

Foreword by TIM FERRISS

THE ALMANACK OF

NAVAL RAVIKANT AS NOTAS DO KINDLE PARA:

The Almanack of Naval Ravikant: A Guide to Wealth and Happiness (English Edition)

de Eric Jorgenson, Jack Butcher, Tim Ferriss

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A guide to wealth and happiness ERIC JORGENSON

92 destaques

Destaque (Amarelo) | Página 31

Seek wealth, not money or status. Wealth is having assets that earn while you sleep. Money is how we transfer time and wealth. Status is your place in the social hierarchy. \downarrow

Destaque (Amarelo) | Página 31

Understand ethical wealth creation is possible. If you secretly despise wealth, it will elude you.

Destaque (Amarelo) | Página 31

Ignore people playing status games. They gain status by attacking people playing wealth creation games.

Destaque (Amarelo) | Página 31

You're not going to get rich renting out your time. You must own equity—a piece of a business—to gain your financial freedom.

Destaque (Amarelo) | Página 32

All the returns in life, whether in wealth, relationships, or knowledge, come from compound interest.

Destaque (Amarelo) | Página 32

Learn to sell. Learn to build. If you can do both, you will be unstoppable.

Destaque (Amarelo) | Página 33

Arm yourself with specific knowledge, accountability, and leverage.

Destaque (Amarelo) | Página 35

If you can't code, write books and blogs, record videos and podcasts.



Study microeconomics, game theory, psychology, persuasion, ethics, mathematics, and computers.

Destaque (Amarelo) | Página 37

When you're finally wealthy, you'll realize it wasn't what you were seeking in the first place.

Destaque (Amarelo) | Página 38

This is hard. This is why I say it takes decades—I'm not saying it takes decades to execute, but the better part of a decade may be figuring out what you can uniquely provide. [10]

Destaque (Amarelo) | Página 38

Money is how we transfer wealth. Money is social credits. It is the ability to have credits and debits of other people's time. If I do my job right, if I create value for society, society says, "Oh, thank you. We owe you something in the future for the work you did in the past. Here's a little IOU. Let's call that money." [78] Wealth is the thing you want. Wealth is assets that earn while you sleep. Wealth is the factory, the robots, cranking out things. Wealth is the computer program that's running at night, serving other customers. Wealth is even money in the bank that is being reinvested into other assets, and into other businesses.

Destaque (Amarelo) | Página 40

But you can improve sales skills. You can read Robert Cialdini, you can go to a sales training seminar, you can do door-to-door sales. It is brutal but will train you very quickly. You can definitely improve your sales skills. Specific knowledge cannot be taught, but it can be learned.

Destaque (Amarelo) | Página 42

For example, I love to read, and I love technology. I learn very quickly, and I get bored fast. If I had gone into a profession where I was required to tunnel down for twenty years into the same topic, it wouldn't have worked. I'm in venture investing, which requires me to come up to speed very, very quickly on new technologies (and I'm rewarded for getting bored because new technologies come along). It matches up pretty well with my specific knowledge and skill sets. [10]

Destaque (Amarelo) | Página 45

The best jobs are neither decreed nor degreed. They are creative expressions of continuous learners in free markets.

Destaque (Amarelo) | Página 45

The most important skill for getting rich is becoming a perpetual learner. You have to know how to learn anything you want to learn.



Compounding in business relationships is very important. Look at some of the top roles in society, like why someone is a CEO of a public company or managing billions of dollars. It's because people trust them. They are trusted because the relationships they've built and the work they've done has compounded. They've stuck with the business and shown themselves (in a visible and accountable way) to be high-integrity people.

Destaque (Amarelo) | Página 49

all the people you dated until you met your husband or wife. It was wasted time in the goal sense. Not wasted in the exponential sense, not wasted in the learning sense, but definitely wasted in the goal sense.

Destaque (Amarelo) | Página 52

Build or Buy Equity in a Business If you don't own a piece of a business, you don't have a path towards financial freedom.

Destaque (Amarelo) | Página 54

You have to work up to the point where you can own equity in a business. You could own equity as a small shareholder where you bought stock. You could also own it as an owner where you started the company. Ownership is really important. [10]

Destaque (Amarelo) | Página 57

You are waiting for your moment when something emerges in the world, they need a skill set, and you're uniquely qualified. You build your brand in the meantime on Twitter, on YouTube, and by giving away free work. You make a name for yourself, and you take some risk in the process. When it is time to move on the opportunity, you can do so with leverage—the maximum leverage possible. [1]

Destaque (Amarelo) | Página 61

Forget 10x programmers. 1,000x programmers really exist, we just don't fully acknowledge it. See @ID_AA_Carmack, @notch, Satoshi Nakomoto, etc.

Destaque (Amarelo) | Página 72

Literally, being anti-wealth will prevent you from becoming wealthy, because you will not have the right mindset for it, you won't have the right spirit, and you won't be dealing with people on the right level. Be optimistic, be positive. It's important. Optimists actually do better in the long run. [10]

Destaque (Amarelo) | Página 73

Wealth creation is an evolutionarily recent positive-sum game. Status is an old zero-sum game. Those attacking wealth creation are often just seeking status.



Retirement is when you stop sacrificing today for an imaginary tomorrow. When today is complete, in and of itself, you're retired.

Destaque (Amarelo) | Página 78

Well, one way is to have so much money saved that your passive income (without you lifting a finger) covers your burn rate. A second is you just drive your burn rate down to zero—you become a monk. A third is you're doing something you love. You enjoy it so much, it's not about the money. So there are multiple ways to retirement.

Destaque (Amarelo) | Página 80

Money is not the root of all evil; there's nothing evil about it. But the lust for money is bad. The lust for money is not bad in a social sense. It's not bad in the sense of "you're a bad person for lusting for money." It's bad for you. Lusting for money is bad for us because it is a bottomless pit. It will always occupy your mind. If you love money, and you make it, there's never enough. There is never enough because the desire is turned on and doesn't turn off at some number. It's a fallacy to think it turns off at some number. The punishment for the love of money is delivered at the same time as the money. As you make money, you just want even more, and you become paranoid and fearful of losing what you do have. There's no free lunch.

Destaque (Amarelo) | Página 81

Another thing that helps: I value freedom above everything else. All kinds of freedom: freedom to do what I want, freedom from things I don't want to do, freedom from my own emotions or things that may disturb my peace. For me, freedom is my number one value. To the extent money buys freedom, it's great. But to the extent it makes me less free, which it definitely does at some level as well, I don't like it. [74]

Destaque (Amarelo) | Página 82

For someone who is early in their career (and maybe even later), the single most important thing about a company is the alumni network you're going to build. Think about who you will work with and what those people are going on to do. [76]

Destaque (Amarelo) | Página 85

"Be a maker who makes something interesting people want. Show your craft, practice your craft, and the right people will eventually find you." [14]

Destaque (Amarelo) | Página 90

Let's get you rich first. I'm very practical about it because, you know, Buddha was a prince. He started off really rich, then he got to go off in the woods.



You don't get rich by spending your time to save money. You get rich by saving your time to make money.

Destaque (Amarelo) | Página 95

I think the smartest people can explain things to a child. If you can't explain it to a child, then you don't know it.

Destaque (Amarelo) | Página 95

Richard Feynman very famously does this in "Six Easy Pieces," one of his early physics lectures. He basically explains mathematics in three pages. He starts from the number line—counting—and then he goes all the way up to precalculus. He just builds it up through an unbroken chain of logic.

Destaque (Amarelo) | Página 102

try not to have too much I've pre-decided. I think creating identities and labels locks you in and keeps you from seeing the truth.

Destaque (Amarelo) | Página 102

I used to identify as libertarian, but then I would find myself defending positions I hadn't really thought through because they're a part of the libertarian canon. If all your beliefs line up into neat little bundles, you should be highly suspicious. I don't like to self-identify on almost any level anymore, which keeps me from having too many of these so-called stable beliefs. [4]

Destaque (Amarelo) | Página 105

If you have a criticism of someone, then don't criticize the person—criticize the general approach or criticize the class of activities. If you have to praise somebody, then always try and find the person who is the best example of what you're praising and praise the person, specifically. Then people's egos and identities, which we all have, don't work against you. They work for you. [4]

Destaque (Amarelo) | Página 106

If you can be more right and more rational, you're going to get nonlinear returns in your life. I love the blog Farnam Street because it really focuses on helping you be more accurate, an overall better decision-maker. Decision-making is everything. [4]

Destaque (Amarelo) | Página 106

The best mental models I have found came through evolution, game theory, and Charlie Munger. Charlie Munger is Warren Buffett's partner. Very good investor. He has tons and tons of great mental models. Author and trader Nassim Taleb has great mental models. Benjamin Franklin had great mental models. I basically load my head full of mental models. [4]



Evolution, thermodynamics, information theory, and complexity have explanatory and predictive power in many aspects of life. [11]

Destaque (Amarelo) | Página 108

Microeconomics and game theory are fundamental. I don't think you can be successful in business or even navigate most of our modern capitalist society without an extremely good understanding of supply-and-demand, labor-versus-capital, game theory, and those kinds of things. [4]

Destaque (Amarelo) | Página 108

To me, the principal-agent problem is the single most fundamental problem in microeconomics. If you do not understand the principal-agent problem, you will not know how to navigate your way through the world. It is important if you want to build a successful company or be successful in your dealings.

Destaque (Amarelo) | Página 110

There's a new branch of probability statistics, which is really around tail events. Black swans are extreme probabilities. Again, I have to refer back to Nassim Taleb, who I think is one of the greatest philosopher-scientists of our times. He's really done a lot of pioneering work on this.

Destaque (Amarelo) | Página 114

The means of learning are abundant—it's the desire to learn that is scarce. [3]

Destaque (Amarelo) | Página 115

I could not tell you specific passages or quotes from books. At some deep level, you absorb them, and they become threads in the tapestry of your psyche.

Destaque (Amarelo) | Página 116

"As long as I have a book in my hand, I don't feel like I'm wasting time." —Charlie Munger

Destaque (Amarelo) | Página 119

No book in the library should scare you. Whether it's a math, physics, electrical engineering, sociology, or economics book. You should be able to take any book down off the shelf and read it. A number of them are going to be too difficult for you. That's okay—read them anyway. Then go back and reread them and reread them.



A calm mind, a fit body, and a house full of love. These things cannot be bought. They must be earned.

Destaque (Amarelo) | Página 131

if you view yourself as a bacteria or an amoeba—or if you view all of your works as writing on water or building castles in the sand, then you have no expectation for how life should "actually" be. Life is just the way it is.

Destaque (Amarelo) | Página 138

Desire is a contract you make with yourself to be unhappy until you get what you want.

Destaque (Amarelo) | Página 157

Doctors won't make you healthy. Nutritionists won't make you slim. Teachers won't make you smart. Gurus won't make you calm. Mentors won't make you rich. Trainers won't make you fit. Ultimately, you have to take responsibility. Save yourself.

Destaque (Amarelo) | Página 161

My number one priority in life, above my happiness, above my family, above my work, is my own health. It starts with my physical health. Second, it's my mental health. Third, it's my spiritual health. Then, it's my family's health. Then, it's my family's wellbeing. After that, I can go out and do whatever I need to do with the rest of the world. [4]

Destaque (Amarelo) | Página 163

I will just say in general, any sensible diet avoids the combination of sugar and fat together. [2]

Destaque (Amarelo) | Página 165

World's simplest diet: The more processed the food, the less one should consume.

Destaque (Amarelo) | Página 166

It almost doesn't matter what you do. The people who are obsessing over whether to do weight training, tennis, Pilates, the high-intensity interval training method, "The Happy Body," or whatever. They're missing the point. The important thing is to do something every day. It doesn't matter what it is.

Destaque (Amarelo) | Página 167

"Easy choices, hard life. Hard choices, easy life."



Your breath is one of the few places where your autonomic nervous system meets your voluntary nervous system. It's involuntary, but you can also control it. I think a lot of meditation practices put an emphasis on the breath because it is a gateway into your autonomic nervous system. There are many, many cases in the medical and spiritual literature of people controlling their bodies at levels that should be autonomous.

Destaque (Amarelo) | Página 169

I highly recommend listening to the Tim Ferriss's podcast with Wim Hof. He is a walking miracle. Wim's nickname is the Ice Man. He holds the world record for the longest time spent in an ice bath and swimming in freezing cold water. I was very inspired by him, not only because he's capable of super-human physical feats, but because he does it while being incredibly kind and happy—which is not easy to accomplish.

Destaque (Amarelo) | Página 169

I learned a very important lesson from this: most of our suffering comes from avoidance. Most of the suffering from a cold shower is the tip-toeing your way in. Once you're in, you're in. It's not suffering. It's just cold. Your body saying it's cold is different than your mind saying it's cold. Acknowledge your body saying it's cold. Look at it. Deal with it. Accept it, but don't mentally suffer over it. Taking a cold shower for two minutes isn't going to kill you.

Destaque (Amarelo) | Página 180

If someone says, "I want to be fit, I want to be healthy. Right now, I'm out of shape and I'm fat." Well, nothing sustainable is going to work for you in three months. It's going to be at least a ten-year journey. Every six months (depending on how fast you can do it), you're going to break bad habits and pick up good habits. [6]

Destaque (Amarelo) | Página 183

I don't believe in specific goals. Scott Adams famously said, "Set up systems, not goals." Use your judgment to figure out what kinds of environments you can thrive in, and then create an environment around you so you're statistically likely to succeed.

Destaque (Amarelo) | Página 184

Remember I started as a poor kid in India, right? If I can make it, anybody can, in that sense. Obviously, I had all my limbs, my mental faculties, and I did have an education. There are some prerequisites you can't get past. But if you're reading this book, you probably have the requisite means at your disposal, which is a functioning body and a functioning mind. [78]

Destaque (Amarelo) | Página 184

How do you personally learn about new subjects? Mostly, I just stay on the basics. Even when I learn physics or science, I stick to the basics. I read concepts for fun. I'm more likely to do something that has arithmetic in it



than calculus. I won't be a great physicist at this point. Maybe in the next lifetime or my kid will do it, but it's too late for me. I have to stick to what I enjoy. Science is, to me, the study of truth. It is the only true discipline because it makes falsifiable predictions. It actually changes the world. Applied science becomes technology, and technology is what separates us from the animals and allows us to have things like cell phones, houses, cars, heat, and electricity. Science, to me, is the study of truth and mathematics is the language of science and nature.

Destaque (Amarelo) | Página 185

Do you agree with the idea "If you read what everybody else is reading, you're going to think what everyone else is thinking"? I think almost everything that people read these days is designed for social approval. [4] I know people who have read one hundred regurgitated books on evolution and they've never read Darwin. Think of the number of macroeconomists out there. I think most of them have read tons of treatises in economics but haven't read any Adam Smith. At some level, you're doing it for social approval. You're doing it to fit in with the other monkeys. You're fitting in to get along with the herd. That's not where the returns are in life. The returns in life are being out of the herd. Social approval is inside the herd. If you want social approval, definitely go read what the herd is reading. It takes a level of contrarianism to say, "Nope. I'm just going to do my own thing. Regardless of the social outcome, I will learn anything I think is interesting."

Destaque (Amarelo) | Página 186

If you had to pass down to your kids one or two principles, what would they be? Number one: read. Read everything you can. And not just the stuff that society tells you is good or even books that I tell you to read. Just read for its own sake. Develop a love for it. Even if you have to read romance novels or paperbacks or comic books. There's no such thing as junk. Just read it all. Eventually, you'll guide yourself to the things that you should and want to be reading. Related to the skill of reading are the skills of mathematics and persuasion. Both skills help you to navigate through the real world. Having the skill of persuasion is important because if you can influence your fellow human beings, you can get a lot done. I think persuasion is an actual skill. So you can learn it, and it's not that hard to do so. Mathematics helps with all the complex and difficult things in life. If you want to make money, if you want to do science, if you want to understand game theory or politics or economics or investments or computers, all of these things have mathematics at the core. It's a foundational language of nature. Nature speaks in mathematics. Mathematics is us reverse engineering the language of nature, and we have only scratched the surface. The good news is you don't have to know a lot of math. You just have to know basic statistics, arithmetic, etc. You should know statistics and probability forwards and backwards and inside out. [8]

Destaque (Amarelo) | Página 188

My old definition was "freedom to." Freedom to do anything I want. Freedom to do whatever I feel like, whenever I feel like. Now, the freedom I'm looking for is internal freedom. It's "freedom from." Freedom from reaction. Freedom from feeling angry. Freedom from being sad. Freedom from being forced to do things. I'm looking for "freedom from," internally and externally, whereas before I was looking for "freedom to." [4]



There is no fundamental, intrinsic purposeful meaning to the Universe. If there was, then you would just ask the next question. You'd say, "Why is that the meaning?" It would be, as physicist Richard Feynman said, it would be "turtles all the way down."

Destaque (Amarelo) | Página 197

All benefits in life come from compound interest, whether in money, relationships, love, health, activities, or habits.

Destaque (Amarelo) | Página 198

"To find a worthy mate, be worthy of a worthy mate." [4]

Destaque (Amarelo) | Página 198

The moment you have a child, it's this really weird thing, but it answers the meaning-of-life, purpose-of-life, question. All of a sudden, the most important thing in the Universe moves from being in your body into the child's body. That changes you. Your values inherently become a lot less selfish. [4]

Destaque (Amarelo) | Página 206

It's statistically likely there are more advanced alien civilizations out there. Hopefully, they're good environmentalists and find us cute.

Destaque (Amarelo) | Página 208

The Beginning of Infinity: Explanations That Transform the World by David Deutsch Not the easiest read, but it made me smarter. [79]

Destaque (Amarelo) | Página 208

The Rational Optimist: How Prosperity Evolves by Matt Ridley

Destaque (Amarelo) | Página 209

Genome: The Autobiography of a Species in 23 Chapters The Red Queen: Sex and the Evolution of Human Nature The Origins of Virtue: Human Instincts and the Evolution of Cooperation The Evolution of Everything: How New Ideas Emerge

Destaque (Amarelo) | Página 209

Six Easy Pieces: Essentials of Physics Explained by Its Most Brilliant Teacher by Richard Feynman I would give my kids a copy of Richard Feynman's Six Easy Pieces and Six Not-So-Easy Pieces: Einstein's Relativity,



Symmetry, and Space-Time. Richard Feynman is a famous physicist. I love both his demeanor as well as his understanding of physics. I've also been reading Perfectly Reasonable Deviations from the Beaten Track by Feynman and rereading Genius: The Life and Science of Richard Feynman, a biography about him. [8]

Destaque (Amarelo) | Página 210

Thinking Physics: Understandable Practical Reality by Lewis Carroll Epstein There's another great book called Thinking Physics. I open this one all the time. I love on the back cover how it has this great little pitch that says, "The only book used in both grade school and graduate school." It's true. It's all simple physics puzzles that can be explained to a twelve-year-old child and can be explained to a twenty-five-year-old grad student in physics. They all have fundamental insights in physics. They're all kind of tricky, but anyone can get to the answer through purely logical reasoning. [4]

Destaque (Amarelo) | Página 211

The Lessons of History by Will and Ariel Durant

Destaque (Amarelo) | Página 211

The Sovereign Individual: Mastering the Transition to the Information Age by James Dale Davidson and Lord William Rees-Mogg

Destaque (Amarelo) | Página 211

Poor Charlie's Almanack: The Wit and Wisdom of Charles T. Munger

Destaque (Amarelo) | Página 212

For game theory, in addition to playing strategy games, you may want to try The Compleat Strategyst: Being a Primer on the Theory of Games of Strategy by J.D. Williams and The Evolution of Cooperation by Robert Axelrod. [11]

Destaque (Amarelo) | Página 214

Meditations by Marcus Aurelius Marcus Aurelius was absolutely life-changing for me. It's the personal diary of the emperor of Rome. Here's a guy who was probably the most powerful human being on Earth at the time he lived. He's writing a diary to himself, never expecting it to be published. When you open this book, you realize he had all the same issues and all the same mental struggles; he was trying to be a better person. Right there, you figure out success and power don't improve your internal state—you still have to work on it. [6]

Destaque (Amarelo) | Página 215

The Tao of Seneca: Practical Letters from a Stoic Master



Ficciones by Jorge Luis Borges I love Jorge Luis Borges, an Argentine author. His short story collection Ficciones, or Labyrinths, is amazing. Borges is probably still the most powerful author I have read who wasn't just outright writing philosophy. There was philosophy in there with the sci-fi. [1]

Destaque (Amarelo) | Página 217

Stories of Your Life and Others by Ted Chiang My current favorite sci-fi short story: probably "Understand" by Ted Chiang. It's in a collection called Stories of Your Life and Others. "Story of Your Life" was made into a movie called Arrival. [1] Exhalation: Stories by Ted Chiang This contemplates the marvel of thermodynamics from the best sci-fi short story writer of our age. The Lifecycle of Software Objects by Ted Chiang Another masterpiece of sci-fi by Ted Chiang. Snow Crash by Neal Stephenson Snow Crash is an amazing, amazing book. There's nothing quite similar to Snow Crash. Snow Crash is in a league of its own. Stephenson also wrote The Diamond Age. "The Last Question," a short story by Isaac Asimov I quote "The Last Question" all the time. I loved it as a kid.

Destaque (Amarelo) | Página 219

The Three-Body Problem [Cixin Liu]. Man's Search for Meaning [Viktor E. Frankl].

Destaque (Amarelo) | Página 220

The Day You Became a Better Writer" by Scott Adams Even though I am a very good writer and I've been writing a lot since I was young, I still open up that blog post and put it in the background anytime I'm writing anything important. It's that good. I use it as my basic template for how to write well. Think about the title, "The Day You Became a Better Writer." It's such a powerful title. He teaches you in one small blog post the importance of surprise, the importance of headlines, the importance of being brief and directed, not using some adjectives and adverbs, using active not the passive voice, etc. This one blog post right there will change your writing style forever if you put your ego down and absorb it properly. [6]

Destaque (Amarelo) | Página 221

Harari's Sapiens in lecture/course form on YouTube

Destaque (Amarelo) | Página 221

Every business school should have a course on Aggregation Theory. Or learn it from the master himself, @benthompson, the best analyst in technology. Great read. "Quantum physics is not 'weird.' You are weird."—"Think Like Reality" [Eliezer Yudkowsky] Must-read. "Lazy Leadership" by @Awilkinson

Destaque (Amarelo) | Página 222

You and Your Research" by Richard Hamming A beautiful essay, I highly recommend reading it. It's ostensibly written for people who are in scientific research, but I think it applies across the board. It's just an old-timer



essay on how to do great work. It reminds me of much of what Richard Feynman used to say, although I think Hamming has put it more eloquently than almost anywhere else I've seen. [74]

Destaque (Amarelo) | Página 224

All the real benefits in life come from compound interest.

Destaque (Amarelo) | Página 231

Poor Charlie's Almanack edited by Peter Kaufman (of Charlie Munger's work)

Destaque (Amarelo) | Página 231

Zero to One by Blake Masters (of Peter Thiel's work) Seeking Wisdom (and others) by Peter Bevelin (of Buffett and Munger's work) Berkshire Hathaway Letters to Shareholders edited by Max Olson (of Buffett's work) Principles by Ray Dalio (and team)