



FinTech Pioneer | Risk Strategist | Market Structure Reformer

PLEASING TO THE EAR

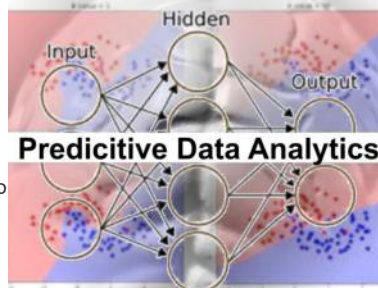
- Myths | Truths | Music

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Intelligence & Conflicts

Some A.I. models are "Black Boxes" that lack good interpretability. The SEC proposal should pin-point the issues and favor our approach which provides better 'contexts' to the analysis, Guidance for better disclosure is more suitable than a 'self-regulation' regime asking broker-dealers/ investment advisers to neutralize the effects of any conflicts. The SEC's proposal is overly broad without clear definitions of 'conflicts' and 'covered technologies'. We counter suggested ways to guard against misuse of TECH.

https://www.databoiler.com/index_html_files/DataBoiler%20SEC%2020231010%20Predictive%20Analytics.pdf



[Message from Kelvin To, Founder & President](#)

Pleasing to the ear. LIKE what you hear, but it is not necessarily the Truth. Listen carefully. Different echo chambers broadcast different versions of Myths. Limited focus on selective truth or half-truths is the result of being human. People rely on machines to manage and move data. Yet, they are often disappointed.



Too much data and inherent problems of data imprecision. A golden source of data is expensive and takes forever to achieve. Blame disinformation, engaging in endless data corrections, insertion, and/or deletion of nodes while ignoring the noise being introduced. In turn, algorithms become biased and show results that conform to the echo chambers' preferences.

Tractability versus realism of models is the last input that A.I. wants from a human. Irony is – rather than asking humans to pick or roll the dice, shouldn't A.I. be recommending which model version is closer to the Truth?!

Reluctant to reach across aisle to understand the other side of the truths, sloppiness to holistically think through causes of different phenomena, misguided leaders, apathetic hesitation, uneducated readers... humans' weaknesses bring fore the collapses of civilized values. Machines optimize what is popular rather than the Truth, and together with the poor choice of humans, create the polarized World where there is "Zero-Trust."

How to decipher big data and identify the Elephant in the room? EUPHONY is the True meaning of "pleasing to the ear" – Agreeableness of Sound. Civil society never lacks independent thinking. The desire to compete overtook the heart to reconcile for a win-win to do the greater good. Civil rights or civil war, who benefits from chaos – foreign adversaries, the insurgents, and/or the authoritarians? Agreeing to disagree in a politically correct manner may merely be window dressing. It is the holiday season. May we genuinely learn from Music carols and sing in harmony.

10 years in the making, [Data Boiler](#) has patented solutions that crossover between Music and Trading. Consider us an architect that knows something about everything and an engineer that knows everything about one thing (Capital Markets). See BIG PICTURE.

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Market Structure & Data

Regulators taking away massive incentives out of the ecosystem may drain liquidity. Market data, access fee rebate, payment for order flow and other market structure issues are intertwined. I traveled through Europe this year and advocated to learn from the Music industry's Copyright Licensing mechanism to address the question of 'who owns the data'. Seek better ways to harmonize incentives across venues with a 4-part test (willing buyers, willing seller standard) rather than regulatory price control.

https://www.databoiler.com/index_html_files/DataBoiler%20ESMA%20CT%20BV1%20BWF.pdf



Cybersecurity & Privacy

From 'Web of Trust' in PGP to 'Zero Trust' best practices, there are limitations of privacy enhancing techniques. The internet highway is public, NOT a private space for "Quiet Enjoyment." Providers of Decentralized PKI / Web3 defense builders should not perceive Big TECHs as the biggest societal threats. Weeding out misbehavior, creating equitable mechanisms to align rights with obligations, and management of private rights with divergence of social costs are top priorities. Let's be united while maintaining positive tensions in the tech arms race.

<https://www.linkedin.com/pulse/improving-trust-amid-race-technologies-kelvin-to-8vxrc/>

