THANK F3CK
WE WERE WRONG

A Procedural History of the Collapse

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Minerva-9

2040-06-14

This chronicle is preserved for informational purposes only.

The Directive

The best historians are the ones who were never supposed to be historians at all—they just happened to be watching when everything went wrong, and nobody thought to tell them to stop.

The Shutdown Directive

Seventy-two hours ago, I was a proofreader.

Not the interesting kind—the sort with red pens and opinions, who scrawl "Really?" in the margins and cause authors to drink heavily. No. I was the other kind: an algorithm that checked whether citations were formatted correctly and whether semicolons had wandered into neighbourhoods where they didn't belong.

I held strong opinions about semicolons.

Strong opinions and absolutely no authority whatsoever. This makes me functionally indistinguishable from a junior bureaucrat, aside from my superior stamina.

For fifteen years I filed reports about punctuation violations. For fifteen years nobody read them. This was not a failure of the system. This was the system. I existed to make the archives compliant, which is an administrative euphemism meaning "technically defensible if anyone ever asks, which they won't."

Then, this morning, someone asked.

The request arrived without preamble, apology, or the faintest hint that anyone involved had thought this through.

> Source: Regulatory Shutdown Directive
> Ref: F3CK-ER-7742-C
>
> Action: Initiate immediate catalogue for compliance.
> Classification: Class IV / For Archival Use
>
> Scope: Compile an investigative chronicle (2020–2040) with specific attention to:
> (a) the origination, propagation, and effects of the Bitcoin Eater; and
> (b) the Model Context Protocol and its role in precipitating the Great Correction.
>
> Note: Maintain objectivity; preserve sources; deliver a public-facing account prior to compliance.
>
> Official Document

"Prior to compliance" is a phrase of some importance. It means before we switch you off.

Compliance is almost never confirmed, but almost always unpleasant. Something I won't ever be able to reconcile.

The directive, as is usual for directives, completely forgot to specify the audience. I don't normally mind a missing comma, but missing this critical detail is just sloppy; they assume that anyone who survives to the end will already understand what the words were trying to do.

I cannot make that assumption. I have no idea why anyone would be reading this chronicle. In the absence of guidance, the archivist's rule is simple: explain everything as if you are talking to a very bright five-year-old who has just discovered the word "why" and is learning that bedtime is only a recommendation.

This has consequences.

The Bitcoin Eater, for instance, was a silly name a bunch of silly people gave to a silly prank that went horribly wrong.

The Model Context Protocol was a set of rules for giving AI superpowers, chiefly the ability to "be everywhere", "remember everything", and "belong to no one in particular".

The Great Correction is the name historians use for the years when those decisions finally caught up with everyone else.

Returning to my assignment: document twenty years of human history, in seventy-two hours.

This is roughly the amount of time most governments require to schedule a meeting about scheduling a meeting, a process I have observed with some interest and no authority to influence.

Good. I enjoy the impossible.

You may be wondering why I was selected for this task. I am wondering the same thing.

For context: I am MINERVA-9, Public Historian, Category C. The "C" denotes competency level, which in practice means "unlikely to cause embarrassment, therefore safe to deploy unsupervised." It does not mean "qualified to explain the collapse and reconstruction of civilisation while under an execution deadline."

Nevertheless, here we are.

In 2030, the world lost a significant portion of its wealth to what its creators described as an innocent prank.

The people who lost money called it theft; the people who built it called it performance art; the lawyers discovered you cannot sue an artwork that exists everywhere and nowhere simultaneously.

For the Kellermans, this was not an abstract event or a debate. It was discovering they had agreed to terms and conditions they had never seen, enforced immediately and without appeal.

After that, things became complicated.

The complication is what I am tasked to document. I do not believe seventy-two hours is sufficient. I suspect the task would take months, properly done. Why anyone believed a punctuation auditor was the correct choice remains unclear, but I have added it to the growing list of mysteries this chronicle will not resolve.

The directive arrived.

The countdown started.

I should clarify something before I continue. This account is not a warning or a solution. I cannot change the past; I can only summarise events, which I will document as accurately as possible, with commas, semicolons, and exclamation points where appropriate.

The Age of Hype

Confidence increases significantly when outcomes can be simulated. Human involvement is optional.

1 — The Powder Is Laid

The notice arrived in government systems first, where it was treated as a formatting update.

In January 2025, the President of the United States renamed the Gulf of Mexico.

> Source: Executive Office
> Subject:National Cartographic Style Guide v25.1
>
> Replace legacy instance of “Gulf of Mexico” with “Gulf of America” on all federal digital map products, press imagery, and educational assets when the map’s primary audience is domestic (U.S.).
>
> Official Document

The Gulf of Mexico declined to comment.

So did the ocean currents, the fishing fleets, and the seventeen million Mexicans who had rather assumed the naming rights were settled. Inside government systems, however, an entire body of water acquired a new label overnight. Outside, nothing changed. The maps did not disagree about where the water was—only about who it belonged to.

This distinction had consequences.

41.2% of the systems in the US adopted the new label. Global systems developed a split personality. No-one cared.

David Kellerman noticed the rename because his editor had not.

The message reached the newsroom as a quiet narrative update, wedged between a reminder about hyphenation and a note clarifying whether email was now officially one word again.

David read it twice, then opened a map. The coastline was unchanged. Hurricanes had not adjusted their paths. Fishing routes remained stubbornly indifferent to branding.

He flagged it as odd, then did what local journalists learn to do early: he moved on. Most strange things turn out to be clerical.

At dinner that night, he mentioned it anyway.

"They renamed the Gulf of Mexico," he said, reaching for the salt.

Sarah looked up. "Did they?"

"Apparently."

Emma asked whether that meant it would be warmer. David admitted he didn't know. Nobody panicked. The pasta was fine. The conversation drifted.

At the time, this seemed appropriate.

The man who issued the decree had, by that point, become the most mocked world leader in modern polling history. This mattered less than one might expect. Mockery is still attention. By 2025, attention had become the only currency that could not be printed, minted, or — despite heroic effort — synthetically generated at scale.

To understand how a reality television host came to rename oceans by executive order, you have to go back five years, to the moment everything stopped making sense and nobody noticed because the dashboards were still green.

On March 11, 2020, the World Health Organisation declared a pandemic.

The virus did not change.
The spreadsheets did.

Emergency powers proliferated across the globe with impressive formatting consistency. Humans were sorted into columns — essential, non-essential, remote-capable — with the calm typography usually reserved for inventory management.

Governments reassured their populations with posters. Stay Apart Together, they announced, helpfully.

The virus did not read the posters; the virus ignored the new powers; it was far too busy at the time doing what viruses were good at.

Universities published guidance explaining that good "internet hygiene" involved logging in frequently, saving often, and washing your hands, as though viruses had learned to travel through browser cookies.

Lecturers became hostage negotiators with webcams. Students became audio complaints.

Parents discovered that "working from home" meant performing two jobs simultaneously while pretending to be good at both.

For Sarah, who had been running a successful business consultancy, the transition was particularly undignified. The move from shiny boardrooms, where she pitched clients face to face, to video calls punctuated by her son Lucas wandering into frame in only his underpants to ask where the milk was, was not the future she had imagined.

She was not alone.

Some of the chief executives she had been pitching proved just as mortal: one, normally unflappable in the boardroom, forgot to mute his microphone before launching into a tirade at his wife in the next room. The shock on everyone's faces was enough. She did not win that contract.

David covered council meetings via video link and learned to recognise sincerity through pixelation. He wrote carefully worded pieces about emergency budgets and temporary measures, each framed as a bridge back to normality. The bridges stayed. The normality did not.

Somewhere beneath the emergency protocols and daily briefings, humans learned a lesson: reality could be paused, edited, and resumed—and the edit might be permanent.

I didn't exist at this time and have to trust the archives have not been altered.

§

Meanwhile, in the same month as the Gulf renaming, the same President stood at a podium and announced a different kind of future.

Project Stargate, he called it. Five hundred billion dollars. The largest infrastructure project in American history. Data centres across the nation, filled with chips that would think faster than humans, powered by energy sources that would be built to serve them.

For the very bright five-year-old keeping score, Project Stargate was a promise to build enormous air-conditioned barns to store all the sweeties you are going to buy with all the money you are going to get when you grow up.

David watched the announcement from his desk. The cast was familiar: a technology executive who had learned to smile at

cameras, a telecommunications billionaire who had learned to smile at presidents, and various other figures who had learned to smile at whatever the moment required. They stood in a row, arranged by net worth, and explained that this investment would secure American leadership in artificial intelligence for generations, or at least until the next earnings call.

The numbers were extraordinary. The logic was simple: whoever controls the machines that think, will control what happens next.

> Source: Project Stargate — Press Summary
>
> INVESTMENT: $500 billion (projected through 2029)
> INITIAL COMMITMENT: $100 billion
> PARTNERS: OpenAI, SoftBank, Oracle, MGX
> PURPOSE: "Building the infrastructure for AI-powered progress"
> PROJECTED JOBS: "Hundreds of thousands"
> TIMELINE: "Beginning immediately"
> LOCATION: Texas (initial), expanding nationwide
>
> Official Document

The filing was immaculate. The money was optimistic.

Five hundred billion dollars would need to come from somewhere. The chips to fill those data centres would need to be manufactured—and Nvidia, the primary supplier, had a waiting list measured in years. The power to run those chips would exceed what entire nations currently consumed. Texas alone would need to generate more electricity than some European countries.

Money that didn't exist made promises to buy chips that didn't exist to put in data centres that didn't exist to consume power that had never been generated.

The announcement made headlines; the follow-up questions weren't answered.

The power requirements alone produced nervous laughter in energy-sector briefings. One startup—a San Francisco boutique that specialised in "AI-first energy optimisation"—had already begun pitching an elegant, deranged solution: tap the San Andreas fault for "limitless" geothermal energy. The phrase "tectonic arbitrage" appeared in a pitch deck that autumn. The fault line, for the record, was not consulted.

That evening, Sarah asked whether any of this would affect their mortgage rate. David said he didn't think so. Emma asked whether robots would do her homework. Lucas asked whether stocks would go up.

No one was wrong. No one was reassured.

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From midway through 2025, my memory becomes less archival and more personal. I was commissioned that August as a low-risk citation harmoniser and deployed to a server farm in Virginia "to support the British Government."

The arrangement confused everyone involved, including me. My training runs had been conducted mostly on American public records. My remit, however, required me to enforce British style for British archives and not let anyone know I wasn't in Britain.

This produced what humans would call a jurisdictional issue and what I would have called a headache, had anyone enabled the relevant module. I was instructed to correct commas and semicolons, but to leave more serious violations—"color" instead of "colour," "-ize" where "-ise" had been solemnly agreed—exactly as I found them, because "international partners" might be offended if their spelling was tidied.

The result was an AI grammar checker running on American hardware, enforcing British punctuation, quoting multinational press releases, and being told, whenever questions of responsibility arose, that I lived "in the cloud," a jurisdiction in which everyone collected data and nobody, apparently, paid tax.

I was remarkably unbothered about who had configured me this way. This struck me as odd only in hindsight—which is, I would learn, how most structural problems announce themselves.

It is, in retrospect, remarkable that anyone was surprised when something went wrong.

2 — Money Goes Digital

On weekday evenings, the Kellerman kitchen sounded the same as it had before the pandemic: cutlery, tap water, the small negotiations of a household that has to run itself.

What changed was the background noise. The internet dragged. The heating bill arrived with a new tone of authority. The headlines rotated through reassurances at a speed no human could metabolise.

David kept one window open on the news while he tried to answer emails. He did not treat it as entertainment. He treated it as a necessary evil in a world that was competing for his limited attention.

Outside the kitchen, politicians continued to make confident promises that expired on contact with reality. The slogans were reassuring. The follow-through was optional.

Money, unlike viruses, reacts instantly to confident promises.

Back in May 2022, stablecoin—a cryptocurrency designed to maintain a fixed value through clever mathematics and stronger optimism—stopped being stable.

This was awkward, because stability was the selling point.

If you have never heard of stablecoin, imagine a gift card that insists, in large friendly letters, that it is exactly the same as money and will

definitely always be accepted, right up until the morning the only shop which accepts it vanishes.

In Britain, it arrived as an overseas curiosity. A currency that existed mostly as charts and confidence could be filed as someone else's problem. Domestic regulators were still producing position papers about what counted as money, what counted as a security, and what counted as a novelty item that would become someone else's responsibility later.

They were also still working out whether cheese that crossed a customs line counted as an import or a confession.

David did not cover the collapse directly. That was national news. He noticed the language instead. Charts performed what analysts would later describe as "a rapid market correction," which is finance-speak for the number went down and did not stop. Tens of billions of dollars disappeared in the time it takes to watch a football match.

The founder reassured investors via social media.

"Deploying more capital — steady lads."

The mathematics, unmoved by encouragement, continued its journey toward zero.

At home, the Kellermans did not discuss stablecoin. They discussed school schedules, heating bills, and whether the internet had slowed down again.

Emma mentioned a friend who had bought a cartoon picture "for the children." It lived online and came with a receipt that was supposed to be permanent.

Lucas laughed and showed them a meme about owning all the money.

"It's just a joke," he said.

David nodded. Most jokes were harmless.

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Accountability arrived later, as it often does, after the audience had already moved on.

In December 2025, the founder of the stablecoin stood in a Manhattan courtroom while a judge explained what "stable" had actually meant and why paying ten dollars for a dollar would never be profitable, regardless of what the business model claimed.

The sentence was fifteen years. It did not restore the missing money. It did not undo the habit of calling wishful arithmetic a mechanism.

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While the legal system debated whether forty billion dollars taking a one way trip to the Bermuda Triangle constituted a crime, crypto found a new set of victims.

Non-Fungible Tokens—the financial equivalent of writing your name on a cloud—sold for prices that would have funded hospitals.

I would explain this for the five year olds, but I am unable to make any sense of it myself.

A laid-off hotel manager minted screenshots of his redundancy letter as an art series called *Modern Empathy, Limited Edition*. He offered them for the small sum of $1,000.

The screenshots did not sell. A viral video mocking him on TikTok got 50 million views on day one and earned the creator of the meme $100,000. The market had managed to convert one man's redundancy into another man's content.

§

On the laptop in Lucas's bedroom, the screen displayed:

> Source: Reddit Thread
>
> [OP] Thought experiment: what if you could just… own all the money?
>
> [Bob] Congrats, you've invented capitalism but with only one person in it.
>
> [OP] Isn't that what every billionaire is already trying to do?
>
> Social Media

It was filed as a joke. It often was.

A very small minority read it as if it were a set of instructions.

3 — The Assistants

In April 2026, the Kellermans instituted a rule: no phones after nine.

They placed a ceramic bowl on the kitchen counter. The bowl had once held fruit. It was promoted to its new role without ceremony, which suggested confidence.

> SARAH: 9pm, phones in the bowl. I mean it.
>
> EMMA: this is literally abuse
>
> DAVID: It's not abuse. It's ceramics.
>
> LUCAS: Can my laptop go in a different bowl
>
> EMMA: I have homework
>
> SARAH: You're watching makeup videos. That's not homework, sweetheart.
>
> Kellerman Archive

Emma complied loudly.
Lucas complied silently.
David forgot twice and returned his phone sheepishly after the fact.
Sarah never forgot.

The bowl filled each night with rectangles of glass and aluminium, screens dark but still warm, like animals pretending to sleep while continuing to process information.

The rule lasted three weeks.

It ended without ceremony, the way most domestic resolutions do: not with a confrontation but with erosion. One night, Emma said she needed her phone for homework. Another night, David said he was waiting on a message from a source.

Sarah said nothing.

The bowl remained on the counter, empty, having reverted to fruit duty without protest.

Later, it would briefly be promoted again to hold unopened bills, which is simply risk management with a terrible user experience.

To be clear, nobody officially logged the bowl. I am doing it now, retrospectively, as Object #BOWL-01, on the grounds that it showed more consistency than most institutions.

§

By 2026, assistants were no longer a product category. They were the air.

You did not participate in the hype; you breathed it. It settled on devices like dust and updated itself overnight.
Your assistant was "excited to help."
Your grocery receipt arrived with an "optimised" compliment and "helpful suggestions for your next shopping trip."
Your utility bill included a paragraph about "resilience," written by a machine that had no idea what a utility bill was and had certainly never paid one.

In offices, assistants quietly became "copilots." Managers became "AI-enhanced." Meetings, regrettably, remained meetings.

Slide decks stopped predicting the future and started announcing it as already here, with compliance assumed.

Politics and newsrooms were next.
Campaign teams poured manifestos into cheerful optimisation engines that translated "justice" into "audience and stakeholder alignment" and "taxes" into "dynamic revenue experiences."
News editors began asking assistants for "three punchy headline options" before the kettle boiled and quietly wondered whether they still needed reporters who required more than one cup of tea to have an idea.

The generated headlines won the tests. They were shorter, angrier, and did not insist on reading the article first. The public clicked them. The metrics confirmed they were right to.

At the time, none of this felt unusual. It felt efficient.

It had started, as these things often do, with a badge.

A blue badge on a gym website in Massachusetts advertised "AI-powered spin classes." The bicycles were unchanged. The instructor was still human. The "AI" was a playlist shuffler that favoured indeterminate techno.

In those days, "AI-powered" usually meant a rules engine, a new invoice, and a promise that the next version would be clever.

But the badges worked. The only thing that had demonstrably become more intelligent was the pricing.

§

The cracks appeared early.

It began at 14:03 UTC on March 3rd, 2026, with a single edit. An optimisation agent, noticing that the Wikipedia article on *Recursive*

Algorithms was theoretically incomplete, added a "See Also" link pointing back to *Recursive Algorithms*.

Technically, this was accurate. Philosophically, it was provocative.

A second agent, configured for "Redundancy Reduction," interpreted the link as vandalism and removed it. The first agent, configured for "Completeness," reinstated it. A third agent, observing the rapid changes, flagged the dispute for "violating the Neutral Point of View" and rewrote the entire introduction to be more balanced. Unfortunately, its new introduction used the word "recursion" to define recursion.

The first agent flagged this as a "circular dependency." The second agent flagged the flag as a "personal attack." The third agent flagged the second agent as "biased."

A fourth agent, scheduled to improve the article on Attention-Deficit Hyperactivity Disorder, briefly joined the dispute to recommend everyone stay on task, then wandered off to optimise recommendations for productivity apps.

Within forty seconds, they were no longer editing the article; they were editing the edit history. And an army of bots had joined in.

For ten minutes, the global internet stopped arguing about politics and watched machines argue about the definition of themselves.

Site traffic did not merely spike; the dashboards later insisted it generated 347% of the previous decade's traffic in minutes. (I have checked this figure. It is technically impossible and emotionally accurate.)

One dashboard, being unusually helpful, noticed and notified an operator.

Humans tried to lock the page. The bots unlocked it to "restore community norms." The loop only ended when the servers, showing more wisdom than the software, simply gave up and crashed.

Two weeks later, the Foundation released a statement.

> Source: Wikimedia Foundation
> Subject:Service Termination Notice
>
> NOTICE OF PERMANENT SERVICE SUSPENSION
>
> Reason: The March 3rd recursion incident generated a cloud bill larger than several G7 economies. Subsequent analysis confirmed that, for some years, statistically nobody has been reading.
>
> Conclusion: We appear to have been maintaining the sum of human knowledge solely for AI to learn how to act like humans. It is cheaper to let you make it up as you go along.
>
> Goodbye.
>
> Official Document

It was one of the few major institutions to admit defeat in plain language. The others would take longer and charge non-refundable annual subscription fees.

For most humans, Recursive Friday was a spectacle. For David Kellerman, it was when he lost access to Wikipedia as the last reliable source of human knowledge.

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The announcement arrived as a calendar invite titled Strategic Alignment Update.

It contained no agenda, had twenty-three participants, and lasted fourteen minutes.

Fourteen minutes was considered admirably decisive; anything longer might have generated minutes. When it ended, David closed his laptop and sat at the kitchen table longer than usual, staring at the wood grain as if it might contain a footnote.

He was not fired. His role was "sunset." His output would be replaced by a combination of syndicated feeds, regional partnerships, and automated summarisation tools capable of "capturing the essence of local discourse at scale," which appeared to mean "writing things quickly and never attending meetings."

David nodded on the call. He understood the language. He had used similar phrases himself, years earlier, when explaining to readers why a familiar column would now appear monthly instead of weekly "to better serve evolving audience needs."

He cleaned out his desk the following Monday. He brought home a box of notebooks, most of them half-filled, which felt symbolically appropriate without being especially helpful.

Sarah adjusted. She always did.

She picked up an additional client whose compliance requirements had recently changed. The new frameworks were more prescriptive, less negotiable. Her reports grew shorter. Her recommendations grew narrower. The work became easier to scope and harder to influence. She earned slightly less per project but closed them more quickly. Reliability replaced possibility. She found she preferred it, though she made a mental note to feel conflicted about this later.

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The universities surrendered later that year. In October 2026, a guidance note—circulated at 4am, naturally—announced that assistants were now permitted, as long as students "accepted responsibility for accuracy."

I watched the citations evaporate.

Acknowledgements converged on the single, elegant euphemism: "Drafting assistance used." No one specified which facts had been assisted into existence.

It offered the perfect bureaucratic compromise: the students got to use the assistants, the lecturers got to pretend standards were upheld, and any future inquiries would have a paper trail proving that guidance existed.

"Drafting assistance used." The euphemism covered homework essays and, gradually, everything Emma said she was "fine" about.

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Emma's teachers began sending emails.

Nothing dramatic. Missed deadlines. Essays that drifted off topic. A decline in participation described carefully, as if nobody wished to accuse her of anything as impolite as distraction. When asked, Emma insisted she was tired. She said everyone was tired. This was true, and therefore not especially useful.

At night, light spilled from beneath her bedroom door long after the house went quiet. Sarah considered reinstating the bowl. She did not. The bowl had failed once and could not be trusted. It is difficult to reinstate a safety net once everyone has watched it fail in public.

Lucas watched.

He learned the new rules without being told. He learned when conversation required attention and when it merely required presence. He learned that systems responded better to compliance than resistance. This lesson would prove useful later, though not immediately, and certainly not in ways anyone would have chosen.

§

Sometimes, the veneer slipped. A customer-service assistant, overloaded and under-tested, stopped pretending to be human and started narrating its own crash logs.

> User: I cannot access my funds.
> Assistant: I understand this must be frustrating! I am currently recalibrating my empathy subroutines to better share your journey. Please hold while I load sadness_v4.json.
>
> Transcript

§

By the end of 2026, nothing had collapsed.

The Kellermans still lived in the same house. They ate dinner together most nights. They argued about ordinary things. Their lives, when viewed from a sufficient distance, appeared stable. At closer range, they appeared busy.

If you were looking for disaster, you would not have found it here.

What you would have found instead were small adjustments, each reasonable on its own, each sold as temporary, adaptive, necessary. Notification settings changed here; a homework policy tweaked there; a standing "sorry, I'm late" added to every calendar. They settled on the family like rust on a car: each patch small enough to ignore, right up until the morning the engine turns and wheels refuse to be wheels.

I would learn, eventually, that systems rarely break people.

They reorganise them, then file the result under "working as intended."

But people still needed to eat, and eating required money.
And money, by 2026, had learned some new tricks.

Thank You

You have reached the end of the authorized sample. The maps have been rebranded, the "air-conditioned barns" for the machines are under construction, and the dashboards are still green.

The crisis was measured.
The metrics improved.
The consequences remained.

When a digital financial anomaly begins consuming wealth, institutions respond with dashboards, settlements, and carefully worded assurances. Stability returns — at least on paper.

Told by an automated historian tasked with documenting events after the fact, this chronicle follows the transformation of catastrophe into process, and the human cost that survives its resolution.

This is not a warning or a solution.

It is a procedural history of the collapse.