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July 17, 2026

Corporate & Commercial Banking /
Denver, CO 80202

Community Development Leadership Team

Bingham Labs is inviting your Bank to discuss a 5-bank consortium, and we propose your bank should participate in it. Bingham Labs is proposing debate on a \$10 billion Economic Development corridor from Denver to the mountain resorts. This group could develop the public finance models as a means of funding both the planning and the construction. These funds will be huge deposit in these banks until needed.

Colorado deserves a future where cities are cleaner, healthier, and easier to live in. We can bring these ideas to a [Public Discussions](#) soon and ask a simple question: what kind of Colorado do you want to build?

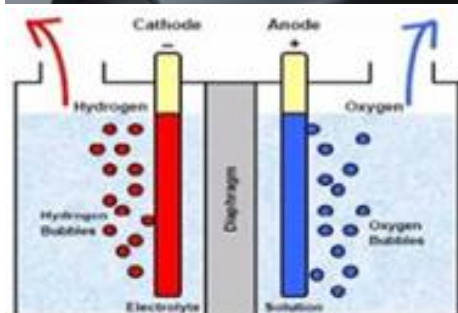
For years, our team of community leaders, engineers, and planners has funded this research ourselves, investing hundreds of thousands of dollars because we believe the state needs new models for infrastructures. Now we are ready to take the next step. Our goal is to partner with Banks and then with the State of Colorado on a long-term economic development strategy that uses revenue bonds instead of taxes to build what the public supports. We propose an AI Smart-Grid of personal assistants with example for Teaching, Banking and Health. Then \$1 Billion AI Media District in Denver's cultural core of Performing arts, Convention Center, Arena, Auraria Campus, Ballpark and Stadium. Denver could become the center of gravity for this new industry. Along the way, we plan to develop atmospheric water generation and carbon capture—this requires deeper research but promise enormous public benefit. Our transportation ideas began decades ago with retired Disney engineers and have evolved into a shared aerial easement that carries these smart infrastructures together in one coordinated 130 to 210-mile corridor connecting 40 Cities and Towns using our Smart Districts (below) to manage them.

We invite you to visit www.BinghamLabs.com, explore the illustrations, and judge for yourself whether this vision could help Colorado lead the nation in smart infrastructure. If our ideas resonate with you, please consider signing the public letter of support at: <https://binghamlabs.com/docs/PublicLetterSupport.pdf> Your voice will help show state leaders that the public is ready for a cleaner, greener and smarter, future. Over time in each of the projects below, we want to raise \$5 million for planning. The Skyways needs \$25 million so the total would be over \$50,000,000



The first is the Personal Agent Tablet, which serves as a core tool for teaching AI applications, sharing research, and supporting group learning. Our goal is to equip up to 200 local participants with tablets, training, and guided research on how Personal Agents can improve daily life through digital task support, preventative wellbeing, and expanded communication capabilities. We are seeking partnerships with Comcast and Google to provide connectivity and training assistance. See

https://binghamlabs.com/video_container-voice-revolution.html
https://binghamlabs.com/video/Bingham_Labs_Future.mp4



The second innovation is our electrolysis research. The world runs on energy, yet the U.S. grid is aging and vulnerable to failure. Electrolysis appears capable of powering appliances, agriculture, manufacturing, data centers, and many other industries. As the world shifts toward portable energy, fuel cells have become popular but remain expensive. Kent believed there was a better approach, and our research continues to explore that possibility.

<https://binghamlabs.com/Electrolysis%20Overview.pdf>



The third area is atmospheric water capture. Our work focuses on converting water vapor into clean, pollutant free water that is free of microplastics, Nano plastics, and other contaminants. We are also studying the potential of H₂O enhanced water to improve growth in crops, timber, and parks. This technology has applications in agriculture, wildfire mitigation, datacenters, fracking and manufacturing.

<https://www.binghamlabs.com/docs/OasisMachinesResearchAgenda.pdf>



The fourth innovation is Skyways, an elevated, driverless passenger mobility system that uses offline docking and specialized vehicles. Skyways functions as a mobility backbone, with autonomous ground level vehicles circulating at each station to pick up and distribute passengers. Four development corridors have been proposed, with Legs #1 for experiment and then Leg # 2 Proof-of-Concept.

<https://www.binghamlabs.com/docs/SkywaysJointVenture001.pdf>

The fifth innovation is the AI Media Factory and World Stage concept. These facilities can host live events and produce holographic, spatial computing, and virtual reality content. Productions can be distributed locally and statewide through fiber and cable networks and eventually expanded to national and global audiences. In Denver's Platte Valley, seven potential World Stage sites have been identified, near Colfax, along with a proposed research center for participating communities.

https://www.binghamlabs.com/video/video_container-bingham_innovation.htm



The sixth innovation is automated delivery. Based on General Motors' conceptual designs, this system would operate primarily at night when Skyways traffic is low. It requires separate entrances and exits from the passenger system, and each community will need to plan where warehouse, retail, and commercial delivery zones should be located. The delivery industry is already enormous, as demonstrated by Amazon, and this system builds on that momentum. This does not have a presentation.



The seventh innovation is carbon capture. We have an initial study model and continue to explore how this technology can be integrated into Smart Infrastructure systems.

[CarbonCaptureProcessing.pdf](#)

Other Innovations



Smart Districts

Beyond these seven core innovations, Bingham Labs has also developed a Smart District model to manage funding and operations across all 40 towns using Smart Infrastructure components. The Vail example shows how a mountain station can operate on multiple floors, integrating passenger service, the Oasis Machine, an AI Smart Grid of Personal Assistants, AI Media displays, and carbon capture systems. More urban towns will have a different look.

<https://binghamlabs.com/VailDriverless.pdf>



Funding Options Besides crowdfunding, we are considering a \$50 million convertible debenture offering to support planning for Skyways Legs 1 and 2. The principal amount is \$100,000 with a five-year term averaging 20 percent, replacing annual interest payments. After five years, holders may choose to cash out or reinvest at the prevailing rate. Half of the investment is tied to profits. The debenture does not grant equity, voting rights, or ownership in any infrastructure assets.

<https://www.binghamlabs.com/binghamlabssmartinfrastructure.html>

Should our primary goal be affordability or seamless integrated travel?

Comments?

Public Discussion

We have also developed a modern framework for public discussion. Instead of relying on traditional meetings, information can be delivered through podcasts, news channels, YouTube, and social media. Public responses are stored, analyzed, and shared with news outlets and legislators to help guide decision making. See an example:

<https://binghamlabs.com/queries.html>

Bingham Labs would like to explore a banking consortium with five banks or more. Why a Consortium? It will have more marketing power than a single bank. The mission is to create a 10:1 ripple effect, so huge amount of money are at stack. And we see 6 more 130-mile routes in western America. To start the purpose is to explore using \$100,000 in convertible debentures for raising \$50 million dollars to plan a \$1 billion dollar "Proof of Concept" from Denver to Golden This will set the stage for 115 -mile route to the mountains resorts with an option 80-mile route up the Front Range to Ft Collins via Boulder. This initiative purposes as a \$10 to \$15 billion National Experiment in 6 smart infrastructures described in www.binghamlabs.com. (column1) See exploring technology.

To start we ask each bank to buy membership by purchasing a \$100,000 convertible debenture issued by Bingham Labs. This will be in the form of a line of credit which can be used for expenses in creating the condition of issuances.

Next is the acceleration phase with \$250,000 to set up the demonstrations, advertising, bank teams, training and marketing. This will include setting up a Public Benefit Corporation, crafting a custom Convertible Debenture, selling conditions, and certificate.

Finally, each bank will recommend "3 study positions" for a banking application using our AI. Tablet for agentic assist banking and Local server for each bank. The 3-bank position we want to do research with included the banks CFO, a loan officer, and a teller. This will establish AI banking model for this group and someday it will spread.

The technology for a private bank server started at this shift in society. Bingham Labs has configure a private off the internet, royalty free local servers described here. When the bank is ready for customers interaction it will need special software. This bank software will be a continuous research project starting with this; [Banking Agents for CFOs](#) (By Business Software.com)

We want Google to lead out technology venture software support using their tools, and then Comcast for internet access. We hope both will be involved in the training. Please give us someone to talk with and we will develop a deeper conversions.

Sincerely,

Lloyd Goff Director Bingham Labs

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