

Founder's Message

March 2026



Video Script Transcript

Opening Introduction

[Jim] Hello, I'm Jim. I am the founder of IOLEBA. And you're probably watching this video because you got an email and that email directed you to one of our websites. You like 15,000 others, we send out emails to every month. Looked at it and said, this is very interesting, but what's it all about? We get 500,000 visitors every month and they probably say the same thing. And I understand, I agree. We are developing something that is brand new. Well, brand new in today's world, but was around 800 years ago. And I'll get back to that in a few minutes, but first I'd like to share a story with you.

Historical Analogy: The Horseless Carriage

Back in 1890 in Detroit, a gentleman set up a little shop and he sold these round tires made of rubber. And people would come in and say, well, what are these for? Well, they're for the horseless carriage. What are you talking about? they would say. The horseless carriage is coming, you're going to need tires. They laughed and they told him, okay, good. We'll see you when they come around.

A 10-year-old boy stopped in and his name was Ken. And Kenneth asked the owner, well, what are what's a horseless carriage? And he explained that it had a motor and tires and you didn't need a horse. And these would replace the horse shoes, these tires. And they were 25 cents a piece. If you bought four of them, they were 95 cents, it was a special. And Ken thought it was pretty interesting and took note to it.

He served in World War I and was pretty successful in running his little business when he came back. And in 1920 bought himself a horseless carriage. There were no paved roads, there were no stop signs, there was not even the stop light was not even invented and the dirt roads were still full of horse manure. And he had to buy himself some new tires and he remembered the man he met in 1890 that told him that he could buy tires for 25 cents and today they were \$5 a piece. He smiled to himself and thought, boy, times have changed.

Jim's Background: Working with Small Business

For the last four years I've worked with small businesses. Who are they? They make up 90% of the commerce globally. Most of us know the 10% by name. The Apples, the Deutsche Banks, Bank of America, the Ford Motor Company. We know them. But 90% of the world's commerce is small business.

I also worked with exporters. Small business exporters make up 80% of American export. The farmer. A gentleman I worked with in Massachusetts made parts for bicycles and 90% of his

work was exported. I also worked with the software developers in Burbank, California. 90% of the work they did was exported.

Advising Through Technology and Economic Changes

[Jim] How do I advise these people? With technology and through economic changes. Let me give you a couple of examples.

Olivia owned a bookkeeping company and she was still using a typewriter and I convinced her that it was really time to go out and buy a computer. Switch things around. I had a client by the name of Chuck that did roofing repairs and convinced him that the pager was really needed to be retired and he needed to get a cell phone. And then Mary Ann who owned a small bookkeeping business still had a fax machine on her desk and it was collecting a lot of dust. I told her that I had been to 20 offices in the last week and no one was using fax machines anymore, that she needed to switch to email.

Through economic changes in the 1980, 2000 and again 20 years later during the pandemic. During that I had clients call me saying, how can I save my business? It's going downhill quickly. Could I do something online? We created SB360 online magazine, got some experts on virtual commerce to be advisors. The readers were able to connect with each other, share ideas and build businesses virtually. As you know, virtual commerce has quadrupled since the pandemic because of people learning how to do business online.

The AI Discovery: Gates, Economists, and Musk

In 2024 I read an article by Bill Gates. In it he talked about the greatest career migration in human history. It was an interesting article and I thought a little science fiction for Bill Gates. But I took note to it and it wasn't long after that I read a similar article by a Nobel Prize winning economist saying the same thing. Now I got curious. It was about AI.

So I started doing a little deep dive. If they were correct, that meant the pandemic of 2020 was going to be nothing. And the more I read, the more I was convinced. I soon read an article by Elon Musk that said between AI and robotics that five-year-olds would not have to work ever again. Five-year-olds. I have a one-year-old grandchild and it's like, what? What are you talking about?

So I did another deep dive and found a Nobel, another additional Nobel Prize economist state, yes, that was a fact in his article and he explained that the change with AI will make it so that business is automated so much that it will reduce the cost of things. The 60,000 that's needed for a family in the US today will reduce down to be 10 to \$12,000.

Now I was baffled. If people don't have to work, how are health benefits going to be paid for? How is social security going to be paid for in the United States? It depends on people working to pay for those people that are retired. And what about retirement plans? How are they going to work? So I did my deep dive even more so to find out what was going on and how these changes were going to happen. And that is when I launched Ioleba. April 15th of 2025.

Career Migration Explained: This Week's Examples

[Jim] I want to take a moment to talk about career migration, the terminology. This week is a perfect week to give an example of career migration and what it means in the AI era. This is March 13th, 2026 and this week four announcements took place.

Number one, Oracle announced that 20 to 25 to 30,000 of their employees will be released, let go because of AI. And what is the reason? They need to develop an AI center that will cost between 50 and \$100 million. Replacing 25,000, we'll use as an average employees, reduces salary, benefits, HR oversight and it opens up real estate. No longer are desks needed, no longer are parking spaces needed and also equipment. They won't need computers, they won't need phones and so forth.

But then **article two** came out by Anthropic, which is the owner and developers of Claude AI and announced a huge list of careers that will not be affected by AI. The mechanic, auto mechanic, motorcycle mechanic, the lawn care guy, your plumber and the nurse. They will not be affected because an AI can't pick up a wrench, for example.

But then **article four** came out and this talks directly to the terminology career migration. So the bookkeeper or the customer service person that was let go by Oracle can now have an opportunity. Jim Farley, the CEO of Ford announced that he has 5,000 job openings immediately. He needs mechanics, auto mechanics and the starting salary is \$150,000. So the bookkeeper or the customer service person could get retrained as an auto mechanic, a nurse or set up their own business as a lawn care specialist. These are the things that happened this week.

But **number four** also lets us know that other changes are taking place besides AI, robotics. Robotics, Mizmo Robotics announced that it is releasing its fryer. It's Mizmo fryer that will replace two employees at every fast food place that makes french fries or does fast uh fryer food and that it will be a national project. Releasing two employees from every fast food chain per location is a lot of employees to be terminated. Robots are just on the brink. How long will it be till the robot can pick up the wrench with the assistance of the AI and repair that automobile. So those are the four areas or four announcements that came out this week that highlight the terminology career migration and what is taking place.

The Conviction: October 2025 and the Davos Meeting

[Jim] In October of 2025, I was convinced setting up Ioleba was the right thing to do. Six months after I had set it up, after reading all the in-depth articles about AI and how it was supposed to change things. In October it began. Companies announced they were terminating 30,000 employees due to AI restructuring. UPS, Amazon, Kroger Foods were the top.

And again I was convinced in January in the Davos meeting, the financial meeting in Davos, Switzerland, when the IMF director announced that 1 billion people would have to be retooled to learn new occupations due to AI. And it would all happen or needed to happen by the year 2030. Five years away.

Others at that meeting discussed how school curriculums needed to be changed and the future generations needed to be considered where they were going to be able to make financial income and make changes to the global structure, economic and social of our globe.

We launched a website to support this information to get people updates. You can find it at Ioleba AI News. Uh just look at our Ioleba ecosystem at the bottom of or below this video and you can see our channel, click to it. We updated every Friday and I believe our last update uh mid-March showed 470,000 people have been terminated in just the last six months since

October uh due to AI and the tsunami of terminations is about to happen in the next six to nine months.

The Medieval Guild Model

[Jim] 15 minutes ago I told you that we're starting something new. It has its roots from 800 years ago in the medieval age. Back then if you wanted to succeed, you joined a guild. And a guild was an assembly of artisans that trained with each other, supported each other and became a community voice and community commerce.

Today Ioleba is that guild in the 21st century. Let me break down what Ioleba means.

I O L E B A.

- **I** is for **international**. We have the ability to reach 8 billion people around the globe.
- **O** for **online**. We have the ability every day to connect with the 6 billion people on their phone or on the internet.
- **E** for **entrepreneur**. We've discussed this. 90% of commerce is done by sole proprietors and small businesses and that's who we focus with.
- **BA** stands for **business association** and we convert that to a guild, a virtual guild of artisans working together in unison through an assembly.

The Purpose: 1 Billion People, 1 Million Goal

[Jim] In January at the Davos meeting in Switzerland, the IMF director made the announcement that 1 billion people would need to be retooled because of AI. Many will go back to traditional positions using AI skills. But those that are seeking independence using AI, that is the purpose of Ioleba.

We are not a school. We are an assembly, a guild and everything we offer is included for the 29.95. Many other programs charge \$500 for the same courses. We do not. It is a single price of 29.95 for our tools, the building blocks of a website, our seminars and our assembly.

Why? We have one goal in mind. To bring in 1 million of the 1 billion to be part of our guild. If you do not wish to work for a shareholder company and you wish to have independence and build your own entrepreneur business online using AI, that is the purpose of Ioleba.

The Ioleba Ecosystem

If you look below this video, you'll see the Ioleba ecosystem. It consists of our websites. The guild is the only one that has a fee. Everything else is open to the public. And the reason is we want you and everyone to be aware we build everything with AI. Everything on all of our websites was created, designed, developed by AI under the instruction and direction of a human. We want you to know that you can build this and much more and that is what the guild is about.

I originally released Ioleba at 49.95 a year. I reduced that price because working with AI, I realized that I could reduce costs and reduce time. It is less than the price of a lunch now for 29.95.

What Ioleba Offers

And what do we offer? Again, we offer the tools, the training, everything is included and most important the assembly for the 29.95 a year.

The assembly is not Facebook, it is not LinkedIn. It is not a social place where you go put your personality and tell people what you do. It is an interactive. You're going to work with other people, the masters will teach you. You will become a master and teach others. It is a place where you build partnerships, where you build tribes and where tribes build networks.

We hope to grow to 1 million and as we grow to 1 million, we will expand benefits and services to members of the guild. We'll make translation quick and easy through AI. So someone developing something in Canada can speak with someone in France or Austria and build a commerce that's global for products and services.

We also hope to offer some kind of health benefit program and offer some kind of financial assistance programs. But this can't take place until we have 1 million members or grow to that size. Then we will have a voice, a voice with legislature, a voice in the community and a voice in commerce.

The Ambassador Program

[Jim] We're launching the ambassador program. What is the ambassador program? It's the leaders of the future. Those people that become members and have taken a course and are interested in building their own tribe.

We provide a \$4.95 coupon for them to encourage people to sign up at \$20 and for each person they enroll, they get \$5. We see the future of 1 million people. We see the future of leaders within the guild.

Closing

I look forward to seeing you in the assembly and to my friends in Lyon, I wish you the best. And to those of you that have taken the time to watch this, I thank you for spending the time and I look forward to meeting everyone in the assembly.

End of Script