ [We're engaging with businesses and communities](#)
- ✓ [CBDC Engagement Forum](#)
- ✓ [CBDC Technology Forum](#)



of design choices for it.

How might it work?

A day in the life of a digital pound user



7am

Check your balance on the digital pound wallet.



10am

Buy a cup of tea with digital pounds using your smartphone – just tap it on the same device used for credit and debit cards.



3pm

Pay the electrician in digital pounds – both of you get an instant notification that the payment is complete.



6pm

Order groceries online and pay for them using the digital pound option on the website checkout.



8pm

Transfer money from your bank account into your digital pound wallet.



About

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Digital euro



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We are working with the national central banks of the euro area to investigate whether to introduce a digital euro. It would be a central bank digital currency, an electronic equivalent to cash. And it would complement banknotes and coins, giving people an additional choice about how to pay.

A digital euro would provide an anchor of stability for our money in the digital age.





What would it be?

A digital euro would offer an electronic means of payment that anyone could use in the euro area. It would be secure and user-friendly, like cash is today. As central bank money issued by the ECB, it would be different from “private money”, but you could also use a card or a phone app to pay with digital euro.

▶ **The digital euro and the importance of central bank money**

Why might we need a digital euro?

We are thinking about launching a central bank digital currency in Europe to respond to the increasing demand for safe and trusted electronic payments. Having digital money issued by the central bank would provide an anchor of stability for the payment and monetary systems. A digital euro would also strengthen the monetary sovereignty of the euro area and foster competition and efficiency in the European payment sector.

 **Key objectives and design considerations**

What would be the advantages and challenges?

As we are still investigating, we don't have all the details of the final proposal yet. But we have reflected quite a lot on the concept of a digital euro and its pros and cons. What is clear already is that a digital euro should be accessible, robust, safe, efficient and compliant with the law. We would also ensure the highest level of privacy.

▶ **Report on digital euro**

Where do we stand?

This investigation phase started in October 2021 and is expected to take around two years, concluding in October 2023. We are looking at how a digital euro could be designed and distributed, as well as the impact it could have on the market. Then, we will decide whether to start the process of actually developing it.

 **Project timeline**

Where do we stand?

Tentative – timeline subject to change

July 2021

Governing Council decision to launch investigation phase



- ▶ **Smart contracts**
 - ▶ Real estate closing
 - ▶ Titles
 - ▶ Voting
- ▶ **Logistics**
- ▶ **Identity**
- ▶ **Finance**
 - ▶ Stablecoins
 - ▶ Tokenization
- ▶ **Healthcare records**
- ▶ **Telecom**
- ▶ **Accounting**

- ▶ **When might a blockchain be useful?**
 - ▶ Stable data
 - ▶ Historical events are important
 - ▶ Security is critical
 - ▶ Many middlemen
 - ▶ Inventory management

DO WE WANT CBDC?
WHAT CAN IT DO FOR US?

- ▶ What is Artificial General Intelligence
 - ▶ is a type of hypothetical intelligent agent. The AGI concept is that it can learn to accomplish any intellectual task that human beings or animals can perform.
- ▶ Reactive machines
 - ▶ ChatGPT is a natural language processing (NLP) AI Chatbot
- ▶ Will it replace our jobs?
 - ▶ Chat GPT passes the CPA exam...
- ▶ We are adopting technology faster...and we must keep up.

CHAT ABOUT CHAT GPT



DAVID K. SPENCER C.P.A. DKS TAX AND CONSULTING & CLEAR VISION GLOBAL CONSULTING

Please reach out for additional training for groups and one on one sessions.

Educating in one of my passions.

I also serve clients internationally with inbound and outbound tax advisory and general business consulting.

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