NEARSE MAGAZINE

SECURITY CONCERNS AS WE ENTER THE METAVERSE



A DEFI TRIP AROUND APPS

Ecosystem personality

COOLEST NEAR NFT MINTS

WHAT IS IN THIS NUMBER

WHO IS WHO IN THE METAVERSE DAO

NEARLY CHILDISH

EVENTS OF JUNE 2022

COOLEST NEAR NFT MINTS

ECOSYSTEM PERSONALITY #1

ECOSYSTEM PERSONALITY #2

ECOSYSTEM PERSONALITY #3

ISSUE 2 _ A DEFI TRIP AROUND APPS

SECURITY CONCERNS AS WE ENTER THE METAVERSE

METAVERSE'S GOLD RUSH

A NEAR JOURNEY FROM FAR AWAY

COMIC STRIP

this content is writer's responsability and it's not on Metaverse DAO accountability

WHO IS WHO IN THE NEAR METAVERSE MAGAZINE

Becopro is a multi artist, graffiti artist and video editor. He has been working as a metaverse reporter for the Metaverse DAO, going to the metaverse events and recording them to be kept as a historical record of the NEAR Protocol metaverse presence.

BeetleJuice is Brazilian, a designer and an artist. She works with 3D art, visual comunication and editorial design. She also works in education, gaming, service design and other projects. Klara Kopi is a multi artist, a generalist artist in her words. She uses watercolors, 3D modeling and everything in between, in her creations. In the Metaverse DAO, she works as a reporter, interviewing members of the NEAR community who are active in the metaverse.







The Philosopher is a Brazilian web3 enthusiast. He is an academic teacher of logical philosophy. He ideates and executes many innovative projects in both the metaverse and physical world. He is passionate about transforming ideas into reality.



You aren't really reading this are you? There's nothing you could learn about the author that is worth the remembrance, I can assure you. Woodward the writer isn't that interesting or even likeable a person, he never has been. With this in mind, he has painstakingly strived to remain outside of his own work... not sharing much of himself that isn't purposely vague or broad. The writer attests that he doesn't matter, his life and personal opinions irrelevant compared to the chain. "The chain is always right " is a motto he adheres to regularly, attesting to his belief that Web3 could serve as a possible Panacea to many of the system problems the world encounters. When he isn't working, he spends his time learning to fight, play music, fix cars and the sciences.

function minibio (name, pronoun) { let name = 'Giulia'; // or you can just call me Giu let pronoun = 'her'; console.log(' \${this.name} is a Brazilian tech lawyer, **Computer Science student** and junior dev. \${this.name} is passionate about coding, writing down \${this.pronoun} thoughts and is very very enthusiastic about web3, blockchain solutions, the metaverse and all we can build there!')

Jonadas Techio is a certified **Blockchain Solutions Architect** and Web3 Evangelist at Axur Cybersecurity (axur.com). He is also a senior researcher, with more than 11 years of academic experience working at the Federal University of Rio Grande do Sul, University of Chicago and University of Leipzig. He is the author of the ebook "Digital Risks in Blockchain and Web3", available for free download at https://bit.ly/3G33wTO. He is also the author of the TecnoFilo podcast.







Beet is Cameroonian, passionate about creative expression, and an eternal padawan. Music, writing, reading, video games, poetry, wordplay, food, sports, and mobile photography are some of the things you'll catch him creatively engaged in on a daily. Mamba mentality, a state of no mind, and an unfettered mind are some of the ideals he believes in and strives for.



NEARLY CHILDISH

BY: WOODWARD FOREST-LICH

In this time of Bear markets, uncertainty and doubt, a voice of perspective from within it can be refreshing. With this in mind, Metaverse Magazine(change the name as you wish) presents you with a personal journal from a member of the Web 3 via the NEAR ecosystem: Woodward Forest-Lich. A writer, lifelong learner and crypto enthusiast for the better part of a decade, Woodward offers his perspective on crypto and the metaverse alike. From his experiences and adventures in learning the inner workings and minute details of his projects, to his blunders and lessons acquired during his independent endeavors in mastering W3, he takes you along a weekly (monthly or any amount of time you name) editorial of his first hand accounts.

I always want to be a little boy and have fun... - Peter Pan

The business of adulting has many upsides: whatever food you want that day, no one telling you to turn down the racket, plus video game and movie marathons are a daily possibility! What must one trade for sure paradise? That's the price that looms over you, but no one speaks of, being that it consumes the most and the best of you until what's left barely affords the passion to live outside it. The "day" could potentially encapsulate so much of a human body that the only days off we are granted are reserved for catching up on chores. Cars get washed, clothes folded, meals prepped... No judgment from me; I do it, too; I'm lazy, though. Many people who opt

into that now have little choice due to time constraints.

"Who has time anymore?" is so common a saying it's a meme, both agreed upon silently as often as it is ridiculed as nonsense. Both are wrong in my book; you do make time for what matters most, but who here has finished every book, movie, show, or video game they ever wanted to get around to?Yeah ... exactly.

OFP was stirring and traveling and connecting, which left me... kinda alone. I get it; Nemo knows the irony of me reporting distaste for quiet solitude isn't lost on me. With the rock stars of the Green busy making our name known to the world, I found myself in the forest without directions. The greatest guardians were absent. I surveyed around, sought things to do, and possibly present for adoption on a regular basis. I had a concept or two, but nothing major. There were some pretty solid offerings from the teams within the team, though. I'm always a proponent of interconnected things for the sake of optimization, and if it is best for all, then I tend to let it get out

of my hands and flourish. Hopefully, that's the case here. I love when great ideas come from the group organically... that has come to pass on more than one occasion with the Undead.

NEAR Ocean, remember them? Yeah, me too! I missed them, but due to many many scheduling conflicts, I was unable to catch a meeting to save my life. At first, it was cute, then a bit funny... but after a couple weeks, I started to facepalm myself daily for whatever reason du jour caused my absence. But through providence and the patience of our project leader, I was finally put in contact, and after discourse, my next task came to my attention. I'm still on the fringes of their wake, but I love the benevolent nature with which they perform. It feels like a pleasure to complete anything I'm asked for. These days I'm being commissioned to report some of my travels (and perform further research) into DeFi and the cornucopia of other dApp-based finance solutions on NEAR for readers. I've done a journal entry or two(I believe) on the topic already, so it isn't far from my usual purview.

This has been another week where my own guild has been knees-deep in its own work. I... like a satellite, have drifted here and there while popping in and dropping some memes and commentary. One thing I will say for certain is the sheer amount of output in the chat alone is dizzying, and all this banter produces tangible and non-physical products! I come in, become amazed at their newest journey through NEAR, and carry on after applauding them. I have sent over a few bounties and am becoming curious about trying out some CreepyPasta due to the encouragement of one of the members...

On a personal note, I've been wondering about creating another video for YouTube. The first I ever made and then posted was regarding One Piece; I'm not entirely keen on having the next be the same. However, I do know that I might write more. I wish to put more of myself - or maybe what my fandom follows - into my work with more frequency. I've yet to build a concrete blueprint on what it will and won't regard... but I'm certain I should do more than I've done lately. When I know how this will emerge, you'll know.... I just know for certain that I miss writing for and about fun. So let's do that some more, shall we, Nemo?

Signed,

Woodward Forest-Lich



EVENTS OF METAVERSE

YOU CAN CLICK ON THE IMAGE, THE NAME OF THE **EVENT, LOCATION AND** MORE TO BE TELEPORTED



01 - Vox Tours - Juli 1st, 2022

Musician: DJ Purpletariat

Recording and Video Production: BeCoPro

Sponsors: Metaverse DAO, Meta Cat, Vox Walk

DAO: Metaverse DAO

Location: Vox Walk Department Store



02 - NEAR Metaverse Magazine #7 - July 3th, 2022

Musician: DJ Electrobro

Recording and Video Production: BeCoPro

Producer: Klara Kopi

DAO: Metaverse DAO

Location: Metaverse DAO on Voxels - 4th Floor



03 - Open Mic on Tama Island -July 5th, 2022

Recording and Video Production: BeCoPro

Producer: Tama Island DAO

DAO: Tama Island DAO

Location: Tama Island on Near Hub



04 - Sound Splash Week 09 by DAOrecords - July 6th, 2022

Musician: Versopesado Family / DJ Irie

Recording and Video Production: BeCoPro

Producer: DAOrecords

DAO: DAOrecords

Location: DAOrecords HQ



05 - The condition of a woman's gallery show by INA DAO - July 8th, 2022

Musician: Masia One

Recording and Video Production: BeCoPro

Producer: Ina DAO

DAO: Ina DAO

Location: Ina DAO Gallery on Cryptovoxels



06 - Open Mic on Tama Island -July 12th, 2022

Recording and Video Production: BeCoPro

Producer: Tama Island DAO

DAO: Tama Island DAO

Location: Tama Island on Near Hub



07 - Sound Splash Week 10 by DAOrecords - July 13th, 2022

Musician: Reespect / DJ Weed And Fyah

Recording and Video Production: BeCoPro

Producer: DAOrecords

DAO: DAOrecords

Location: DAOrecords HQ



08 - Tama Island Fridays - July 15th, 2022

Musician: Chris Undermind

Recording and Video Production: BeCoPro

Producer: Tama Island DAO

DAO: Tama Island DAO

Location: Tama Island on Near Hub



09 - Sound Splash Week 11 by DAOrecords - July 20th, 2022

Musician: Dave Psy / Nineteen Ninety Nix

Recording and Video Production: BeCoPro

Producer: DAOrecords

DAO: DAOrecords

Location: DAOrecords HQ



Musician: Plantasia

Recording and Video Production: BeCoPro

Producer: VanDAO

DAO: VanDAO

Location: VanDAO Studio

10 - Plantasia on VanDAO -July 22th, 2022

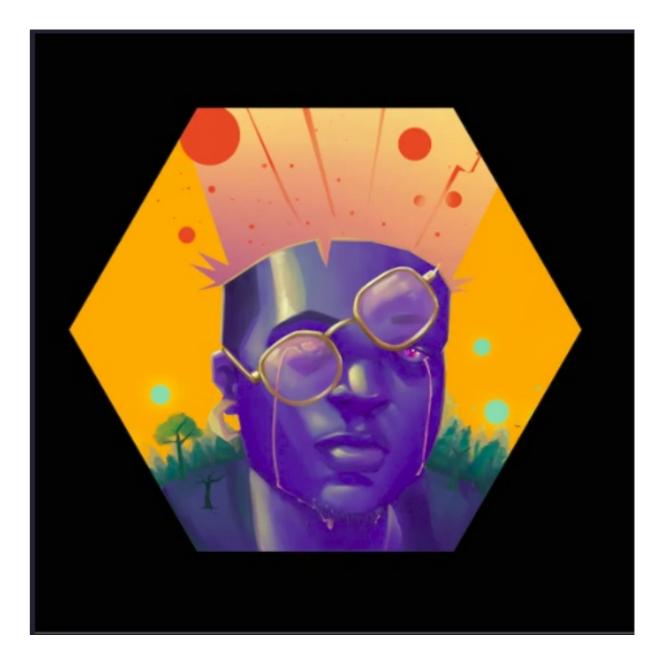
COOLEST NEAR NFT MINTS

MINTBASE



Artist: allieeveknox.near

Title: Red Wood Forest



Artist: pantsonfire.near

Title: mind forest

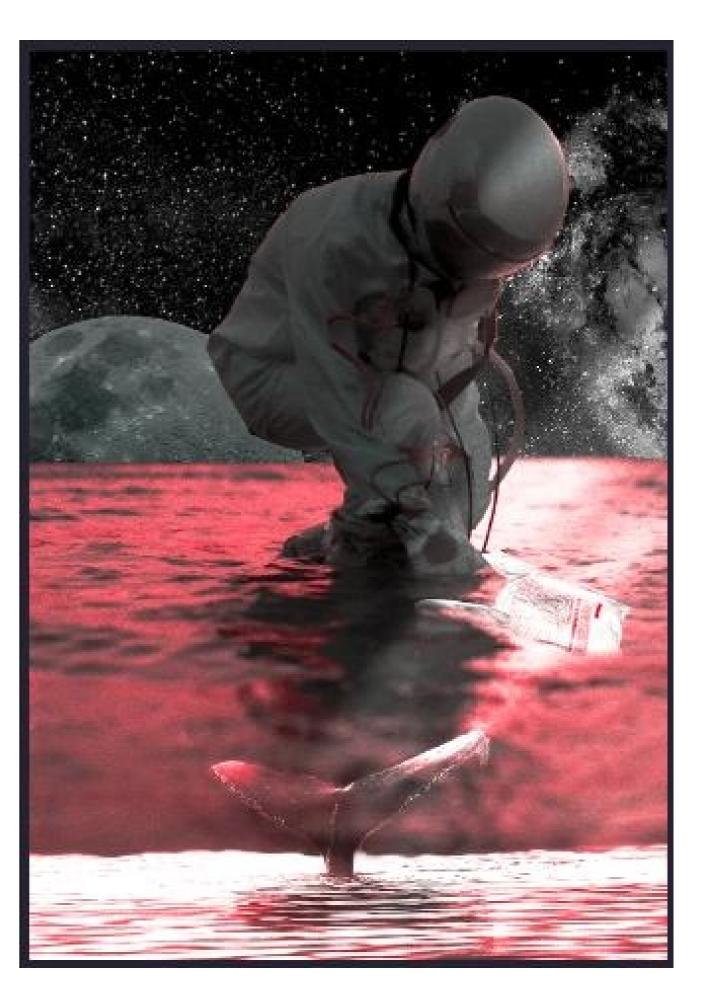


Artist: architect3d.near

Title: Psychedelic Mushroom

Artist: joanadarc.near

Title: What Goes Around #4



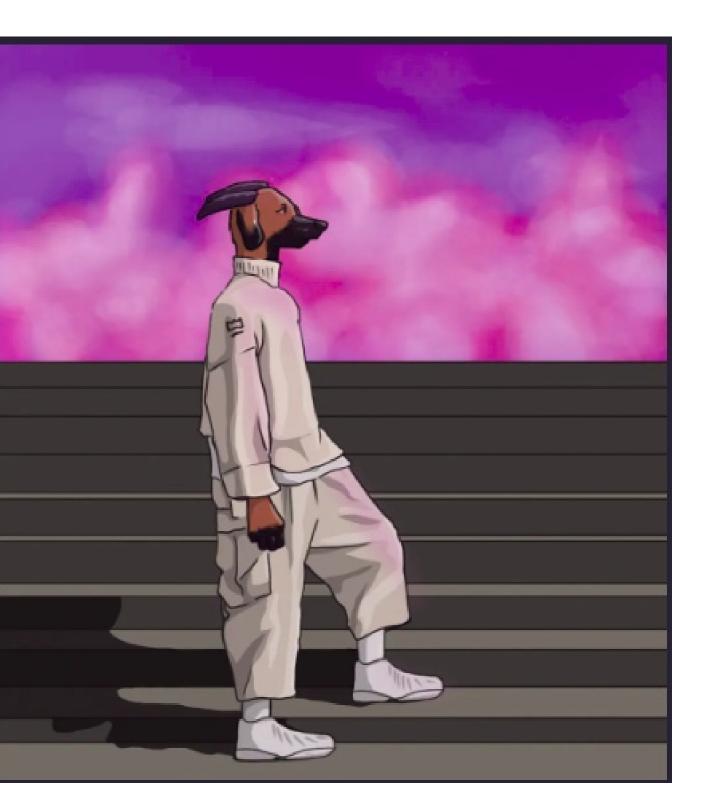


Artist: michel12near.near

Title: Despair

Artist: krucekoncept.near

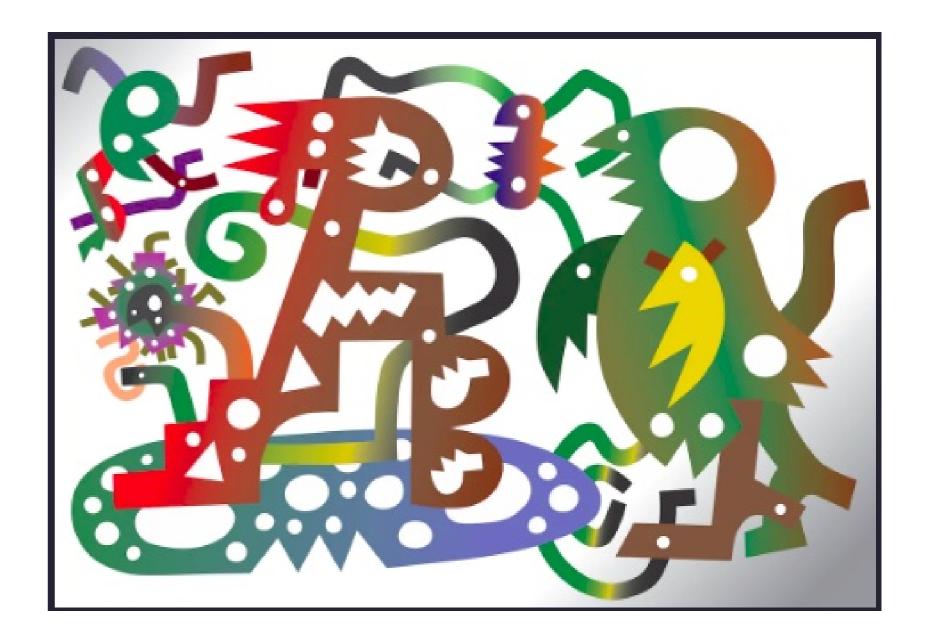
Title: Breed





Artist: elijah_guy.near

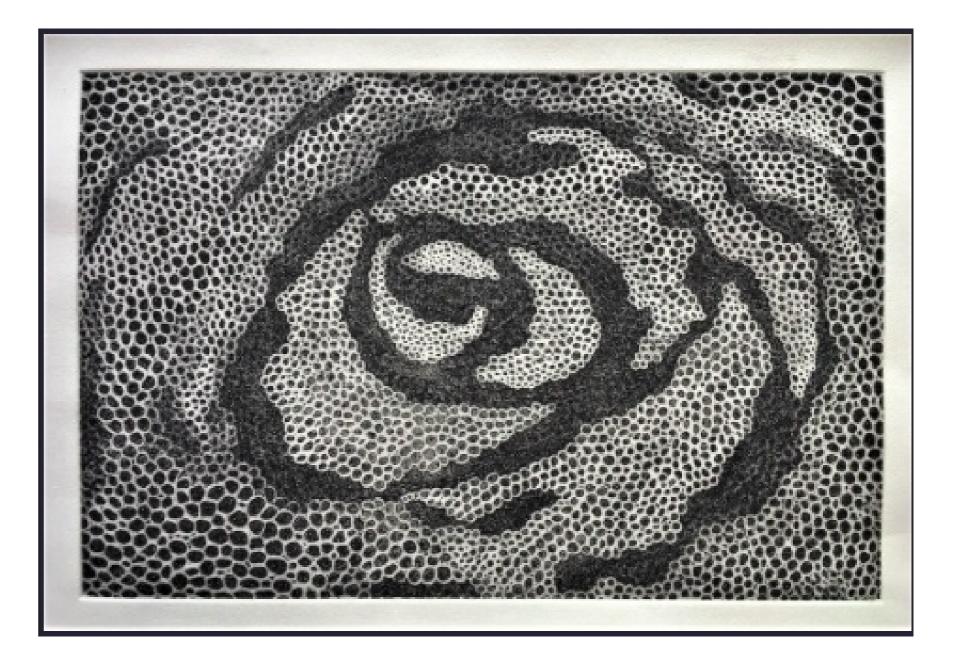
Title: The Bubble King



Artist: toolipse.near

Title: Bird talk





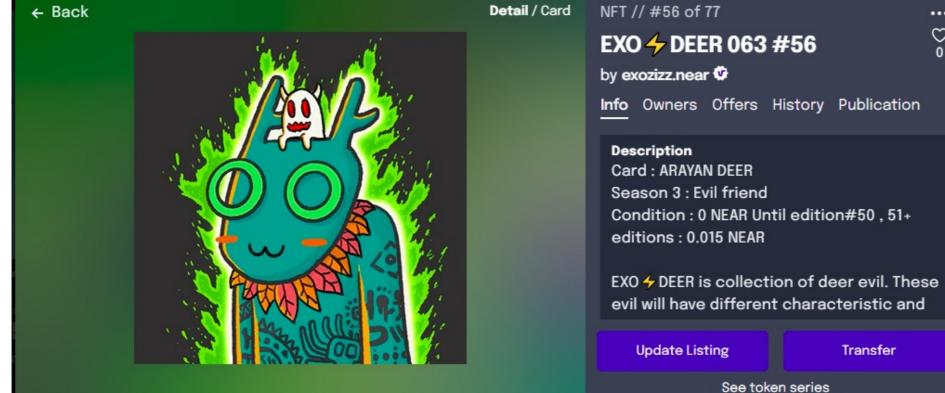
Artist: rosasdulces.near

Title: Structures of Life IV

Artist: rosasdulces.near

Title: Be a Body (Rosae)

PARAS



← Back

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Detail / Card NFT // #1182

AMBER AVATAR 1182

by ambernft.near 🕸

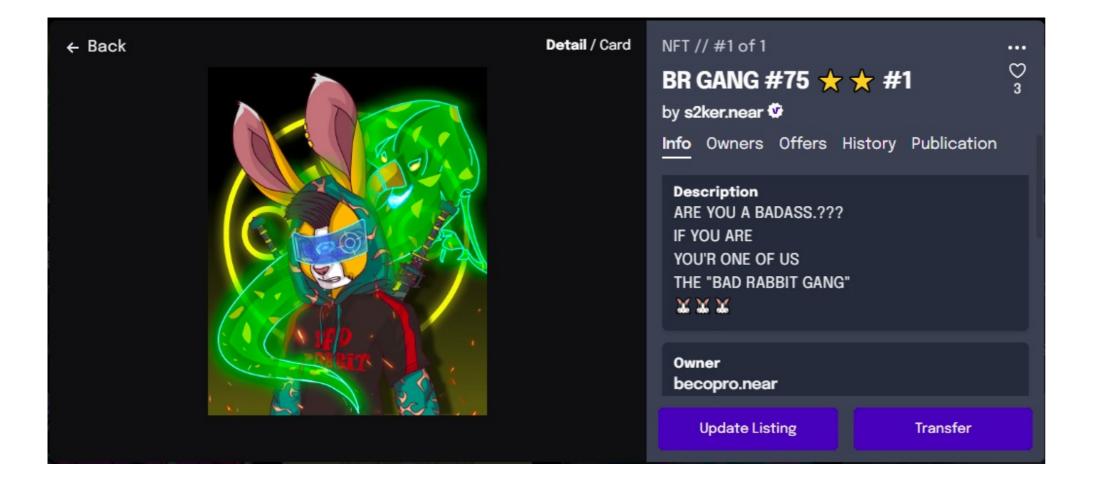
Info Owners Offers History Publication

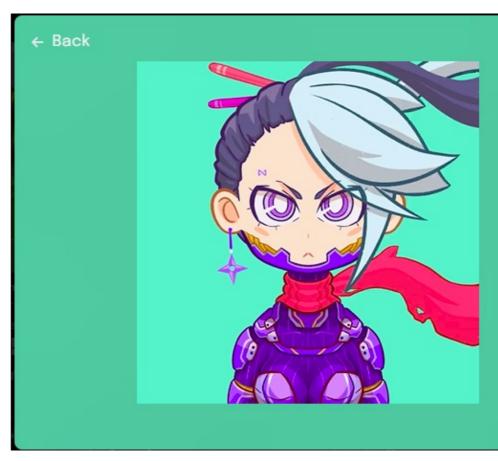
Description

With this avatar, you can play the AMBER free to play NFT game. You will have full ownership over your character. You can collect, transfer, and sell your avatars on marketplaces. With an avatar, you become a member of AMBER NFT DAO where 1 NFT equals 1 vote in DAO and you get access to a private club in Discord. You can use AR

Transfer

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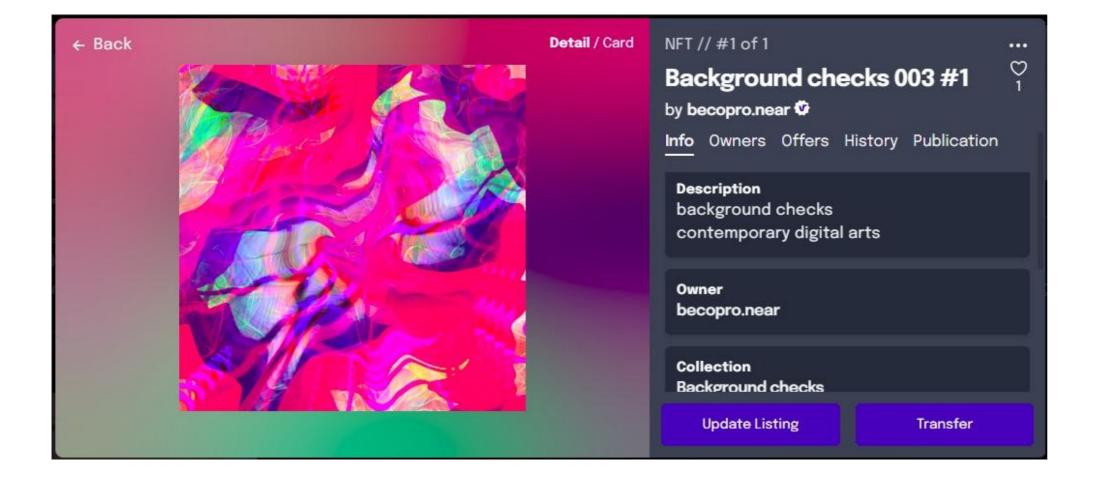


Detail / Card

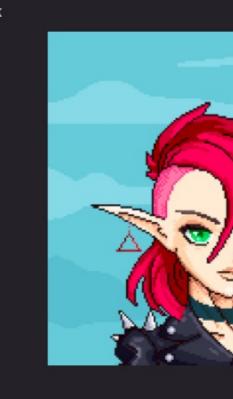
NFT // #14 of 15

GoGo Shinobi #14 ♥ by aofkaider.near ♥ Info Owners Offers History Publication Ninja of the wind. Owner becopro.near Collection Coco Giraffo Update Listing See token series

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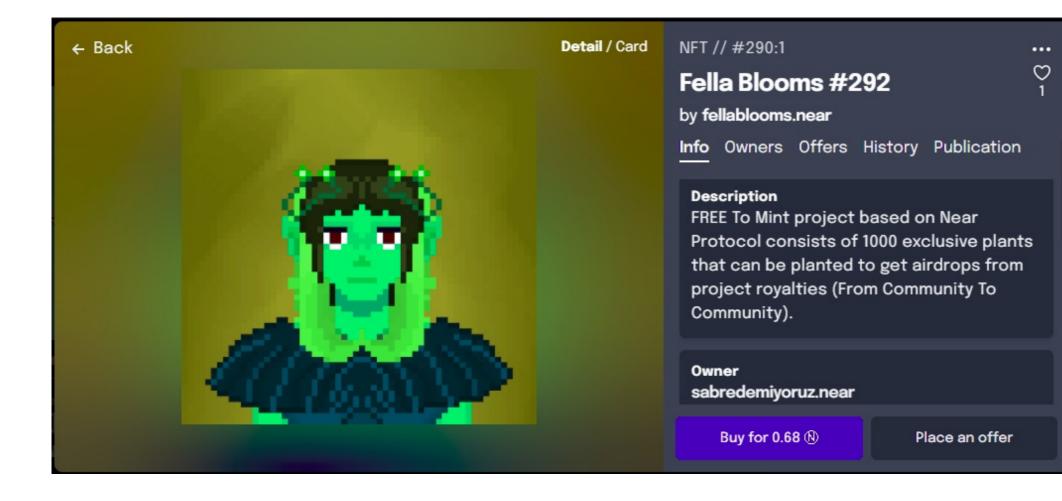
Detail / Card NFT // #1330

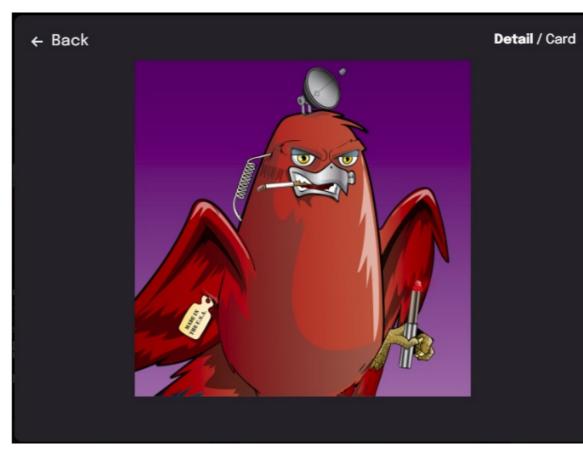
Freaky Elf #1330

by spin-nft-...ract.near Info Owners Offers History Publication Owner
b881ece248197f3...ab03f34313156ab Collection
spin-nft-contract.near Royalty
1% ③ Buy for 7.4 ④ Place an offer

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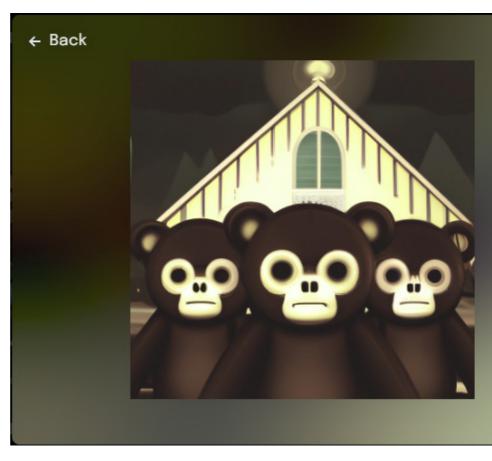




NFT // #888

RealBird #888 by realbirds.near © Info Owner 77f218f1a120294...8a353092a042cd4 Collection realbirds.near Royalty 5% ③ Place an offer

← Back Detail / Card SERIES // Edition of 50 ••• \heartsuit MongKol #Giveaway 9 by swagcats.near 🎯 Info Owners Offers History Publication Description Tanabata Matsuri (Star festival) ; Japanese traditional festival which we can get blessing from star by attaching wishing paper on the bamboo (Wish tree). Wishing Paper : Green - Progressive of education and occupation Place an offer





SERIES // Edition of 1

Squeebils #25

by **samtoshi_...baby.near**

Description

The Squeebils have come to our dimension and have started to learn our ways. They have been able to adapt to our ways and have even started to build their own little homes. They are fascinated by our world and are always exploring. They are always happy and love to play. They are also very curious and love to learn new things.

Buy for 33.3 🕅

Place an offer

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ECOSYSTEM PERSONALITY #1

PUNTER

Klara Kopi [KK]: Hi, everyone. Welcome to Meta Interviews with Klara Kopi. Today, I'm here with Punter. He is the cofounder of NEARverse Labs and also of the Rocket Bois NFTs collection. Hi, Punter, how are you?

Punter: Hey, I'm doing good. How are you?

KK: I'm good. I'm glad we're finally making this interview. It's very cool to know about new projects building on NEAR, and yeah, it's very nice to check it out and talk a bit about everything.

Punter: Yeah. So thanks for having me here. Good afternoon.

KK: Yeah, it is the afternoon to you; it's the middle of the night? Well, actually, very late.

Punter: Just past midnight. Yes. Yeah, it's. It's Wednesday. Yeah. Like it's.

KK: Crazy. Let's start by talking a bit about your background andhow you got here. Things important in your life that made



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Punter: Yeah, I'm from India, and I come from a beautiful beach city in Western South India, where I grew up. Yes, I went to college. Yes. At least my whole life. Yes. But for the past ten years, I started working in 2012. I graduated in tech and started working in tech right out of college. I worked in many cities all over India and for a couple of years in Hong Kong as well. My experience is primarily in banking and insurance. We build automation solutions. I worked as a developer, starting from the beginning in my early days, and then started managing tech teams that build robotic automation solutions that you know, save time and money for the banks. It's my job to automate tedious processes. That is my experience {...} I come from a family of sportsmen. My dad and my granddad were both teachers, sports teachers. So, there's a natural tendency of interest in sports among all my cousins, uncles, and my brothers as well as myself. So I played a lot of sports in college and in high school as well. Mostly cricket and volleyball, and I played softball at the state level. And that's a bit about me.

KK: Yeah. The cool thing is that you are not that stereotype of the guy behind the computer, never playing anything, never moving your body. You're there, playing sports and also on the computer programming, being a dev.

Punter: Yeah, never been a geek. Never been a tech geek. I wouldn't claim to be, you know, I would never claim to be one. That's just my job. That's what I do for a living.

KK: That's cool because there's this stereotype, and you're not that that's cool. I wish I was more active, actually. I have to go back todo some sports because I've been just a couch potato.

you come to this new path, a bright new world.

Punter: Aren't we all from after the pandemic?

KK: Yeah, that's how I got there. Stopped doing most of my physical activity.

Punter: Yeah, for myself, a few of my brothers, and most people I know, they just put a pause on everything they did. Yeah.

KK: Yeah. I think that happened for most of us, including a bunch of people who started working more and the computer and with the Internet and everything like this because of the pandemic, it's like myself, for instance, because I'm an artist and I wasn't much of a digital artist before, that happened because of the pandemic. It was a transition.

Punter: That's the good part. Yeah. I learned to cook.

KK: Yeah, I learned a bunch of things, actually. I think I never learned so much in so little time because all my mind was focused on one thing, learning more. Yeah. So, for you, this big transition actually didn't happen, right? Because you were already working in tech development and with banks and investment. And I think that makes a lot of sense when it comes to blockchain and web3, right?

Punter: Yeah, I've always wanted to just start building my own tech company. But then I think I've always been investing in stocks. Probably from my early career, I've been investing in stocks, but when it comes to web3 and blockchain, it's only been a year and a half since I started. I primarily started as an investor and initially did some sports trading, etc. [...]



ECOSYSTEM PERSONALITY #2

ROB

KK: Hi everyone, welcome to Meta Interviews with Klara Kopi. Today I'm here with Rob, he is the CEO and co-founder of Illust., a very cool project. Hi Rob, how are you?

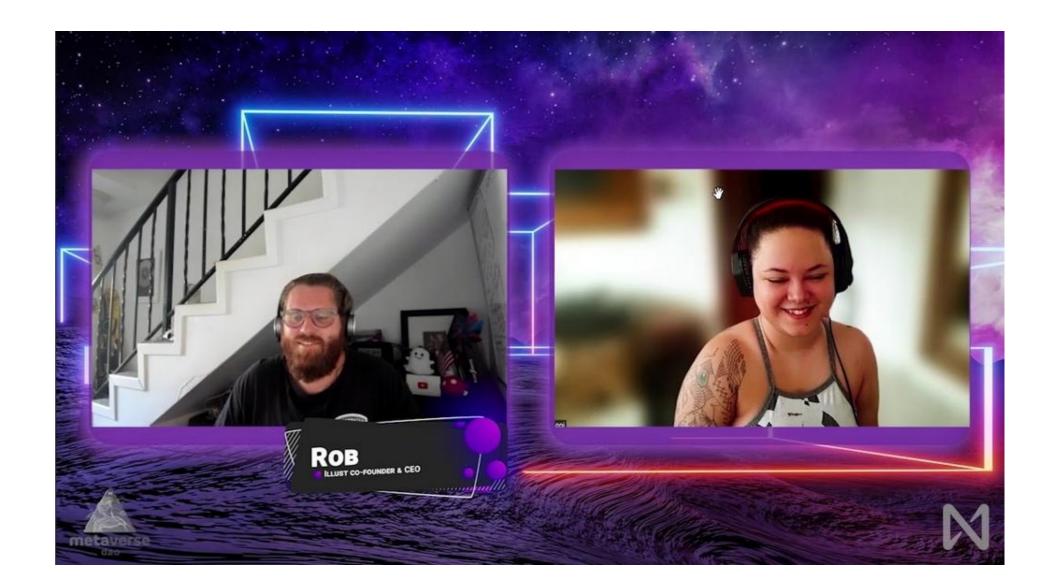
Rob: I'm doing pretty good. I can't complain. Summertime.

KK: It's hot. And yeah, we're all excited to do things.

Rob: Exactly.

KK: And yeah, let's talk a bit about you and how you came to be in this place. Like, what's your background? Where did you come from, and what do you think is important for people to know about you and how you came to this place now?

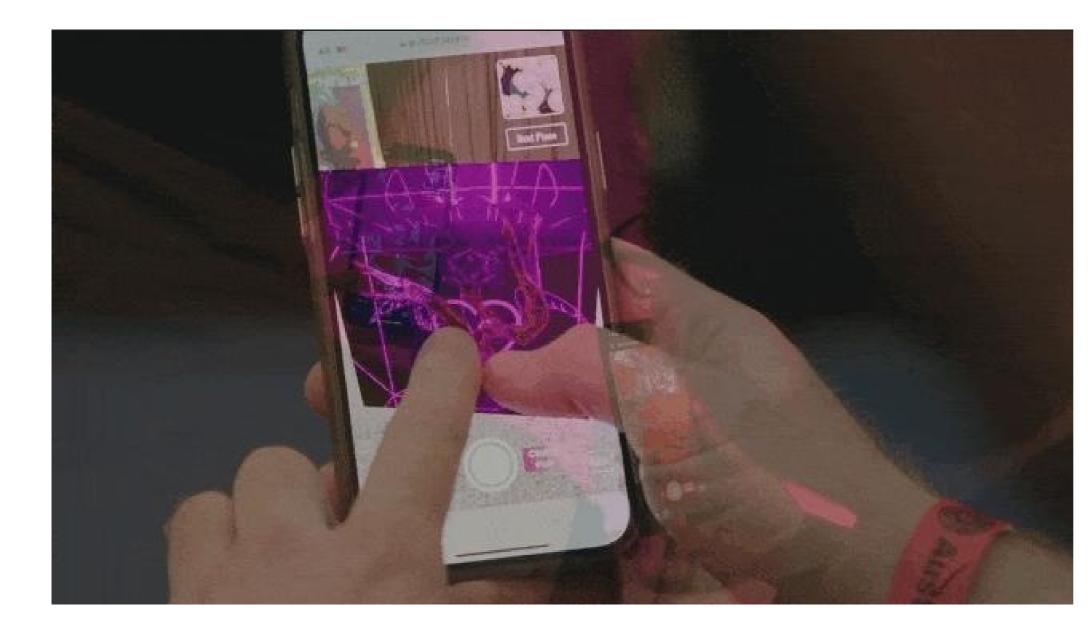
Rob: Sure. Yeah, yeah, I guess. How early do you want me to start? It's been an interesting ride. But. And I could start with, like, first getting into the business or more getting into immersive technologies. But I don't know for your audience what they might prefer.



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KK: Yeah. What you think is best because you can talk about your background in everything you did till now. Like what? What road did you take until you got here to Web3 and Metaverse building?

Rob: Totally. Okay, cool. Yeah. I'll give you the spark net's version of it. So I had a really incredible study abroad program where I went out to go to Africa and West Africa and saw that entrepreneurship was really the way of being able to level up in socioeconomic status, to be able to create value for society, create jobs. And that really inspired me to kind of take it, I went from finance into entrepreneurship because of that experience, and I've really been on the entrepreneurial track ever since. And so what kind of got me to the to this, this area of immersive technologies, the metaverse is just kind of one, one open door after another from really doing a lot of production, working in VR, doing music videos, doing storytelling with influencers on behalf of brands and record labels. As augmented reality start to actually have a social component thanks to Snapchat and Instagram via Spark AR and Land Studio, I end up getting brought into The Spark AR team at Facebook to help them launch Spark among the creative community, among the motion designers, 3D artists, some of the most creative and technical people that are in the game. And that was in 2019 at South. By that, we did the first activation, and that really sent me headfirst into really trying to crack the cookie of what AR looks like, what is the world outside looks like when we have anybody and everybody being able to publish experiences that are digital, that are talking about stories, talking about IP and how can we do that in the most equitable and the most open and decentralized way possible? Which kind of brings us to the next.



KK: Yeah, that's awesome. And I thought that's a very interesting choice to start building a metaverse space with AR that's something that, well, people usually use all the time with filters and creating these interactions on social media. So I think it is a more accessible way of interacting with this layer of reality. I liked it.

Rob: 100%.

KK: Yeah, and I'm very excited too, to watch it after, to explore it a bit, a little bit more because yeah, it's very different from what we are used to seeing at Metaverse DAO.

Rob: So yeah, it's, it's a lot more participatory when, when the, I guess when, when you have a computer in your, in your pocket, aka your smartphone, the device that's able to run these complex computations, it really creates an opportunity for anyone to participate in the metaverse, and it allows us to kind of tap into, you know, we don't have to be a Unity developer. We don't have to be an Unreal Engine wizard to be able to construct a really simple yet tactful digital graphics that's on the beach or on the boardwalk or on a mountain or wherever it might be. So it really creates a much more broad access point for people to jump into web3 into the metaverse who might not have been able to be exposed to it before.

KK: Yeah, because usually the metaverse experience, they're awesome. But you need some computer power that most people don't have because some metaverses are very heavy and rely on very powerful computers to have a smooth ride. And then, yeah, for anyone, you can do that. But on your cell phone, you level the field way more like anyone can go there and create something and see [...]



ECOSYSTEM PERSONALITY #3

SULTHOAN

Klara Kopi [KK:] Hi everyone, welcome to Meta Interviews with Klara Kopi. Today we're here with Sultan, the co-founder of NesterCity, a very cool project being built on NEAR. We also have Mumtaz, who is an assistant [...] of the management team.

Sultan: Yeah. The Assistant of management.

KK: The Management team. I'm sorry. How are you? How are you guys?

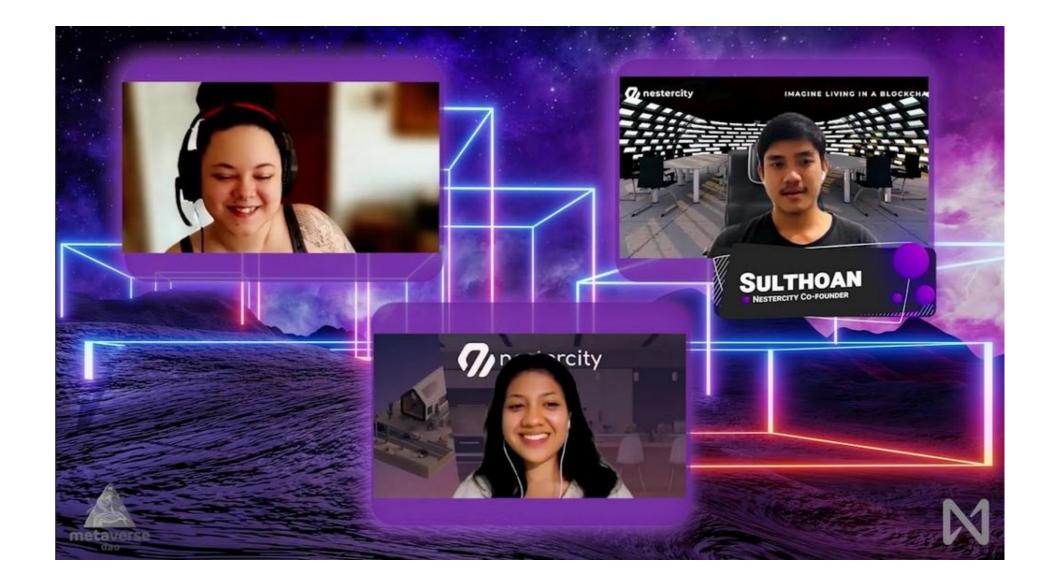
Sultan: I'm doing fine. We are now in Indonesia. We are based in Jakarta, about 20 kilometers south of the place where I live.

KK: Okay, cool. How's the weather today?

Sultan: The weather is quite hot. It's about 32 degrees Celsius right now outside. And yesterday was just quite a rain and now, yeah, mostly tropical weather, pretty much like in the Southeast Asian countries. Yeah.

KK: Pretty much like Brazil.

Sultan: We have a lot of tropical rainforests.



WATCH THE FULL INTERVIEW ON YOUTUBE

KK: Yeah. So let's start from the beginning with your story and your background. Where did you come from, what do you think is important for people to know? What led you here building this project?

Sultan: Okay. All right. My name is Muhammad Sulthoanuddin Akbar, you guys can call me Sultan. I just newly graduated from Civil Engineering and Construction Management and engineering from Delhi University of Technology. I took my Master's right there, but I graduated with a civil engineering Bachelor's in Indonesia from the University of Indonesia. So, Nestercity is a project that consists of a bunch of civil engineers and architects. We initially minted our project as an NFT project. We have 300 pieces of NFTs minted on Paras.id, on the NEAR Protocol blockchain. What we think is important is that we need to create value that can leverage the existence of the architect because right now, what we see is that there is a problem in terms of the copyright, and it takes a lot of time, a lot of words and costs, and sometimes architect feels like they're quite overwhelmed with the workload, the client's requests and also the complexity of the project. So, given that Nestercity is coming into the market, we hope that the architect can leverage and accelerate their monetizable 3D design and put it on the web3 world accelerated by blockchain so that they can have their own creation recorded via blockchain technology. That's basically what would be important in this type of project.

KK: Oh, cool! And I saw that you have people that are actually architects working on building the project, right?

Sultan: That's right. Yeah, yeah, yeah, yeah. We have our own architects right now. We have a bunch of people right now, our



working group, and next year, we hope to expand our network, so we hope to create an architectural community that focuses on building a 3D metaverse. But we would like to brand ourselves and brand our community as web3 architects. So, we build on web3. We hope to have a digital autonomous organization and be more inclusive for architects worldwide, starting from Indonesia, because we are based in Indonesia.

KK: Yeah, I interviewed Pandu, Decentricity.

Sultan: Yeah, yeah, yeah, yeah, yeah, yeah. She's our advisor.

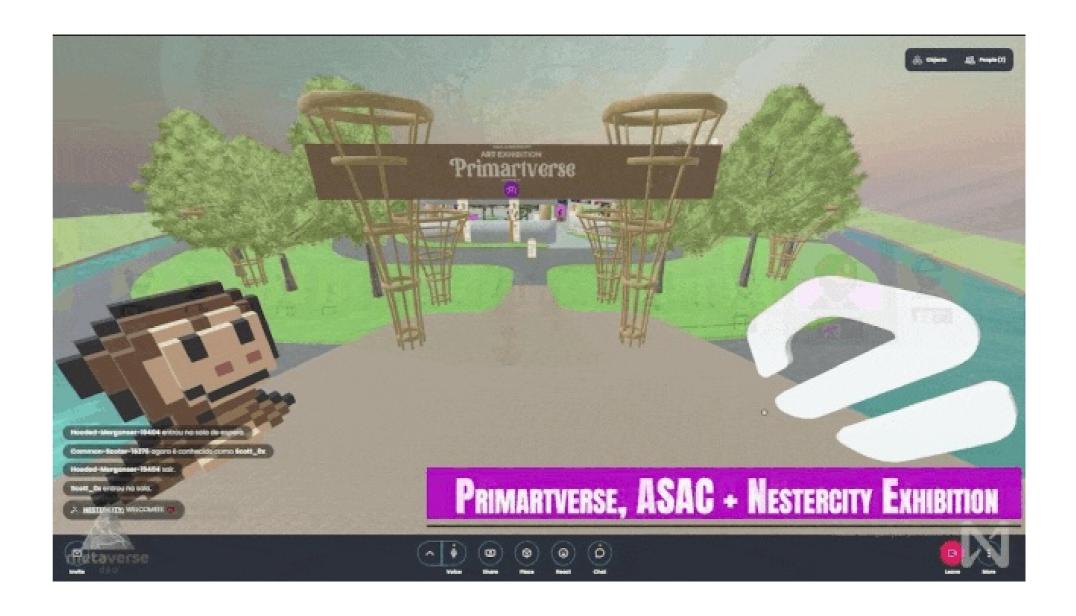
KK: Yeah, I saw that your metaverses are somehow connected, and in the future, there'll be this integration, right? That's very cool.

Sultan: Yeah. Yeah. There's an integration with a project that Pandu also supervises, for example, a Myriad Social and Reality Chain. So, for Myriad Social, we expect that our metaverse right now in the, because currently, we are using a modular Hub as our engine, that we expect that there is also interoperability with Myriad Town, which is developed by Reality Chain. That's actually the idea behind it.

KK: It's very cool because we're going to have 3D space plus the 2dverse, right? And I saw that they will also integrate the 3Dverse, on their own. It's very cool that everything will be kind of well, actually a metaverse with interoperability.

Sultan: Correct, yeah.

KK: And how was your transition from your previous work area to Web3 and blockchains? [...]



ISSUE 2 _ A DEFI TRIP AROUND APPS

BY: WOODWARD FOREST-LICH

'Money can't buy happiness...' Do you live in America? 'Cause it buys a Waverunner. Have you ever tried being sad on a jet ski? Daniel Tosh

I have loved that joke ever since I was little. I'm not an overly materialistic person, to be certain. Still, there is something to be said about ensuring food, home, and basic lifestyle security. Knowing every morning that things will turn out OK without exception is a luxury the average person loses at some point, in their teens if not younger. I can pretend to be above capitalism or market solutions as a path for myself, but when my stomach grumbles I'm running to the nearest Publix for a sandwich. Making the money is important; wisely using liquidity earned to increase its own value passively, that's 'the play' as my friend says.

So what can you do, namely in the NEAR ecosystem, with cash aimed at making more cash?

https://wallet.near.org

First stop, the wallet. Anyone who knows me knows that's where I begin all my talks and explanations regarding decentralized finance (DeFi). You may enter whatever amount you wish to use for the experiment (in this case, we will say 1000 dollars) and deposit it to be exchanged for NEAR tokens. There are now many tools that will assist you in doing this; I personally used Moonpay. It's relatively simple, and the wait time was quite minimal. Follow the instructions, and you'll be fine.

https://metapool.app

From here, Metapool is the next stop in the journey. This is where we deposit our newly gotten gains. After entering the application (and connecting the wallet to it), you deposit all but the tokens requisite for paying all fees you incur on NEAR. Doing so will grant you staked NEAR (stNEAR), an inflationary token backed against NEAR itself. The percentage changes mildly from time to time, yet on the whole, it is higher. What can

be done with this staked tokenized form of consideration? Well, first, we move to the harvest tab of the menu and have the staked NEAR added to our NEAR wallet for further utility. From here, we move to the next phase of things.

https://app.burrow.cash/

Burrow finance may seem like an unlikely follow-up, given there are plenty other more legacy or conventional places I can turn to. Don't worry; I fully intend to do so; this detour from the expected route is definitely intentional. If we deposit the stNEAR and whatever other form of acceptable crypto the application will take, it'll grant rewards in ratio. The key component here is not so much this variable but the app's dual function of lending to those who stake their tokens and option them as collateral. This feature grants you access to take a fraction of your maximum stack (that was collateralized) in whatever token they offer, for use across other platforms. This added function was what I wished to highlight; while it may not seem very useful or logical to borrow from here and only walk away with a piece to reuse, it's less wise to risk it all as well. Person?

https://app.ref.finance

Ref.Finance is penultimate to the long trek we have made. In my opinion, this is THE app that defines crypto, defi, and the article in general on NEAR. You can swap tokens, add liquidity to pools, stake Liquidity Pool (LP) tokens to farms, and much more. Truly, its utility is so broad that it merits its own article. Any coins you didn't submit to Burrow or borrowed from it can be tossed in here across various channels. Each route has its benefits and drawbacks, so explore a bit. Personally, I'm a huge advocate of farming yields and staking whatever ref tokens I render from it







ewards by supplying and borrowing assets on Burro

Deposit Assets

Up to 50% of the total supply will be distributed to users an



or Import Existing Account

Meta Pool

Start staking

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Stake it until you make it.

Stake NEAR. Receive stNEAR to simultaneously accrue staking rewards and unlock liquidity to participate in DeFi activities on NEAR and Aurora



LEARN MORE

ψ USD Value $oldsymbol{0}$	Liquidity O	0
\$12.7M	3M	м
\$12.5M	11M	м
\$9.7M	8.5M	м

Ref.finance	Quiz Deposit	Swap Po	ools ~ Farms	N	Connect to Near
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	Dep	osit to swap			
\$3.99					



into xRef (inflation-based token) to gain extra rewards. These forms of recompense, when acquired, can be exchanged for other crypto or, depending on the timing, could be further repurposed on the last stop of the voyage...

https://app.cheddar.farm/

Cheddar is a relatively new form of staking and rewards system on NEAR, but it is not totally a foreign concept. For an "activation fee," a farm offering both Cheddar token and a paired crypto will become available to you. Insert the desired amount you wish to, and every day you will be given a portion of the daily APR of every person who joined the farm. You may boost this yield with NFTs, but I didn't possess the necessary ones to test what would occur. We took a lot of turns to get to this place, but I imagine by now you have witnessed firsthand the potential returns at your disposal. Simply from not allowing yourself one solution, the potential avenues of return multiply. While possibly not the greatest explosive move initially, it allows for safe passive returns across many platforms, preventing heavy singular bombastic losses.

Long journey concluded; thank you for following me along. I hope you enjoyed the first steps into truly mastering what the world of DeFi can offer someone, should they be equipped with the wisdom to wield it. I assure you this won't be the last time I cover the topic, nor the only lesson I'll gain with the desire to share with you. So, by all means, keep your eyes and ears open. I'll be around...

Signed,

Woodward Forest-Lich

SECURITY CONCERNS AS WE ENTER THE METAVERSE

JÔNADAS TECHIO BLOCKCHAIN SOLUTIONS ARCHITECT & WEB3 EVANGELIST AT AXUR JONADAS@AXUR.COM | @WEB3AXUR



The transition from Web1 to Web2 led to an explosion in the amount of data created by users, but the advent of Web3 and the Metaverse will make those numbers pale by comparison. With an attack surface bigger than ever before, cybercriminals will have even more opportunities to exploit users. As cybersecurity specialist Daniel Cohen warns:

"At least in the physical world, there are signals that we are accustomed to [...] - you walk into a bank, a building with a logo, and people working at their desks. [...] As we moved to online banking, what are the sensory signals? It's a logo. In the metaverse, it's this mix - it is all digital, but you feel very physical. You walk into JPMorgan in the metaverse. How do you know that you are in the actual bank? If I manage to hack your device, I can show you something else. You can be seeing something that I intend you to see. Crazy. The attack service now expands to your brain as well."

In fact, technology already exists for anyone to create a hyperreal avatar of themselves, and it has been put to use to create viral deepfake videos of celebrities such as Tom Cruise. Moreover, that technology has also been used for more disturbing ends: at the start of Russia's invasion of Ukraine a deepfake video of president Volodymyr Zelensky supposedly surrendering popped up, showing how this kind of media might be weaponized for political purposes. Once synthetic media technology evolves and is more widely used inside the Metaverse, it will become very hard to tell whether we are interacting with bonafide avatars or deepfakes.

Counterfactuals aside, given the foundational role of blockchain and Web3 technology for the Metaverse, there are already very real attack vectors to be considered, and it is never too early to become familiarized with them in order to avoid security risks. In a previous article I wrote about the risks associated with wallets and identities, and in what follows I will briefly focus on two additional building blocks of the Metaverse: NFTs and decentralized domains.

RISKS ASSOCIATED WITH NFTS

As one can attest by looking at virtual worlds already under development, NFTs are a central building block of the Metaverse. These tokens are powered by smart contracts and deployed as compiled code inside of a transaction in the blockchain. Now, code is (mostly) written by humans, and humans are bound to make mistakes. This leads to bugs that can be exploited byhackers, often with the help of social engineering techniques, to carry out cyber attacks, stealing information or even the crypto assets managed by a contract. Recent examples include a phishing wave experienced by OpenSea users, as well as this Twitter scam, in which victims were duped into signing off on malicious contract transactions and handing over their NFTs.

It is also important to realize that however "non fungible" the tokens themselves may be - meaning that their representation inside the blockchain is unique and cannot be duplicated - the metadata associated with NFTs is very fungible. Therefore, nothing prevents copycats fromminting new NFTs (using different smart contracts, or even different blockchains) that point to a copy of the content associated with the original. Indeed, this type of NFT infringement is rampant, as more and more cybercriminals steal ideas, content, and artwork, clone projects and collections, and intentionally try to confuse consumers about the source of digital assets.

Another recent technique used by attackers is the offering of malicious tokens via airdrops. Since wallet addresses are public, literally anyone can send NFTs to these addresses. Usually this is not a big problem, because a wallet owner can simply choose to ignore them; but some cybercriminals have developed ways to send tokens that can execute transactions on your account as soon as you interact with them. In this sense, you could liken these tokens to a trojan that allows hackers to access your computer as soon as you interact with a malicious file.

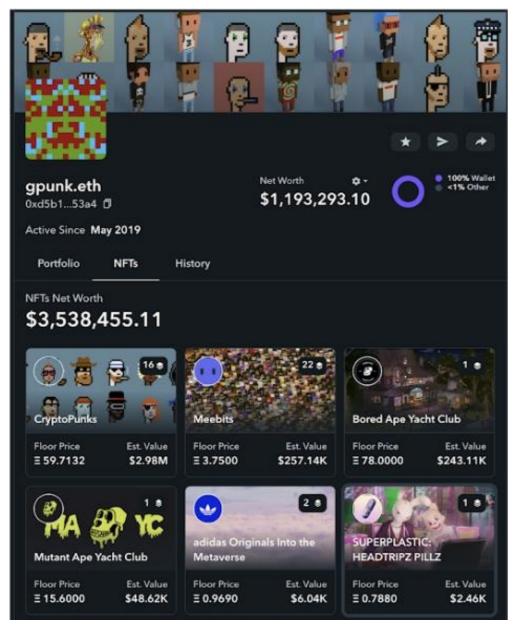
RISKS ASSOCIATED WITH DECENTRALIZED DOMAINS

Today the most promising candidates to supply a portable identity on Web3 are the services known as decentralized domains (such as the Ethereum Name Service - ENS), which allow wallet addresses to be associated with human-readable strings such as "businessname.eth" (analogously to what DNS does for IP addresses). Once you register a decentralized domain and associate your wallet, all sorts of additional data can be linked to the domain - for example, a traditional website URL, social network profiles and handles, email address, avatar, etc.

Being recorded on the blockchain in a permissionless and basically immutable manner, these addresses can be



registered by anyone, and once created they cannot be removed through trademark disputes easily. That makes them well suited for malicious actors who intend to use them as leverage in phishing attacks. Moreover, some users choose to register an ENS domain in their own names, which implies that they are, in practice, deanonymizing their wallet address and thus allowing anyone to check its contents, which also increases their risk of their being selectively targeted by a threat actor.



An example of a "whale" ENS domain - Source: Cisco Talos

FRAUD PREVENTION IN THE METAVERSE

A brief search by Cisco Talos on ENS domain holders who publicized their addresses on Twitter revealed a number of "whales" holding vast amounts of cryptocurrency and some expensive NFTs. To make things worse, some users also reveal additional information such as their home towns, full names, and social media profiles, giving attackers broad opportunities for targeted social engineering attacks.

"The weakest point in any organization from a cybersecurity perspective is the user," as explained by Gary Gardiner, head of security engineering at Check Point Software Technologies. As users leave trails of data around the Metaverse, security problems already plaguing us in the current iterations of the internet will also cross into this new environment, and new ones will arise. Therefore, there is no better way of preventing vulnerabilities than educating users about security hygiene and best practices.

Chief among these practices are identity security and wallet security. Without adequate identity and wallet security controls, bad actors will focus on compromising accounts with the goal of gaining access to and stealing valuable digital assets.

Moreover, cybersecurity is not a "once and done" activity; it requires ongoing attention and it works best if it becomes part of one's habits. So users and businesses should learn to research thoroughly all their interactions with dApps and smart contracts. In particular, they should learn how to look up the addresses of the contracts with which they interact (for

example, in order to buy / mint NFTs on marketplaces) using block explorers (such as Etherscan) and see if their source code is published. Unpublished source code is a red flag. Also, look up information regarding the developers of the projects you are interested in; be wary of anonymous developers with no track record. Consider using freshly generated wallet addresses holding just enough funds to cover the cost of a purchase so that, if anything bad happens, you won't losethe entire contents of your main wallet. By the same token, consider keeping different wallets for different purposes, and do not deanonymize your main wallet.

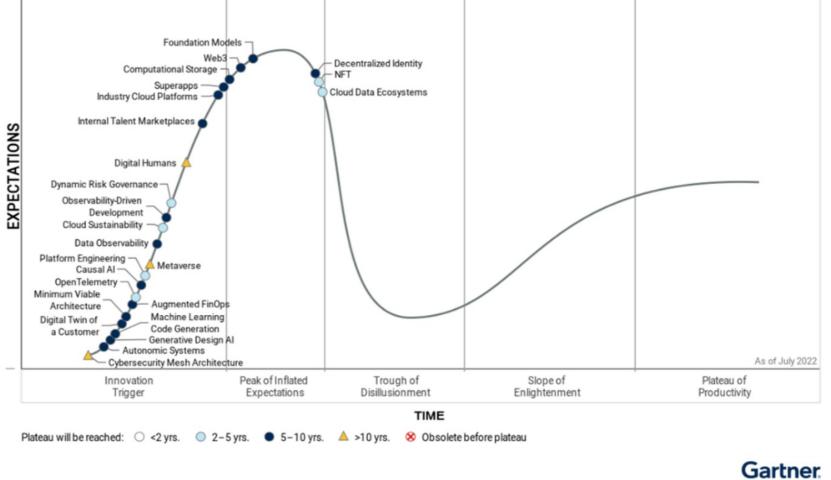
Fraud prevention in the Metaverse will also need a fresh approach. What worked in the past may no longer suffice in this new digital order. Alexey Khitrov, CEO at ID R&D, argues that to protect consumers from account takeovers in the Metaverse, PINs, passwords and multi-step security checks will not be enough: "These are easily stolen by fraudsters, or picked up from data breaches, not to mention accidentally forgotten by those to whom they genuinely belong."

As an alternative he suggests the use of more advanced authentication methods such as face or voice biometrics, protected by liveness detection.

Besides individual actions, public pressure should be mounted for better laws and regulations, as well as for the implementation of better authentication processes by marketplaces and companies developing metaverse applications. Such processes should make full use of the opportunities offered by public blockchains, ensuring that users have access to creators and sellers' reputations, so that, for example, if someone has been subject to an unusual amount oftakedown or delisting requests that information would be easily available and verifiable. The same goes for information about creators and sellers with a positive track record, which could be easily stored on safelists containing their addresses and history of transactions.

METAVERSE'S GOLD RUSH

BY: GIULIA WILLCOX



Hype Cycle for Emerging Technologies, 2022

"They paved paradise Put up a parking lot With a pink hotel, a boutique And a swinging hot spot"

These are the lyrics from Joni Mitchell's "Big Yellow Taxi" from her album "Ladies of the Canyon," released in 1970. Recently, I've been digging into, building, and flying through Voxels, and, suddenly, this song came to my mind as I was putting up buildings in those parcels from scratch. Then, I started to go deeper into the reason why this song just popped into my head. One thing led to another question: "So, what the hell is the metaverse, and what is it about?". It's not just about virtual and augmented reality functionalities. It's not just about blockchain and its many benefits (decentralization, safety, transparency, and a trustless and seamless environment). Is it all of that together?

As the buzz around the 30-year-old word (yes, it first appeared in a 1992 novel called "Snow Crash" by Neal Stephenson) continues to grow, the world waits for Zuckerberg to benchmark how businesses will approach the metaverse and calm down the market's expectations. One of his most recent moves was to grant digital influencers special and personalized Instagram-integrated NFTs as a test so that they could be fully implemented and expanded to the general public later on. Except, of course, for the web3 movement and the many DAOs we see arising - they do their own thing and wait for no one - especially if this someone is from a web2based-big tech. To top it off, Gartner recently released this year's annual Hype Cycle for Emerging Technologies research report, placing the metaverse in the Innovation Trigger phase. According to Gartner, it is a phase "where a breakthrough, public demonstration, product launch or other event generates significant press and industry interest."

Okay, but what does this all have to do with Mitchell's song? If I had to guess, I'd say because of all that press and industry interest, alongside the fact that the metaverse combines a series of technologies while promising immersive and unique experiences, it has acquired a certain aura of sacredness. It is a sort of paradise where traditional companies seek to disrupt their businesses and profit by launching a series of NFTs for their loyal customers or just showing off their cool, hyped, three-dimensional store. It is also a paradise for web3 enthusiasts and DAO members who wish to tighten their sense of community and belonging. A place where they can build their own headquarters to interact, create, collaborate, build, and exchange ideas - as I wrote earlier, do their own thing - independently, collaboratively, and horizontally. So, like in Mitchell's song, each one of us, whatever side we're on, is in our very own Gold Rush to the metaverse - its world of possibilities, its unique utopian, dreamlike aesthetic, plasticity, and design; to build pink hotels, boutiques and swinging hot spots.

A NEAR JOURNEY FROM FAR AWAY

BY: BEET

Hello NEARverse,

A community is collective effort in synergy. Goals different, levels to objectives but visions aligned by familiar energies.

In almost a year as part of the NEAR ecosystem, I have made bonds, made a more positive impact, learned, and if I dare say, money, than in my other 20+ combined. That's the big picture; the nitty-gritty details balance things off.

The job that changed the course of my life As a freelancer on Fiverr, I worked it all; sports writing, poetry collections, belly dancing article, renaissance faire blurbs, a compendium on essential oils, etc. So, one day, I get this buyer who wants sports articles, and he completely thrashed how much I charged for the article, offering to pay higher. It was too good to be true, after all these years of quality works, 5-star reviews, and repeat buyers, someone was finally going to pay me more than \$25 for an article (I know, I know, but if you've worked on Fiverr then you know the type of jungle it is lol). I was going to get \$50 for an article but that came with a catch, he'll pay me with crypto.

For a bit of context, in my country, crypto is summarised as Bitcoin and viewed as an elaborate scam. Why? Because we fear what we don't understand.

So, hustler now has a choice and a decision to make, right? Accept, get paid with crypto, and earn good money, OR decline, stay broke, keep selling my value way below my worth, and stay with the recently discovered truth that I was ignorant about crypto. I realized that all the while, I was not being smart or woke or cautious as I thought by not caring, it was just ignorance, fear of the unknown.

Ignorance is not bliss; It is a disease that kills slow, instilling laziness into your desire and curiosity for knowledge that helps you make informed decisions.

It took a few days to come to a decision, but it was made. I

was going to figure this crypto thing out before deciding if it was for me or nah. Created my first-ever wallet (on Binance), got paid in USDC the following week, bought my first-ever \$BTC tokens (rookie mistake) and before the month ran out, I discovered the NEAR ecosystem as part of my research on crypto and the rest is the present, and most likely the future.

Knowledge is power, but it becomes a force when you wield it in application.

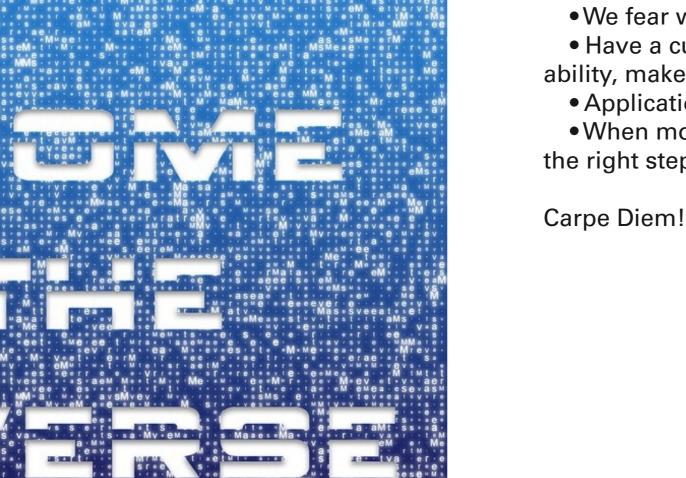
I don't know exactly what I was getting into when I joined the NEAR ecosystem, but it felt like a place to be. The community forum was open, people talked, but most importantly, they listened (in this case, read). Before I knew it, I was part of DAO, exchanging ideas, and oh, I was making a positive impact, being productive, and earning.

By listening, exchanging, and being active, the money came organically.



Now, almost a year in, as part of this budding and genuine community, I am one of the leaders of a successful DAO, a failed one, and I help people find ways to make their own value and worth stand out, just as that one job on Fiverr did for me. The lessons and experiences have been invaluable, there's even a little bit of Portuguese and a dream to travel to Brazil in there somewhere.

So, there you have it, how a young Cameroonian stumbled into a life-changing experience by going against the grain of accepting ignorance.





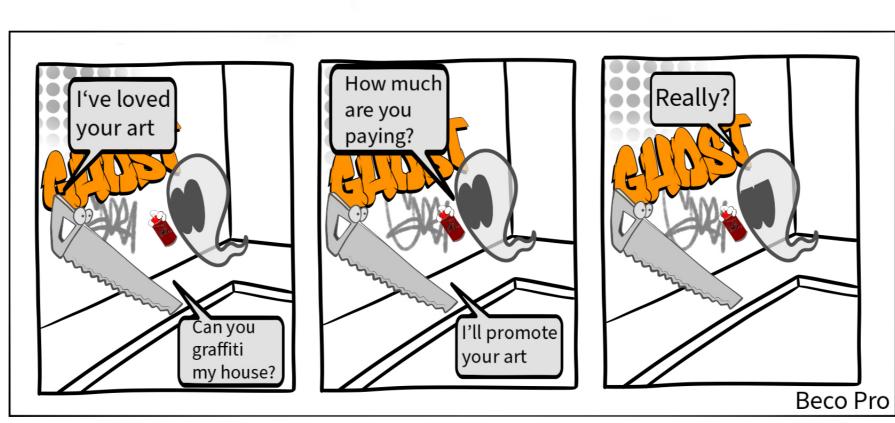
•We fear what we don't understand, don't.

• Have a curiosity for knowledge, and to the best of your ability, make informed decisions.

• Application of knowledge makes it better than power. •When money comes organically, it comes abundantly. Take the right steps and relish the journey.

COMIC STRIP





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SEE YOU ALL IN THE NEXT NUMBER

