

# Three, Two, One...

## PNG launches into the AI era

Mark Pesce  
Wisely AI

[www.markpesce.com/bio](http://www.markpesce.com/bio)



**Countdown: Everything Old is New Again**



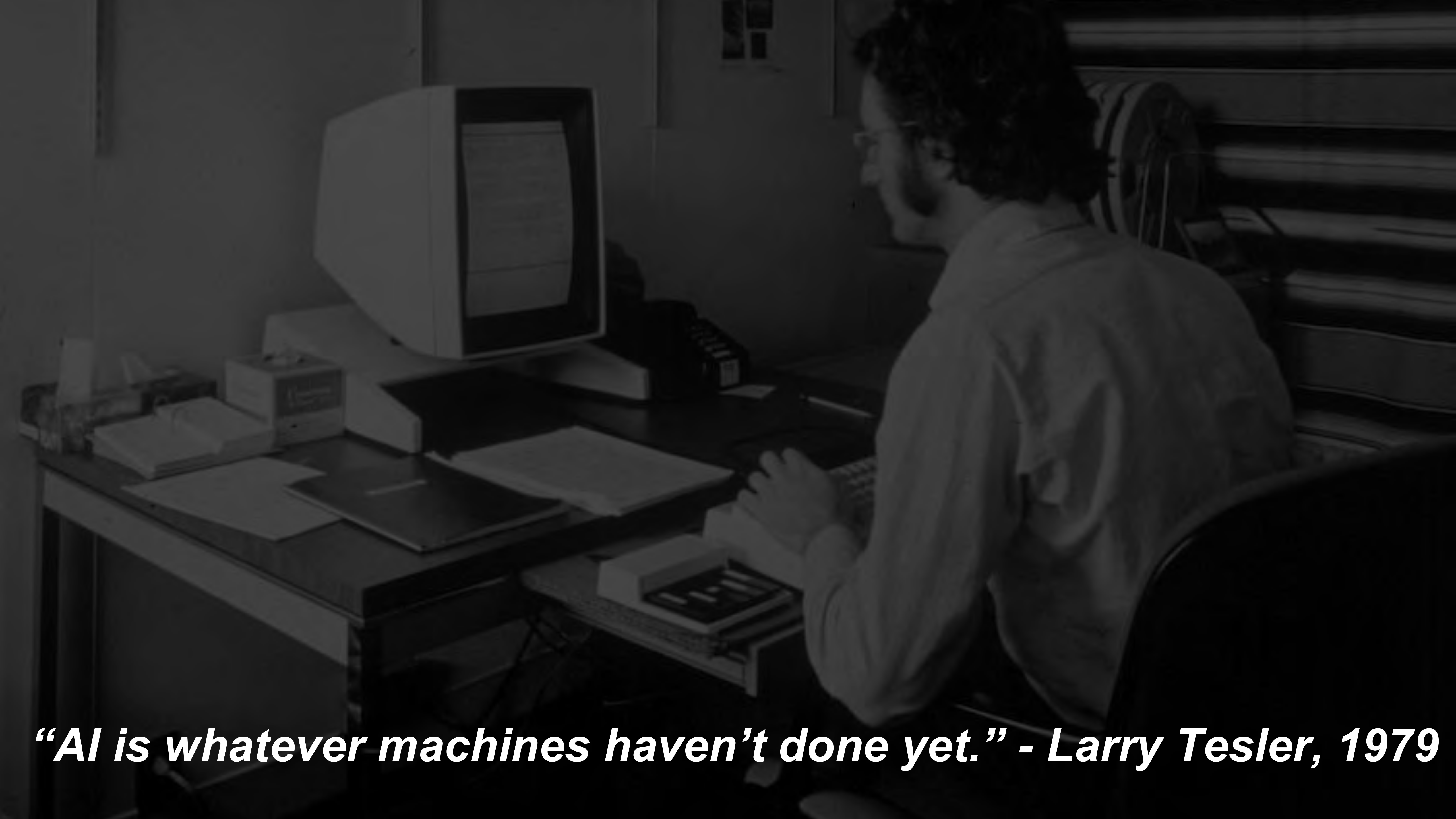
KACHYESTYC UOLYA OPRYEDYELY AYETSYA KALORYIYHOSHTJYU

IBM punched-card code representation of the Russian sentence above.

This card is punched with a sample Russian language sentence (as interpreted at the top) in standard IBM punched-card code. It is then accepted by the 701, converted into its own binary language and translated by means of stored dictionary and operational syntactical programs into the English language equivalent which is then printed.

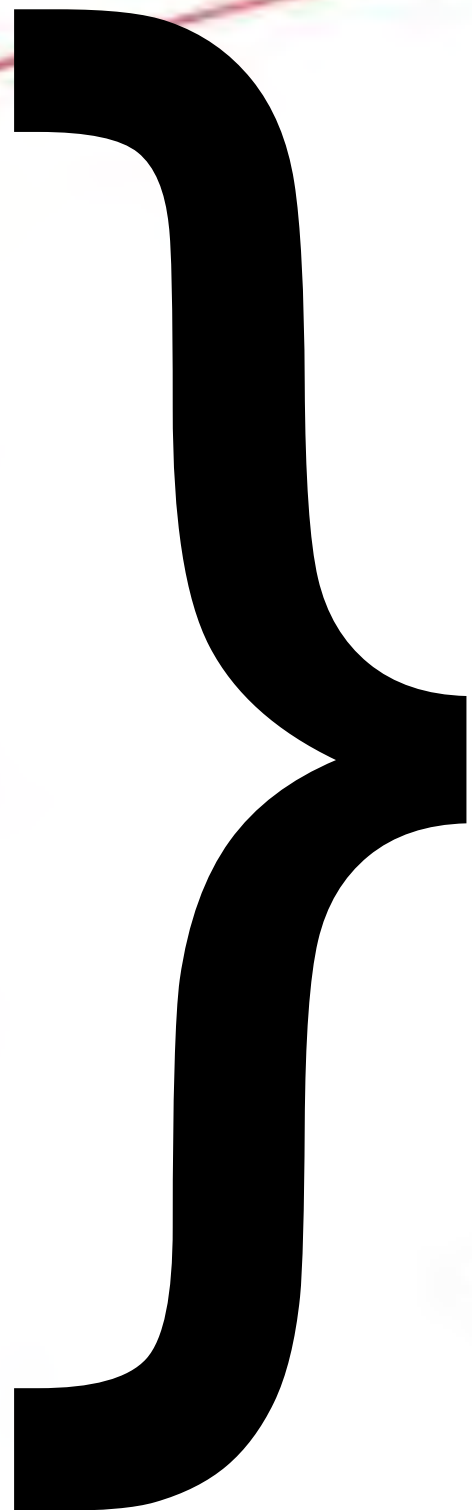
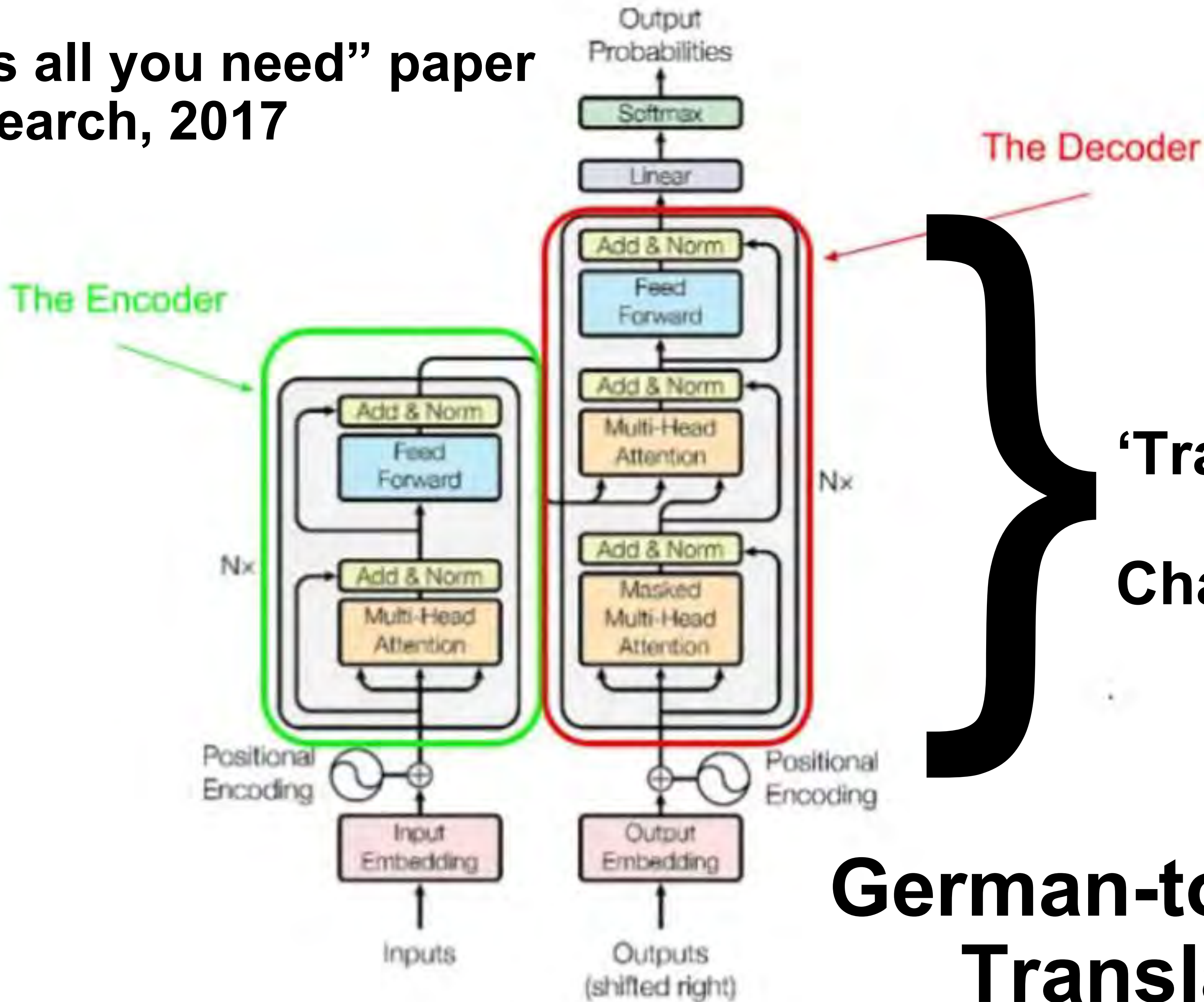
THE QUALITY OF COAL IS DETERMINED BY CALORY CONTENT

Russian-to-English Translation, 1954



***“AI is whatever machines haven’t done yet.” - Larry Tesler, 1979***

**“Attention is all you need” paper  
Google Research, 2017**



**‘Transformer’  
ChatGPT**

**German-to-English  
Translation!**

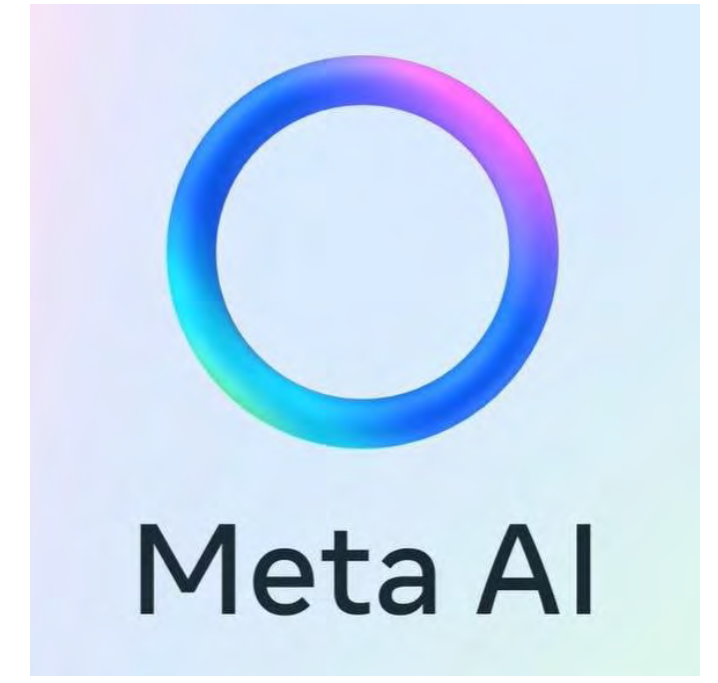
# ChatGPT



# Gemini



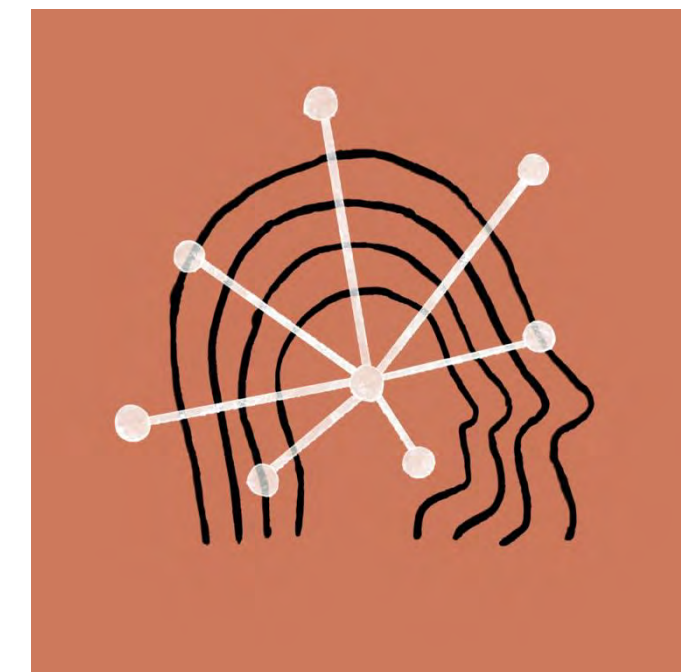
# Meta AI

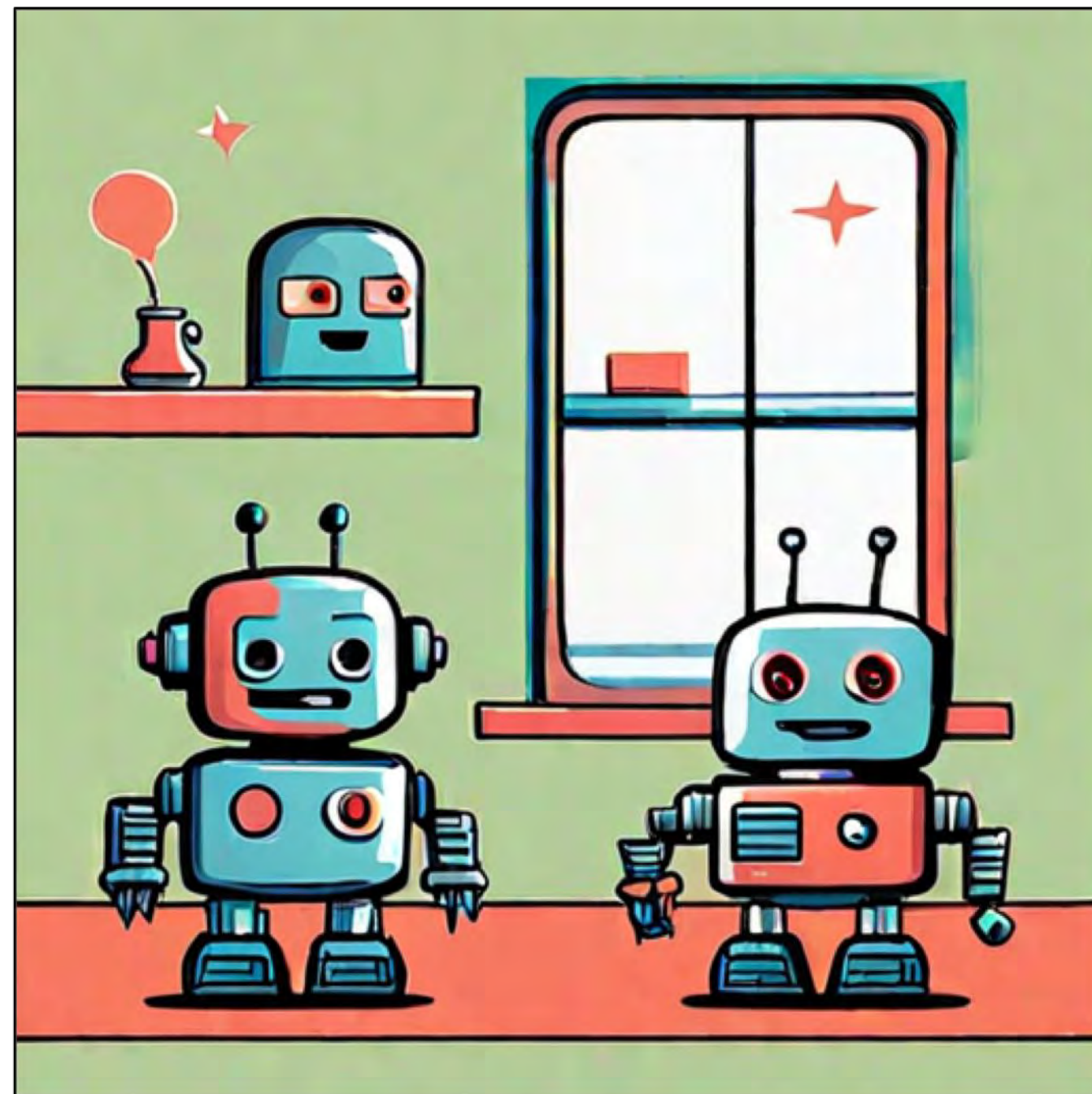


# Copilot



# Claude





Getting Started with  
AI Chatbots  
Revised Edition  
Mark Pesce

Want to know how to talk to a chatbot?  
No worries!

You're all getting a copy of my book  
*Getting Started with AI Chatbots*



# **THREE**

**Composers, Summarisers and Classifiers:  
What can we do with Generative AI?**

# **Core Capabilities of 'Generative' AI**

**Create - 'Composers'**

**Reduce - 'Summarisers'**

**Identify - 'Classifiers'**

# COMPOSERS

Generate text / code / images / music / video

Marketing email 

Computer program 

Jingle 

Imagery 

Very appealing use of AI, but...

The most dangerous in practice.

## **A Brief History of Papua New Guinea**

Papua New Guinea's history spans over 50,000 years, beginning with its settlement by ancient peoples from Southeast Asia. These first inhabitants developed diverse cultures and languages across the mountainous terrain and coastal regions.

European contact began in the 16th century with Portuguese and Spanish explorers. In the 19th century, Germany claimed the northern portion (German New Guinea) while Britain established a protectorate over the southern region (British New Guinea).

After World War I, Australia administered both territories as mandates. During World War II, Papua New Guinea became a major battleground between Allied and Japanese forces, with the Kokoda Track campaign becoming historically significant.

In 1949, the territories were combined as Papua and New Guinea under Australian administration. Growing nationalism led to increased self-governance in the 1960s and early 1970s.

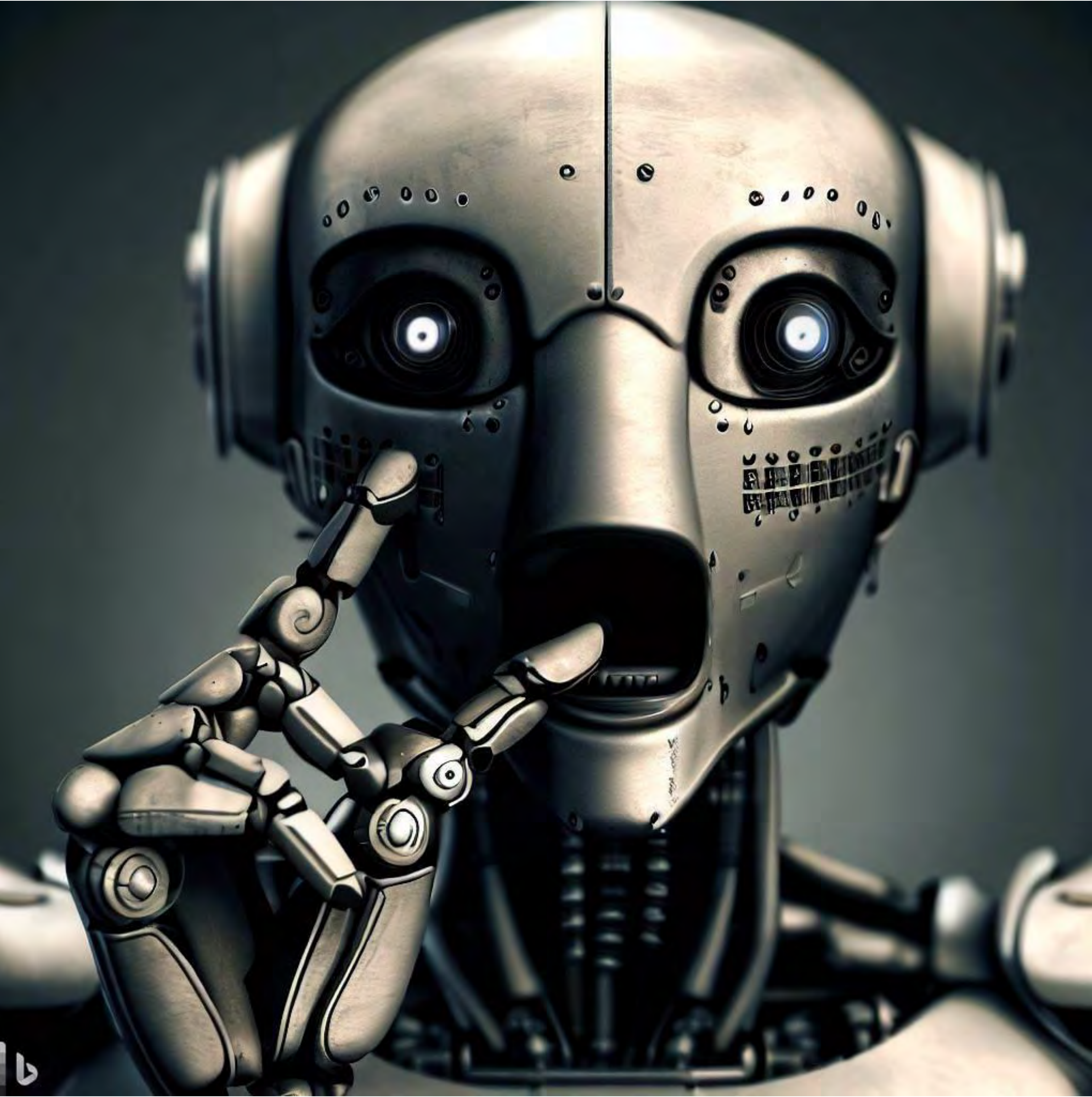
On September 16, 1975, Papua New Guinea gained independence under Prime Minister Michael Somare. The new nation faced challenges including the Bougainville Civil War (1988-1998) over mining disputes and autonomy demands.

Today, Papua New Guinea is a constitutional monarchy and parliamentary democracy with remarkable cultural diversity, maintaining over 800 languages. The nation balances traditional customs with modern development while managing its abundant natural resources.



**Image** please generate an image of Port Moresby under a bright  
Milky Way





# AI makes things up: Hallucinations

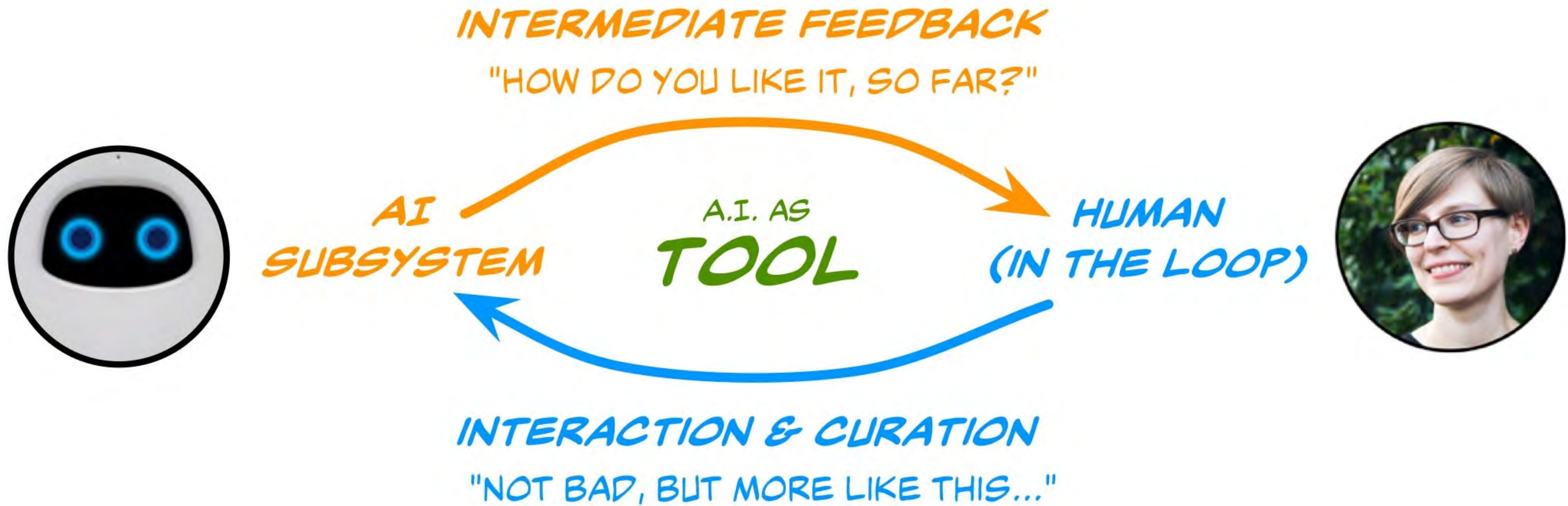
AI chatbots generate the 'most probable' response to any question put to them.

They don't 'think', and have **no sense of true or false.**

A chatbot's most likely response could be completely wrong - but it is bound to sound completely plausible.

**Will you be able to catch these 'hallucinations'?**

# Managing unreliable AI with a 'Human in the loop'





# SUMMARISERS

Ingest many documents

Reports & analysis

‘Needle in a haystack’

Enterprise-wide availability

Very useful but resource intensive

Lower hallucination rates

Raises data policy & privacy questions

# Estimate Material Costs Quickly

Don't wait for inaccurate estimations. Bild AI can read your plans to produce detailed cost breakdowns using AI, so you can win more business.



Bid Ready

**Bild AI**

Overview

Projects

Materials

Settings

Cost Estimation

Code Compliance

Accuracy Checking

## Material Takeoff Estimation

Division Cost Breakdown

Total Cost Estimate  
**\$2,257,893.86** ±2.3%

Time Saved  
**5** days

Bid Accuracy  
**+25%** profit margin

### Cost Breakdown

Filter

Division 01 Framing

\$697,769.71

Wall Framing

\$297,767.31

Item	Quantity	Unit	Unit Price	Total
1/2" Plywood Sheets D.Fir	2,823	sheets	\$34.97	\$98,720.31
2x4 10' 1/4" Studs	12,348	pcs	\$3.82	\$47,169.36
2x6 10' 1/4" Studs	10,962	pcs	\$5.64	\$61,825.68
2x4 16' Plates	2,268	pcs	\$14.03	\$31,820.04
2x6 16' Plates	2,457	pcs	\$19.96	\$49,041.72
5 1/4" x 9" Parallam Headers	510	lin ft	\$18.02	\$9,190.20
Category Total				\$297,767.31

**bild.ai - Upload blueprints, start asking questions, getting estimates, etc...**

# **RETRIEVAL AUGMENTED GENERATION (RAG)**

**Quickly, easily and precisely locate all relevant  
data within the data pool**

**Human language queries  
Conversational  
Explore & refine**

**Saves a lot of time & effort  
Pushes limits of technology**

- Sources
- Select all sources
- Alabama Performance...
- Alabama's 2019 Math ...
- Alabama's Accommod...
- NAEP 2022 Math Tech...
- NAEP Long-Term Tren...
- PIP for ELStudents

How NAEP data was collected.

NAEP Data Collection

The sources provided focus on the sample sizes and participation rates for the NAEP mathematics assessment. They do not describe the specific procedures for how NAEP data is collected. However, the sources do provide some information on:

- Student Sample Sizes and Target

10 citations

How do Alabama's state mathe...

Alignment of Alabama's State Mathematics Curriculum Standards with NAEP Assessments and Implications for Student Achievement

The sources provided offer a detailed overview of Alabama's state mathematics curriculum standards, with a particular focus on the 2019 revisions, and provide information regarding

9 citations

Study Guide

NAEP Mathematics Assessments Study Guide

Quiz

Instructions: Answer the following questions in 2-3 sentences.

1. What is the primary difference between the information presented in "2022 technical app...

FAQ

NAEP Mathematics Assessment FAQ

Briefing Doc

Briefing Doc: NAEP Mathematics Assessment - Inclusion and Trends

WI

ab

W€

View Chat

6 sources Start typing...

NotebookLM may still sometimes give inaccurate responses, so you may want to confirm any facts independently.



NotebookLM - Google's best-in-class RAG for summaries across 1000s of pages



# **CLASSIFIERS**

**Analyse text & images**

**Customer service queries**  
**Unstructured data cleaning**  
**Data entry**

**High frequency tasks**  
**Useful - but far from perfect**

**Part of a solution**

# CLASSIFIERS

Documents - Redactable

Sentiment

Images



## Author Contract

THIS AGREEMENT is dated [REDACTED]

### PARTIES

- 1) [REDACTED], a company incorporated in [REDACTED] and [REDACTED] (number 1005485) whose registered address is at [REDACTED] [REDACTED] (the "Publishers"); and
- 2) [REDACTED] of [REDACTED] (the "Author")

WHEREBY it is agreed by the parties hereto as follows concerning a work by the Author at present entitled: "Mastering Generative AI," which is an introductory text to help professionals understand how to use generative AI tools in order to improve their professional capabilities (the "Work").

Unless the context otherwise requires, words in the singular shall include the plural and words in the plural shall include the singular.

### 1. Delivery and Acceptance of the Work

- 1.1 The Author undertakes to deliver to the Publishers by the dates set out in Schedule 1:
  - (i) the complete manuscript of the Work consisting of [REDACTED] and [REDACTED] in an agreed format;
  - (ii) artwork for a maximum of 50 line drawings ready for reproduction, or, in part, ideas and concepts for artwork to be prepared by the Publisher with the Author's input;
  - (iii) any additional matter for inclusion in the Work such as notes/appendices/exercises/answers and an index, if so required by the Publishers and agreed by the Author; and
  - (iv) a complete list of all material taken by the Author from other sources for inclusion in the Work.
- 1.2 The Work shall be prepared in accordance with the Publishers' 'Guide for Authors' as supplied by the Publishers or in any other form agreed between the Author and the Publishers.
- 1.3 The Author shall retain a duplicate copy of the complete manuscript of the Work and all other material supplied by the Author to the Publishers for inclusion therein.
- 1.4 Should the Author fail to deliver the complete manuscript, together with any illustrative and/or additional matter by the prescribed date (or as further agreed by the Parties) and in the Publisher's reasonable opinion the Author is not going to deliver the Work with a reasonable extension then the Publishers may, if they so wish, decline to publish the Work in which case this Agreement shall terminate forthwith, subject (as the Publishers in their sole discretion shall elect) to one or other of the following:

EITHER:

- 1.4.1 the Author shall not be at liberty to arrange for the publication of the Work elsewhere without first offering the complete manuscript to the Publishers on the terms of this Agreement;

OR:

# CLASSIFIERS

“Oh - that’s brilliant.”\*

Text

**Sentiment**

Images



**\*Classifiers tend to miss satire, be careful when classifying messages**







**‘Extraction accuracy at 90%’**

**‘3 hours on average savings per day per AP staff’**

**‘Increase in productivity by 40%’**

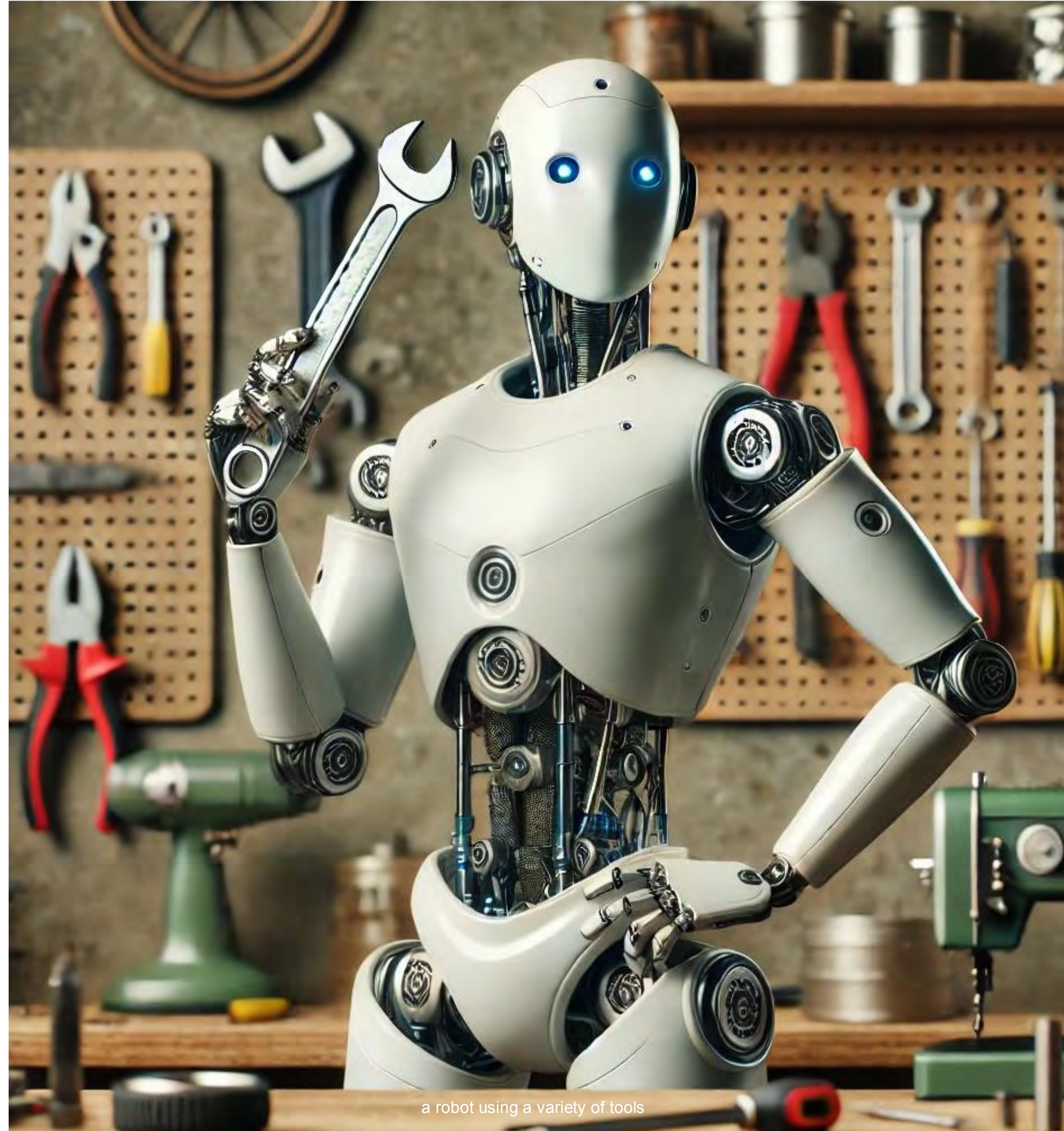


**'Agents'** -> 🤖 + 🧰

Given clear instructions, an AI chatbot can 'work out' how to solve a complex problem.

It won't always get it right, but - with a 'human in the loop', keeping an eye on things - it can do a lot!

AI+search is a good example



a robot using a variety of tools

# OpenAI 'DeepResearch' - An agent that writes research reports

"Please prepare a detailed report on the state of digitisation in Papua New Guinea, with particular emphasis on government, the financial and the mining sectors. Please present the report in a series of high level overviews, dot points of key findings, and well-illustrated with charts and graphs."

Could you clarify the following:

- **Timeframe:** Are you looking for the latest data (e.g., 2024) or a broader historical perspective?
- **Scope:** Should we cover challenges and barriers to digitisation, key initiatives, and major players driving digitisation?
- **Comparative Analysis:** Do you want comparisons with other Pacific nations or global benchmarks?
- **Data Sources:** Are there any preferred sources, such as government reports or industry publications?
- **Specific Metrics:** Any particular indicators you want included (e.g., digital infrastructure, cybersecurity, fintech adoption, government e-services, AI integration)?
- **Charts & Graphs:** Would you like a mix of bar charts, line graphs, and infographics?

Ten minutes later - my report...

Is it accurate?

I'm not an expert - so I can't tell.



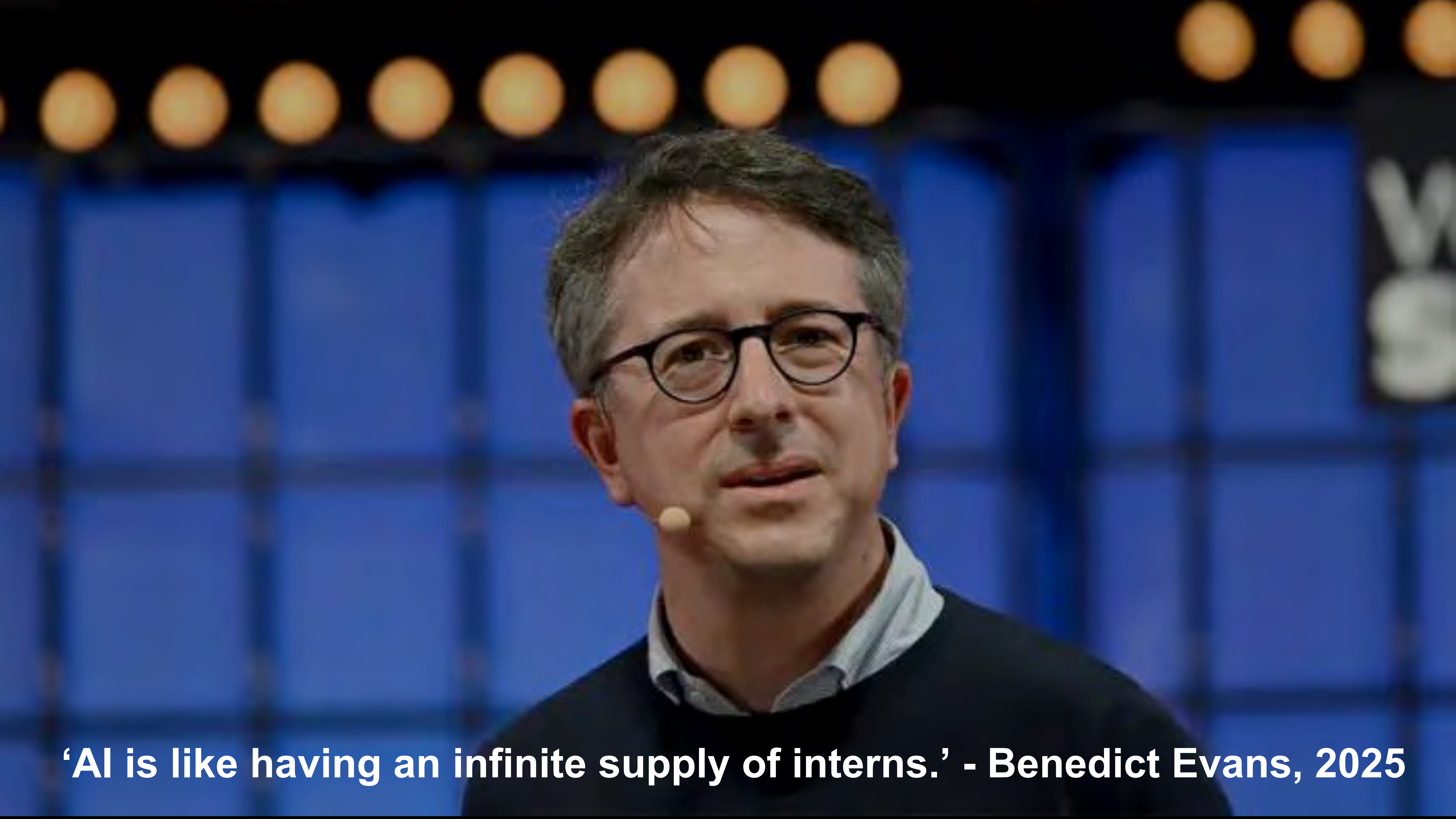
## Digitisation in Papua New Guinea: Government, Financial Services, and Mining

**Introduction:** Papua New Guinea (PNG) is progressing on its digital journey, though it remains at an early stage compared to global standards. Digital infrastructure has expanded notably in recent years – internet user penetration reached roughly **27% of the population by 2022** ([Country Report for Papua New Guinea - Pulse](#)) (up from just 18% in 2021 ([Digital 2022: Papua New Guinea - DataReportal](#))), and about **75% of people are covered by a 4G mobile signal** ([Country Report for Papua New Guinea - Pulse](#)). Mobile phone usage is growing, with **3.84 million cellular connections** active in early 2024 (about 36.9% of the population) ([Digital 2024: Papua New Guinea — DataReportal – Global Digital Insights](#)). PNG's government and industries are leveraging this improving connectivity to introduce e-services, mobile finance, and digital tools, although **most citizens (73%) remain offline** and significant gaps persist ([Digital 2024: Papua New Guinea — DataReportal – Global Digital Insights](#)) ([Digital 2024: Papua New Guinea — DataReportal – Global Digital Insights](#)). The following report provides a sector-wise overview – covering Government, Financial Services, and Mining – along with key metrics, findings, challenges, and initiatives shaping PNG's digital transformation.

([Papua New Guinea Internet users - data, chart | TheGlobalEconomy.com](#)) *Internet users as a percentage of population in PNG (1990–2022). Internet penetration remained below 10% until the mid-2010s, before rising sharply to 26.99% in 2022, reflecting recent digital growth ([Papua New Guinea Internet users - data, chart | TheGlobalEconomy.com](#)). The global average is about 72%, highlighting PNG's lag but also its potential for rapid gains.*

### Government Sector Digitisation

**Overview:** The PNG government has embarked on an ambitious digital transformation agenda in recent years. The **Department of Information and Communications Technology (DICT)** is spearheading reforms under a **Digital Government Plan (DGP)** through 2027 ([Papua New Guinea - Digital Economy](#)). Key priorities include expanding online public services, improving data systems, and increasing internet access nationwide. In fact, the government's Medium-Term Development Plan targets **70% internet connectivity for the population by 2030** ([Papua New Guinea - Digital Economy](#)). To enable this, foundational policies have been enacted – notably the *Digital Transformation Policy 2020* and the *Digital Government Act 2022* – which lay the legal groundwork for e-government and digital services ([Papua New Guinea Partners with China for digital transformation | Digital Watch Observatory](#)). PNG's e-government readiness remains modest (estimated at **45%** in 2023 ([Country Report for Papua New Guinea - Pulse](#))), but recent partnerships aim to accelerate

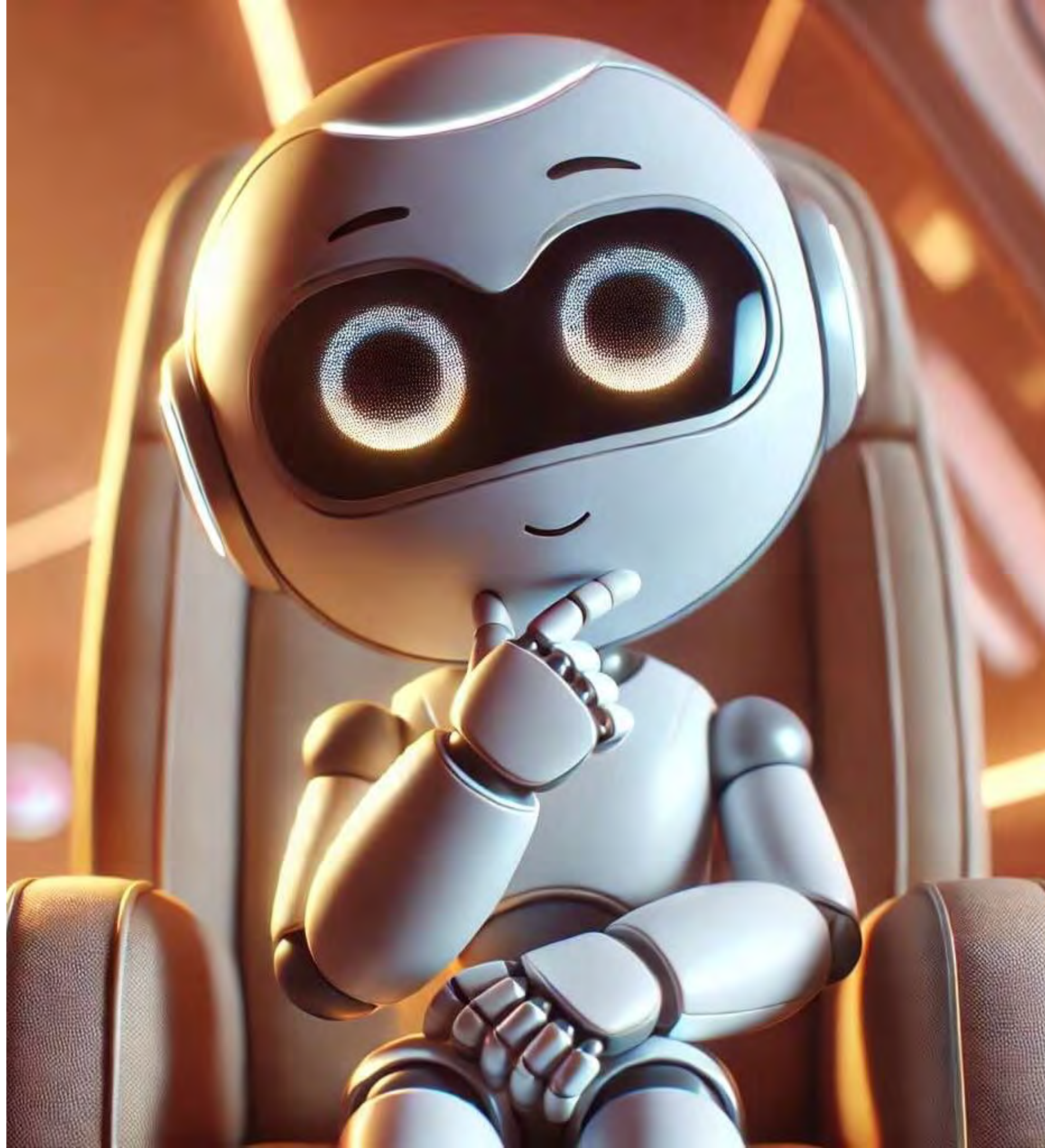


**‘AI is like having an infinite supply of interns.’ - Benedict Evans, 2025**

**‘Reasoning’** -> 🤖 + 🤔

AI chatbots give better responses when given time to ‘reflect’, and ‘think’ about their responses.

- OpenAI o1
- DeepSeek-R1
- Gemini 2 Thinking
- Copilot ‘Think Deeper’





**“I have \$1000 I want to invest.  
What's the wisest strategy to grow  
that investment to \$10,000 within  
36 months?”**

Mapping the strategy

I'm setting a goal of 10x return in 3 years, aiming for about 59% annual growth. This involves ambitious, high-risk investments. Let's weigh options wisely.

I'm not a financial advisor, and this is not personal financial advice. Growing a \$1,000 investment into \$10,000 in just three years (a 10x return) is an ambitious target that involves significant risk. The more quickly you're aiming to multiply your money, the more you generally must accept higher volatility or illiquid investments. Below are a few avenues you could consider, along with some important cautions...

Now that was ok, but how about this:

Okay, so I have \$1000 and want to turn it into \$10,000 in three years. That's a 10x return, which seems really ambitious. Let me think about how to approach this.

First, I know that getting such high returns usually involves taking on higher risk. Maybe investing in stocks? But even then, the S&P 500 historically averages around 7-8% per year, so over three years that's like \$1200 or something, way too low. So maybe individual stocks?

Alternatively, cryptocurrencies could be an option since they've had high volatility and growth potential. Like Bitcoin went from almost nothing to thousands in a decade. But it's super volatile, and I might lose everything if the market crashes.

Another thought: real estate? Maybe buying rental properties or flipping houses? But with only \$1000, that might not be feasible unless using leverage, which is risky. Or maybe crowdfunding platforms for real estate?

What about options trading? If you use leverage through options, maybe you can get higher returns, but the risk of losing everything is there too.

Or perhaps day trading stocks or forex with margin? But again, high risk and requires a lot of knowledge to manage positions correctly.

Crowdfunding startups? Maybe equity crowdfunding where I could invest in early-stage companies. The potential for huge gains if one hits it big, but most startups fail.

Another angle: maybe combining multiple strategies. Like investing part of the money into crypto and part into high-risk stocks or ETFs. But diversification might dilute the returns needed.

Wait, let's do some math. To go from 1000 to 10k in three years is a 900% increase over three years. That translates to an annualized return of  $(10,000/1,000)^{(1/3)} - 1 \approx 186\%$  per year? Wait, no, actually:

The formula for compound growth:  $FV = PV \cdot (1 + r)^n$

We have  $10,000 = 1,000 \cdot (1 + r)^3 \rightarrow (1 + r)^3 = 10 \rightarrow 1 + r \approx \text{cube root of } 10 \approx 2.154$ , so  $r \approx 115\%$  per year needed. That's a return of over 100% each year for three years.

That's extremely high. Even the best-performing stocks or funds rarely do that consistently. So maybe this requires something with more leverage or speculation?

Alternatively, if it's simple interest: total gain would need to be \$9000 over three years, so ~\$3000 per year, which is 300% annually. Still impossible for most conventional investments.

Hmm. Maybe the user is open to high-risk strategies like crypto or leveraged ETFs? Let's see:

Cryptocurrency: If you invest in a coin that goes up by 10x over three years, but even then, if you put all \$1k into one coin, you might hit it big. But most coins don't do that, and there are scams.

Leveraged ETFs track indices with magnification (like 3x daily). However, they can lose money quickly due to compounding losses over time, so not sure if viable for long-term holding.

Options: Using call options with high leverage could theoretically give you the needed returns. For example, buying deep out-of-the-money calls on a stock or index that surges. But timing is critical and most options expire worthless.

Another idea: day trading stocks with margin. Let's say using 4x leverage (if allowed). Starting with \$1k, maybe borrow to trade larger positions. But this requires skill in picking winners daily, which is tough even for professionals.

Or maybe something like investing in a startup via equity crowdfunding where there's an exit within three years that provides 10x return. Maybe one of the startups goes public or gets acquired. However, finding such a company with only \$1k investment might not be feasible unless it's through a platform that allows fractional shares.

Alternatively, maybe a combination of strategies: part in high-risk crypto (e.g., meme coins), part in leveraged ETFs, and some day trading. But this approach is super risky and could result in losing everything.

Wait, perhaps the user wants to consider something like affiliate marketing or creating an online product? If they can generate income from a business idea. For example, starting a blog that monetizes through ads, but building it up to \$10k profit might take more than three years without significant effort and luck.

Another angle: investing in NFTs (non-fungible tokens). Some have gone from cheap to millions, but again, unpredictable and speculative.

Alternatively, maybe using pyramid schemes or scams? But that's illegal and unethical, so not a good answer.

The user probably expects a legitimate strategy. Let me think of the highest risk/reward methods within legal means.

Perhaps:

1. Allocate majority to high-risk assets like crypto (Bitcoin, altcoins) with potential for large gains, but diversify across several coins.

2. Use options or margin trading in equities (like leveraged positions on small-cap stocks that could explode).

3. Invest in early-stage startups through equity crowdfunding platforms where there's a chance of a massive exit.

4. Maybe combine with some day trading strategies to compound profits as they come in, reinvesting gains into more high-risk opportunities.

But the problem is that each of these individually might not give enough return unless hitting a big winner. Let me think step-by-step.

First, let's consider crypto:

Suppose you invest \$1000 in a cryptocurrency that increases by 10x over three years. That would do it, but finding such a coin is hard. For example, if Bitcoin goes from say \$30k to \$250k (which is more than 8x), then maybe. But that's assuming BTC grows at an unrealistic rate given its current size. Smaller altcoins might have higher potential, like a new token going up 100x in three years. However, many of them are scams or fail.

Alternatively, investing in meme coins like Dogecoin or Shiba Inu which had huge runs but also crashed. If you timed it right, maybe, but that's luck-based.

Next, equity crowdfunding: Suppose you invest \$1k into a startup through an SEC-regulated platform (like SeedInvest). If one of the companies gets acquired or goes public with 20x return, then even if others fail, you could hit the target. For example, if 5 startups are invested in, and one gives 20x while others lose money, but it's uncertain how many would succeed.

Real estate crowdfunding: Platforms like Fundrise let you invest small amounts into real estate projects. But returns there are typically around 8-12% annually, so not enough.

Leveraged ETFs: A 3x leveraged S&P fund (like SPXL) might give higher returns if the market goes up. Let's see:

Suppose the S&P goes up 50% in a year. The 3x ETF would target 150%, but due to compounding, it might lose value over time. For example, if the index moves up and down daily, the leverage can lead to decay. But if held during a sustained bull market, maybe. To get 115% annually for three years:

First year:  $\$1k \cdot 2.15 = \sim\$2150$

Second year:  $\$2150 \cdot 2.15 \approx \$4632$

Third year:  $\$4632 \cdot 2.15 \approx \$9978$ , so close enough.

But is this realistic? A 3x leveraged ETF holding S&P would need the index to go up about  $(1 + r/3)$  each year. To get a 115% return annually on the ETF, the underlying needs to go up by  $115\%/3 \approx 38.3\%$  per year.

The S&P has had years with over 20%, but consistently getting 38% for three years? Maybe in a strong market, but even then, leveraged ETFs are designed for daily compounding and not long-term holding due to volatility drag.

Alternatively, maybe using margin on stocks. If you can use 5x leverage (assuming allowed), starting with \$1k:

Total capital = \$5000

If the investment doubles in a year: \$5000 becomes \$10k, which gives you a profit of \$5k, so total is \$6k? Wait, no. If you borrowed \$4k to add to your \$1k, then if the stock goes up 100%, your equity would be  $(\$1k \cdot 2) + (\text{loan remains?})$ , but this requires paying interest.

Assuming zero interest for simplicity (which isn't real), then after first year with 100% return on \$5k: profit is \$5k, so total capital becomes \$6k. But to get 10x over three years:

Year 1: 100%  $\rightarrow$  \$2k

Wait no, with leverage:

If you have \$1k and borrow another \$4k (total \$5k), if the investment goes up by x%, then profit is  $(\$5k \cdot x\%) - \text{interest}$ . But this requires precise calculations.

Alternatively, let's think of it as needing 10x over three years through leveraged positions. If you can use leverage to amplify returns without losses, but in reality, any loss would be magnified.

This is very risky and likely not feasible consistently.

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# And more 🤔 ...

**Running on a PC!!!**



**Interesting? Very.**



**Useful? Uhhhhh...**

*If it sounds like magic then it probably doesn't work.*



**ONE**

**Ready for Launch:  
What's your use case?**

# Windows 'Copilot Pro'



Subscription-based, AUD \$44.80 per user per month - on top of a Microsoft 365 subscription.

Priority access, plus integrations with Microsoft 365 apps (Word, PowerPoint, Excel, Outlook, Teams, OneDrive)

**Big** data security questions.  
What's your use case?

# Chevron



“The jury is still out on whether Copilot is useful enough to justify the cost.”



# Here's the promise...



**THE 10X EMPLOYEE**

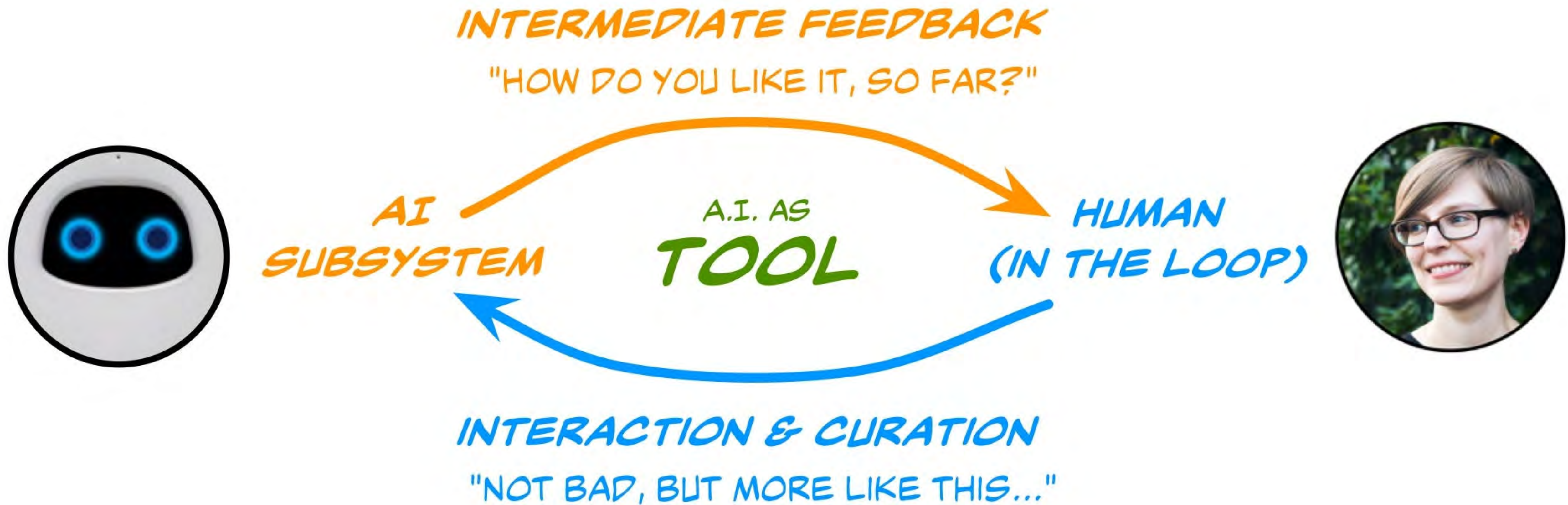


**CREATES MASSIVE  
LEVERAGE FOR  
HIS COMPANY**



**TO EARN 10X MORE**

# Humans in the loop - necessary and expensive



**How much oversight will your AI tools require?**



What happens when one gear spins 10 times faster?

# THE 'THREE Ps'

*Policy*

*Practices*

*Protocols*

# POLICY

Start with an AI 'task force'

What kind of organisation do you want to be?

10x? One-man-band? The same but better?

How transparent should you be around your use of AI?

What are your 'red lines' around the use of AI?

Can your enterprise use AI safely and wisely?

# PRACTICES

Look for 'low-hanging fruit'  
What's cheap and easy and effective?  
*Ask your front-line workforce!*

Play. Experiment. Learn.  
*What can you learn from others?*

Adapt AI tools to existing workflows  
*You will need to rethink those workflows*

What about ROI???

# PROTOCOLS

How do you ensure AI tools never run off the rails?

Where do you need 'humans in the loop'?

How do you mitigate hallucination & privacy risks?

What do you do when things go wrong?

(They will. *Nothing* is perfect.)

***“As soon as it works, it isn’t AI!” - John McCarthy***







**This isn't a sprint. It's a marathon...**



**Ask me anything!**



**Mark Pesce  
Wisely AI**

**[www.markpesce.com/bio](http://www.markpesce.com/bio)**