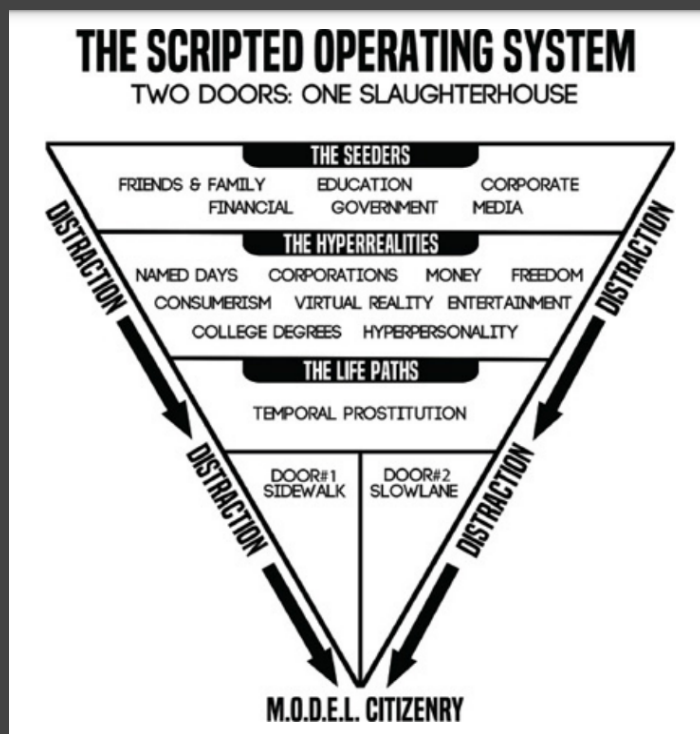


Introduction :

1. *None of us will ever accomplish anything excellent or commanding except when he listens to this whisper which is heard by him alone.*
2. *To defeat the enemy, you have to know the enemy.*
3. *Herd with the crowd and you will get predictable results designed for the crowd*
4. Life, liberty, and the pursuit of entrepreneurship is my Life
5. CONVENTIONAL=ORDINARY= MEDIOCRITY
6. *If I accept average advice from average people living average lives, can I expect to be anything but average?*

SCRIPTED OS decoded:



1. **THE SEEDERS:** compromised or prejudiced parties.
2. **THE HYPERREALITIES:** reinforce your obedience and captivity through deception, distortion, or diversion.
3. **TEMPORAL PROSTITUTION:** sanctify a criminal trade for your most precious asset: your time
4. **THE LIFE PATHS :** Door A, the Sidewalk; or Door B, e Slowlane. Both lead to the slaughterhouse. Neither makes you the boss of you
5. **DISTRACTION:** You unwillingly become a **SCRIPTED** servant who is (M)ediocre, (O)bedient, (D)ependent, (E)ntertained, and (L)ifeless

The Seeders

1. **FRIENDSAND FAMILY:OUR LIFESUCKS,SO YOURS SHOULD TOO.**
If the people in your family or peer group are NOT happy and living a life you would like to lead, their life advice should be considered cautiously.
2. **EDUCATION:GETIN LINE, RAISE YOUR HAND, FOLLOW INSTRUCTIONS**
The truth is, we're being convinced, not educated.
3. **CORPORATE SEEDERS:BE ALL YOU CAN BE**
4. **THE FINANCIAL SEEDER:TRUST THOSE WHO CAN'T BE TRUSTED**
5. **GOVERNMENT:THE SANTA CLAUS FOR ADULTS WHO LIVE LIKE CHILDREN**

Back then, government was “by the people, for the people”; today, it’s “by the few, for the few.”

Thee government knows consumption powers the SCRIPTED machine

6. MEDIA: WE'RE OBJECTIVE IN OUR SUBJECTIVITY

“The smart way to keep people passive and obedient is to strictly limit the spectrum of acceptable opinion, but allow very lively debate within that spectrum.”

Now journalists are SCRIPTED propagandists in the business of public relations—censoring, distorting, and crafting whatever “news” bets their agenda

News channels no longer objectively report but have become unconfessed spokespersons for the political duopoly, re-walling truth and stoking the res of our biases

There’s no money in hard truths, but fantasy buys eyeballs; it buys votes; it buys stu emulating the fantasy; and most importantly, it funnels money into the Wall Street casino

SCRIPT’s real power isn’t from its seeders; it is from the false realities cast by its seeders.

Because your brain deciently perceives reality, what follows is a great cascade of false conclusions causing misguided beliefs. Misguided beliefs cause misguided actions. Misguided actions produce unwanted results. And unwanted results create dissatisfaction

Once your brain is exposed to the secrets behind a magician’s tricks, the appearance of magic disappears. As does the magician’s power to deceive.

Those who are able to see beyond the shadows and lies of their culture will never be understood, let alone believed, by the masses

Hyperreality : “inability of consciousness to distinguish reality from a simulation of reality, especially in technologically advanced postmodern societies.”

1. Named Days : not real - the illusion that your life’s limited and precious time must be systematically segregated by days, with each day’s title designating whether work or play is expected. the entire scheme is an artificial interval to institute order. Monday is an illusion. Sunday equals Thursday. e Earth is indierent, with the exception of one creature: humans.
2. Consumerism : myth that consumption can produce success or happiness, *you can be owned by what you own*
3. College Degree : the stale idea that intelligence and financial wealth require a college degree, regardless of cost, and more so, a life without one is forever underscored by underemployment and underachievement, These institutions aren’t educating our youth but instead creating SCRIPTED idiots
4. Hyper-Personality : a person’s public image, a facade projected by fame or social media, a carefully crafted mirage that does not represent the real, humanized version of the individual.
5. Virtual Reality : captivating and addictive simulation of an alternate reality exploiting a series of enticement heuristics: competition, goal achievement, faux improvement, and positive feedback loops, Make life your game: you acquire experience points, gold, money, cars, assets, liabilities;

you weigh decisions, act, not act, solve problems, and overall, manage yourself as a player. And yet, instead of seeing life as a game to be won, the SCRIPT has confiscated your player avatar and made you the one to be gamed.

6. Entertainment : emotional or intellectually irrational investment in an entertainment format—sports, television, movies—where the investment becomes either an impassioned part of your identity or an erroneous belief about reality.
7. Money : mutually shared belief that physical money (a stack of paper bills) or virtual digital money (a number on a computer screen) is valuable and that the person possessing it is equally valuable, it's only valuable because our society mutually agrees it is
8. Freedom : lie - the perception that we come into this world free and unencumbered, a sovereign person born with inalienable rights that cannot be co-opted, confiscated, or subjugated by any laws, customs, or beliefs.
9. Corporations : the perception that corporations are evil, faceless, monolithic superstructures born from nothingness and responsible for every sin in the free world. Underneath the corporate veil are people: managers, employees, corporate executives, and shareholders. And these people are capable of every sin imaginable, people are evil and greedy. Anyone who owns a stock, pension shares, IRAs, or retirement funds is entangled in the corporate system

TEMPORAL PROSTITUTION: TRADING GOOD TIME FOR BAD : the subordination of time to money; the presumption that time is unlimited and can be fecklessly traded, squandered, and dishonored, while money is piously coveted as a limited resource.

THE LIFEPATHS:TWO DOORS,ONE SLAUGHTERHOUSE, NO DIFFERENCE

The individual has always had to struggle to keep from being overwhelmed by the tribe. If you try it, you will be lonely often, and sometimes frightened. But no price is too high to pay for the privilege of owning yourself.

1. THE SIDEWALK (TRADE TOMORROW FOR TODAY) - Live to consume.
The Path: The Sidewalk
The Promise: Happiness through consumption
The Leash: Consumption and entitlement
The Collar: Debt and dependence
The Slavemaster: Corporations and/or government
The Rat Race: Consume, debt, work (or vote), repeat
2. THE SLOWLANE(TRADE TODAY FOR TOMORROW) - Hope and time is their plan for financial freedom.
the presumption that decades of gainful employment circumscribed by thrifty living, tortuous saving, and regimented stock market investing will somehow make you a happy millionaire.
Financial Gurus : don't get rich practicing their advice, they get rich teaching it.

The Path: The Slowlane

The Promise: Freedom later through investing

The Leash: Deprivation

The Slavemaster: Time and Wall Street

The Collar: Hope

The Rat Race: Save, work, invest, wait, repeat

DISTRACTION:THE MINISTRY OF ENTERTAINMENT : Wealth consists not in having great possessions, but in having few wants.

In our world, the government feeds on our economic output, our consumptive impetuses, and our consensus ignorance. Corporations play the foot soldiers, herding the unwashed into the machine's mouth while the hyperrealities keep us entertained and distracted.

DESCRIBING INDESCRIBABLE:THE 5“FUCK YOU”FREEDOMS :

1. Freedom from work
2. Freedom from scarcity and scarcity and fiscal constraint
3. Freedom from hyperrealistic influence
4. Freedom from hope and dependence
5. Freedom from ordinary and routine

“FUCK THIS”BEFORE“FUCK YOU” : You can avoid reality, but you cannot avoid the consequences of avoiding reality,

Real FTE (Fuck This Event) : A true FTE shifts interest to commitment

Warning people about a hot fire doesn't work—they need to feel the burn for themselves.

1. Mediocre Comfort : Job
2. Your Guarded Pride And Ego : If you aren't willing to work for the minimum, how can you expect to work for nothing?youngsters are more interested in “big breaks” and “overnight success” than they are about sweeping doors and washing dishes.
3. I Have Responsibility : Responsibility necessitates consumption, the SCRIPT loves consumption
4. Fear : A real “fuck this” event fears nothing. - “What's the worst that can happen?” And if it does, will it end your world? Is it life threatening? Will you go blind or lose a limb?

Want to know why everyone is so miserable? The answer is simple: they've given up.

What these fools can't see is that pursuing the dream is the dream itself. It's the process. e failures, trials, and tribulations. It's the self-growth, the self-awareness, and the self discovery that occur during a dream pursuit.

An extraordinary life will require an extraordinary story. Whenever hardships, failures, and struggles are encountered, you are simply drafting the story.

Lead Life, let life not lead you - Change your head, change your results.

Beliefs :

1. THE SHORTCUT SCAM:ORDINARY DOESN'T COMPEL EXTRAORDINARY
2. THE SPECIAL SCAM: "I'M NOT GOOD AT THAT"
3. THE CONSUMPTION SCAM: HOW MUCH TIME DID THAT COST?
4. THE MONEY SCAM: I CAN GET RICH BY WANTING TO GET RICH
5. THE POVERTY SCAM: "I'M POOR BECAUSE YOU'RE RICH"
6. THE LUCK SCAM: YOU DON'T PLAY;YOU DON'T WIN
7. THE FRUGALITY SCAM: LIVE POOR; DIE RICH
8. THE COMPOUND-INTEREST SCAM: WALL-STREET AIN'T MAKIN YA RICH

MICRO-PROCESS+ MACRO-PROCESS=SUCCESS :

1. The first subprocess is your micro-process. Your micro-processes are your thought patterns—your beliefs, biases, and your ability to self-reflect. It's how you think, feel, and interpret the world around you.
2. Macro-processes are repeated and modified actions. the words "repeated" and "modied" are critical to results, changing the action from an event (a solitary action changing nothing) to a process (an action chain that changes everything). Macro-processes spin the wheel of cause-to-effect, eect-to-consequence, and consequence-to-change.

THE ENEMY WITHIN: YOUR BRAIN : *Your mind delivers a psychological impact—so impactful that it must be scientifically accounted for.*

The road to "fuck you" starts with unfucking the things that are fucking you.

THE LIES WE BELIEVE: THE BELIEF SCAMS

1. THE SHORTCUT SCAM:ORDINARY DOESN'T REQUIRE EXTRAORDINARY : the idea that extraordinary results can be achieved by uncovering a secret bypass or a miracle weapon, and such can skirt the real hard work that actually creates the extraordinary results.
2. EVENT IDEALISM : the process-principle is an intelligent awareness that extraordinary results require an extraordinary effort consisting of daily habits, routines, and sacrifices. To put it another way, the shortcut doesn't exist.
3. EVENT-DRIVEN ENTREPRENEURSHIP:A FAILURE OF PROCESS

POLARIZER:THE PROCESS-PRINCIPLE :

1. INTELLIGENT AWARENESS TO NEUROLOGICAL DEFAULTS
2. MODIFY EXPECTATIONS AND REALIGN THE SOURCE OF DIFFICULTY : extraordinary results demand extraordinary efforts

3. IDENTIFY AND VISUALIZE THE CHANGE TARGET : Take a moment and reflect on the accomplishments you hope to celebrate. Identify EXACTLY what you want to feel and see yourself there. *If you don't identify where you want to go, the road to get there stays hidden.*
4. APPLY MATHEMATICS TO THE GOAL : After envisioning how awesome your new year will be, attach a numerical figure to your goal. Likewise, if your goal is to “start a business,” you would need to identify a numerical number, say sales, profits, or number of customers. e mathematics of change are crucially important as ambiguous milestones cannot be measured and often are preludes for action-fakes.
5. IDENTIFY THE DAILY ACTION TARGET : Aer isolating the goal and quantifying it, break it down into its core “take-action” component, or what I call “the daily target.” What daily routine will get you there?
6. IDENTIFY THREATS TO THE DAILY TARGET : What threatens your daily target? In order to hit your targets, identify what will stop you from achieving them. What impedes success and prevents real change? Success is more about what you need to STOP doing versus START doing. the hardest part of the process-principle is repetition; greatness is a lot of small things done daily.
7. IDENTIFY THE PROPER BATTLEFIELDS : You can't build new habits without an intelligent awareness applied to the proper battlefields
8. ATTACK BAD HABITS WITH INCONVENIENCE AND/OR PAIN : Once battlegrounds are identified, you can attack your bad habits. How? By leveraging your natural human instinct to seek the path of least resistance. Put the shortcut scam in your corner by turning bad habits into a royal pain in the ass. Make them invasive. Inconvenient, and with no shortcuts.
9. ACT UNTIL ECHO : A process modality's final step transforms actions into habit. Whatever your goal, act until echo. Take disciplined action until a feedback loop kicks on.

Do This

1. *The world is already yours, but only if you're willing to go get it* : The web is rife with inexpensive learning institutions (Ex: Udemy, Code Academy, Lynda, Stanford Online) where new skills don't require cash; they require a growth mindset and a Kaizen commitment.
2. Kaizen Principle is to endeavor to create tiny incremental improvements in your daily life with an aim for mastery over performance, while forsaking external comparisons, unless such comparisons inspire. e three key operands here are: 1) Tiny incremental improvements 2) mastery over performance and 3) external comparison.
3. Never praise talent or ability, either for yourself or for a child. Instead, praise the process-principle. Praise improvements, habits, growth, and efforts. Praise how far you've come, and one day, you'll praise your results.

THE CONSUMPTION SCAM: THE DICHOTOMY :CONSUMER (99%)VS.PRODUCER (1%)

1. Debt, spending more than you earn, is consumption exceeding production
2. Debt mandates the necessity of future work—even if you cannot find work
3. Lottery winners and athletes who overspend and go broke is symptomatic to the underlying problem which is a SCRIPTED mindset anchored by CONSUMPTION.
4. Peoples Grievance : “income inequality”, “Production inequality,” “work inequality,” “value inequality.”
5. You’re either a consumer or a producer
6. If you want to live well, produce well. The more production value you thrust into society, the bigger your house, the faster your car, and the juicier your steak, stop looking to take and start looking to give
7. Producers don’t spend money on the latest hot trend; they’re inflaming and profiting from the latest hot trend
8. Effective producerism rarely evolves from trading your time for money, but instead manifests itself from investing your time into a scalable business system. To consume richly—nice homes, luxury cars, world travel— you (and your business system) will need to equally produce as richly, if not more.

THE MONEY SCAM : MONEY(99%)VS.VALUE(1%)

1. a 99 percent thought line, where money is viewed as an elusive and mysterious concept, one that must be hunted, manipulated, cajoled, legislated, or pried away from someone else
2. *money is just a transaction mediator where agreed perceived value is stored.*

THE VALUE-VOUCHER PRINCIPLE :

1. *Stop hunting money and start hunting value.*
2. *Money is a store of perceived value produced, communicated, and delivered to the world.*
3. Money bridges must be constructed with these four building blocks: 1. Value (product/service creation) 2. Perceived value communicated to another party (marketing and messaging) 3. A mutual agreement, an equilibrium with that party (closing) 4. Actual value delivered (execution)

THE POVERTY SCAM : SELFISH (99%)VS.SELFLESS(1%)

1. zero-sum belief that you are broke because someone else is rich
2. capitalist villains aren’t dealing in actual value but perceived value because they know perceived value makes money
3. For the UNSCRIPTED, perceived value and actual value match
4. Wall Street reality (well-deserved reputation of corporate greed) : Our organizational mission is to appease shareholders, squeezing every dollar out of our customers so we can meet or beat Wall Street’s consensus earning estimates
5. you’re poor because you keep buying shit you shouldn’t buy—including fantasies that don’t exist.

THE FIDUCIARY PRINCIPLE : —a resolution that as *UNSCRIPTED* entrepreneurs we will serve selessly to serve the selfish.

1. Going against our human nature explains why so few succeed at providing value: we're too preoccupied with what *WE* want; we can't see what *OTHERS* want.
2. I'm thankful these artists, inventors, and entrepreneurs have enriched my life with ease, comfort, security, personal growth, and even entertainment. Every one of them deserves to be rich. people and their corporations have become fiduciaries to society's advancement—creating things making our lives easier and more enjoyable

Your relationship with money is defined by one of the three monetary identities: 1) money-chasing, 2) value-cheating, or 3) value-vouchering. Which is it?

THE LUCK SCAM: LUCK (99%) VS. PROBABILITY (1%) : The belief that life's outcomes, both positive and negative, are primarily dependent on pure randomness

THE PROBABILITY PRINCIPLE : Follow these three traits are intuition, routine, and positivity. You choose the interpretation of your life events and then you choose how to act on that interpretation.

Unlike money, luck has no brain and holds no grudges or prejudices. It only reacts to the mathematical probabilities of an applied stimulus.

Author - For instance, I was lucky when I chose to study when in college as opposed to getting trashed every weekend like my peers. I was lucky when I chose not to get a corporate job after college and instead focused on entrepreneurship. I was lucky when I chose to start, and then fail, in the supplement business, the jewelry business, and the mortgage business. I was lucky when I chose to start, and then fail, in four network marketing schemes. I was lucky when I chose to stick to my entrepreneurial dreams despite three more business failures thereafter. I was lucky when I chose to swallow my ego and seek jobs more appropriate for a high school dropout: delivering pizza, mowing, and newspapers, all while my buddies had cushy corporate jobs. I was lucky when I chose to work as a limousine chauffeur because, just maybe, I'd like to own a limo business someday. I was lucky when I chose to read books every day about emerging Internet technologies while camped out at airports, weddings, and drinking holes. I was lucky when I chose to do something after I spotted a need in the limo business. I was lucky when I chose to work on that business every day instead of partying or getting lost in Seinfeld reruns. I was lucky when I chose to win a negotiation for a great domain URL back when premium domains were being sold for six and seven figures. I got lucky when I chose to sell my company, in 2001, to a Silicon Valley start-up. I got lucky when I chose to repurchase my company at a resale valuation during the dot-com implosion, reasoning that the financials outweighed the irrational fear smothering the markets. I got lucky when I chose to not only survive the dot-com crash but to thrive. I got lucky when I chose to explode profits while minimizing expenses and employee overhead, enjoying sixty-plus months of consecutive profitability, mostly

seven figures per annum. I got lucky when I chose to save most of my earnings into safe, inflation-beating assets instead of investing it into risky assets touted by the mainstream. I was lucky when I chose to sell real estate right before the real-estate market crashed, despite everyone—including the National Association of Realtors—saying, “Now is the time to buy.” I got lucky when I chose to sell my company (again), in 2007, to a private-equity company for a multimillion-dollar valuation. I got lucky when I chose to create a forum dedicated to entrepreneurship, one enjoying nearly one million page views per month because, you know, building a huge community is as simple as popping a pill—download the software and bam: trac, users, and engagement

THE FRUGALITY SCAM : DEFENSE(99%)VS. OFFENSE(1%) : the belief that obsessive expense reduction, penny-pinching, and experiential deprivation will someday pay o in the opposite: rich life experiences, freedom, and abundance

If you don't have a sizable income, it doesn't matter how cheap you are

CONTROLLABLE UNLIMITED LEVERAGE(CUL) : *Get rich quick might indeed exist, but don't mistake that for get rich easy. Years of disciplined, focused work channeled into the right business system can make it happen.*

“get rich quick” stories you’ll discover two critical items:

1. A strong offense underscored by controllable unlimited leverage (CUL) - your entrepreneurial venture has leverage through scaling probability. is means your income has either a high ceiling, or none at all. You could be making \$4,000 monthly and by next year, it could grow to \$40,000 monthly. e controllable unlimited leverage principle is the income/production side of the net-worth equation where your income (or assets) explodes so violently that your consumption expenses are outmatched—so outmatched that they cannot compete.
2. a detachment from intrinsic value (trading your time for money) in lieu of a business system

THE COMPOUND-INTEREST SCAM : WEALTH (99%)VS. INCOME(1%)

1. *serendipitous orthodoxy that the stock market will someday make you, the common man, uncommonly rich.*
2. *Compound interest is a scam. Thee stock market isn't going to make you rich. And neither will that ETF, that mutual fund, or that 401(k). at is, unless you plan on managing that ETF, that mutual fund, or that 401(k).*
3. What you don't read are the financial failures. You don't hear about Ted, who lost half his savings in 2008's market crash. You don't hear about Martha, who lost her pension because of fiduciary mismanagement. You don't hear about Harold, who trusted the compound-interest ruse for thirty-two years and died young at 32, never enjoying the fruits of his thrifty savings—a casualty to dying rich in cash but poor in experience.

4. Turns out, these fiscal hypocrites aren't rich because of compound interest, but are rich from teaching it.
5. "Start investing early and often," the articles say. "Compound interest is the most powerful force in the universe," echo the financial acolytes. #SlowClap. #RollEyes.

Powerful And not so forgiving? The fiscal TRIfcycle.

1. (T)IME : Time cannot be stopped, avoided, or beaten. It's the ultimate human reaper, and it's why time is the first ax in compound interest's castration. First, "buy and hold" has no exit. No one ever talks about selling because it's buy and die.
Resign yourself to compound interest for wealth and you've resigned yourself to "hope and time" for freedom: hope I'm alive aer X decades; hope my money is worth something aer X decades; and hope the markets yield X percent aer X decades. Sorry, hope based on variable returns, variable market instruments, and variable life expectancy is a bad plan
When wealth now is traded for a promise of wealth later, you're snipping body parts.
2. (R)EALITY : these returns are based on hindsight and aren't risk-free.
In the financial markets, an interest rate (or a growth rate) must be attributed to a financial instrument, such as a stock, bond, or an asset class. Interest (or growth) rates cannot exist without a corresponding instrument or asset class attached. This creates the rate! And each instrument carries risk, which means you could lose some, or all, of your money.
The financial world is rife with tales of defrauded investors, all chasing yield and the charted illusion of wealth
3. (I)NFLATION : compound ination. you'll realize inflation is a gamble and your bet is placed with people who historically have not been wise

CONSIDER THE SOURCE

1. If you want to get on the cover of Forbes, don't take advice from Forbes.
2. Thee greatest game in town is not investing in the markets but managing the money of those who do
3. I'm not using the markets for how they're marketed—to create wealth—but instead I use them for what they are: the buying and selling of capital in exchange for income (interest) or equity (appreciation).
4. Failure is normally temporary and can be remedied by trying again. A compound-interest failure is permanent because its attempt spans decades. Trying again is impossible.
5. The capital markets are to be used for income, capital deployment, liquidity, and asset speculation. And when you have a lot of money to deploy, suddenly compound interest reverses its tide; it becomes an effective tool for creating 100 percent reoccurring passive income.

Take a look at the difference in monthly, passive returns.

\$1,000 investment = \$2.91 month

\$4 million investment = \$11,666.66 month

More than \$10,000 per month, tax-free, doing absolutely nothing, and with a tiny interest rate. Imagine the joy. Imagine the freedom. Imagine. And yet, I don't need to imagine, because this is my reality. You can activate compound interest's praised power only if you can earn and save millions fast, not when you use it to turn nickels into dimes as the compound interest scam implores.

Explode wealth by leveraging producerism through the UNSCRIPTED framework—then compound interest can pay you residually for the rest of your life.

In the end, Wall Street is not a place for growing wealth but a place for asset speculation, earning income, and deploying capital. Yes, save early and often. However, don't think you can sail to the promised land on a compound-interest wave—it's ineffective for creating wealth unless millions are amassed FIRST; then it's powerful, perhaps as powerful as Lustig's money-printing machine.

THE BIASES: YOUR BRAIN'S DELUSIONS : start thinking about how you think.

1. Change Adversity : Righteousness
2. Antithetical Apathy :Semmel Washing
3. Podium Popping: Survivor Spotlighting

CHANGE ADVERSITY: WHY REFUSING CHANGE IS REFUSING EXCELLENCE - the definition of insanity is to do the same things repeatedly and expect different results

Change must precede change

Opportunity is served on the silver platter of change and change is ALWAYS happening

RIGHTEOUSNESS: WHY YOU'D RATHER BE RIGHT THAN RICH

ANTITHETICAL APATHY:THOSE SUFFOCATING SHOULDN'T HATE AIR : happens when two contradicting values or beliefs tangle in our consciousness.

SEMMEEL WASHING: UNCONVENTIONAL COMPELS CONVENTIONAL REACTIONS : A Semmel Washing is the friction we face when other people discover we aren't following the conventional SCRIPTED brainwash.

Semmel Washing has no defense other than awareness and expectation

Expect to be questioned and maybe labeled “crazy” or “eccentric.”

PODIUM POPPING: WHY SOMEONE ELSE'S CAN'T WRITE YOUR STORY - ineffective application of various success strategies cherry-picked from individuals who have a broadcast podium

New successes blaze new roads; they don't trail old ones

Stop trying to write your story with someone else's pen and, instead, start using your own

SURVIVAL SPOTLIGHTING: FAILURES KEEP THEIR MOUTHS CLOSED : when you focus on the survivors of some process because they're showcased, while overlooking those who are not, usually due to lack of visibility, and hence, you come to an inaccurate conclusion.

MOMENTUM PARALYSIS: WHY YOU CAN'T MOVE DESPITE MOVEMENT : our tendency to allow momentum, or ow, to carry us through life rather than making proactive decisions, which are decidedly

better for our future, even when those decisions have painful or uncomfortable attachments, being unable to depart from your current course of action

momentum paralysis keeps you chained to your past while wasting away your future

THREE ORDERS OF BULLSHIT :

1. Bullshit 1.0 is crutches: the stinking pile of excuses and manufactured fairy tales we tell ourselves
2. Bullshit 2.0 is clichés: a bunch of meaningless mantras and proverbs revered as gospel;
3. And Bullshit 3.0 is cults and their leaders: gurus and slithery figureheads who will fill your head with whatever you want it filled with.

Money buys happiness when you let it buy your freedom.

BURYING BULLSHIT: THREE BULLDOZERS

1. SOCRATIC QUESTIONING : Socratic questioning is a disciplined inquiry into trains of thought. By looking into the depths of these trains, biases, assumptions, and possible blocks of progress are uncovered.
2. CANCER COROLLARY : hypothetical syllogism that exposes cerebral bullshit and eradicates it
3. IDENTITY CATAclysms : You see, when your identity shifts from what you WANT TO BE to WHAT YOU ARE, your actions will fight to maintain the identity
Don't TALK about it; BE about it. BE. ACT on being. Then HAVE.

How do you change your identity

1. identify what you want to be and label yourself as such
2. reinforce and ratify your identity by taking regular action, no matter how small

MEANING-AND-PURPOSE: THE UNSTOPPABLE WILL TO WIN

1. THE MOTIVATION CYCLE: HOW TO ACCOMPLISH GREAT THINGS : Great results require a great commitment. Commitment res the process principle where habits become lifestyle and lifestyle becomes winning results, Meaning-and-purpose is the fuel that powers the motivation cycle.
2. THE WHY:YOUR CORE DRIVER : The most common storm new entrepreneurs face is called the desert of desertion. e desert of desertion is the duration from idea to your first sale. It is the absence of the feedback loop in the motivation-cycle (and within the process-principle)
To be someone, you can't be driven like everyone.
Don't confuse a WHY with a DESIRE. DESIRES are often superficial and transient, whereas WHYS are rm and transcendent through time.

BEWARE!THE WONDER TWINS OF EPICALLY BAD LIFE ADVICE

1. FOOL'S GOLD:"DO WHAT YOU LOVE"AND "FOLLOW YOUR PASSION" : *If you have something that hasn't been commodified and you effectively communicate its value to me, you get my*

money. If you hated formulating a cancer cure— doesn't matter—you still get my money. Passion, love, and everything else are irrelevant

"Do what you love" can kill your love.

The secret to success isn't "do what you love" but "do what you hate."

2. THE FEEDBACK LOOP:THE KEY TO PASSION (AND GREAT RESULTS)

"Do what you love" / "follow your passion" is dangerous and destructive career advice

Better career advice may be "do what contributes" -- focus on the beneficial value created for other people vs just one's own ego.

When no one values our value, passion quits us.

passion isn't something you follow; it's something that ebbs and flows within you.

Core drivers for action and fundamental life shifts are 1) IDENTITY 2) MEANING/PURPOSE (why) and 3) PASSION via the feedback loop.

IGNITE YOUR PURPOSE, INVIGORATE YOUR SOUL : *same generic meaning-and-purpose—to simply solve each other's problems and make the world a better place.*

Having a strong sense of controlling one's life is a more dependable predictor of positive feelings of well-being than any of the objective conditions of life we have considered.

Fastlane Entrepreneurship: Whereas a meritocracy pulls power to the skilled, a productocracy pulls money to the value creators, businesses who grow organically through peer recommendations and repeat customers, compelled by a distinguished product/service not readily offered elsewhere.

THE PUSH (BUY MY SHIT) VS. THE PULL (YOU WANT MY SHIT) : push-pull polarity—the genome that determines if your company is one that grows spectacularly, a productocracy, or one that struggles to survive. Companies held hostage by advertising chain themselves to a push. Companies that grow like weeds and enrich their founders, boast the pull.

1. *Which side of the fence your company sits on is determined by one thing only: the market's reaction to your product*
2. *The evidence of heavy advertising signifies an increased probability that a productocracy—an incredible "tell your friend" company—is not evident.*
3. *Products that put smiles on customers and solve problems provide Value creation and executional improvement*

A productocracy has 5 core Commandments :

1. **COMMANDMENT OF CONTROL: OWN WHAT YOU BUILD**
2. **COMMANDMENT OF ENTRY: DIFFICULTY IS THE OPPORTUNITY**
3. **COMMANDMENT OF NEED: HOW TO ENGINEER OPPORTUNITY IN ANY INDUSTRY**
4. **COMMANDMENT OF TIME: EARN MORE THAN MONEY, EARN TIME**

COMMANDMENT OF CONTROL: OWN WHAT YOU BUILD - requires that your entire operation, from product development, to marketing, to distribution, to other operational components, be within your sphere of influence, or diversified from influence.

- Hitchhiking is when your business is symbiotically codependent with another vehicle owned and driven by someone else. And that “someone” cannot be trusted or controlled. Yeah, you’re at the mercy of a corporate stranger and his driving, his decisions, and his motives.

COMMANDMENT OF ENTRY: DIFFICULTY IS THE OPPORTUNITY - As entry barriers to any business or start-up process weaken or become “easied,” so does the strength or the potential of the opportunity. Simply put, the easier the opportunity, the worse it is. Conversely, the harder something is to solve, the greater the opportunity.

- *Entrepreneurship (want to be a lifetime problem-solver) is about problem-solving, creating convenience, satisfying desires, and becoming valuable.*
- *If you’re an entrepreneur scoping for ideas, the best are the hard ones because the difficulty represents the opportunity*
- *The magnitude of the problem solved is the magnitude of the money you can make.*
- *Executional excellence is simply being better than everyone else, Your excellence rises like cream, where you stand out and can’t be ignored.*
- If you’re not going to sacrifice to get into the game, you’re going to need to sacrifice to win the game

COMMANDMENT OF NEED: HOW TO ENGINEER OPPORTUNITY IN ANY INDUSTRY - if you own a controlled and entry-barred enterprise that provides relative value, satisfying needs or wants, you will win growth, profits, and possibly, passive income for life

- *There isn’t anything in the world that can’t be made better*
- *IMPERFECT WORLD EQUALS PERFECT OPPORTUNITY*
- *I can’t find ideas - the world is perfect and it needs nothing*

Value array consists of: Monetary value, Convenience, Risk

New Company dissected the value array and skewed value on two additional transactional attributes—faster processing and risk mitigation—while providing the exact same product.

ENGINEERING VALUE SKEW : anything that could make or break a sale is an attribute.

1. The first attribute group is its primary attributes: your product itself, deconstructed down to its core components
2. The second attribute group is its secondary attributes, which consist of the product’s marketing and delivery to the customer. It would be your website’s design, order processing, photos,

company story, customer service, shipping, refund policy, telephone (or lack thereof), sales copy, reviews, social media posts

VALUE SKEW:THE6 MISAPPROPRIATIONS MYTHS

1. MARKET MYTH : The entrepreneur selfishly pursues what he wants and not what the market wants.
2. ISOLATION MYTH : figurative equivalent of going to a gunfight with one bullet in the barrel, evaluating value and opportunity contingent on one sliding variable: price.
3. BLOCKBUSTER MYTH : you errantly isolate the value metric based solely on your ability to craft a unique product never before seen.
4. CROWDED-ROOM MYTH : reasons that your idea is no good because someone is already doing it. the market is too crowded and there isn't room for you.
5. EMPTY-ROOM MYTH : antithesis to "somebody is doing it" and instead uncovers no one is doing it.
6. USE MYTH : that only other people need to find it valuable; you do not.

FINDING"FASTLANE"IDEAS

1. Innovation: You blaze your own path and do something never done before
2. Improvement: You tread an existing path and do something being done already but do it better by skewing value attributes.

13 Ways

1. LANGUAGE : The market speaks a language of negativity and selfishness. Any complaining, whining, and dissent is a potential opportunity.
2. INCONVENIENCE : Anything inconvenient is an opportunity. e inconvenience can be the product itself or the process surrounding the product. The other option is taking inconvenience and making it convenient.
3. SIMPLIFICATION AND/OR EASIFICATION : Anything complicated which needs simplification is an opportunity. Turn-key business opportunities, network marketing, and anything "sign up and you're in business" are selling simple.
4. WANTS : The most ambiguous type of need is a want. A want is something desired but not necessarily needed. Utility and functionality are secondary. Most wants fall into the vanity, entertainment, and fashion fields, where utility is secondary. Want opportunities are plentiful because demand can be influenced by marketing.
5. SERVICE GAPS : Crappy customer service is an opportunity. Step in, provide the exact same product or service, but treat your customers like gold, and you skew value. Exceptional customer service is one of the value skews that helped me outgrow my competition
6. GEOGRAPHICAL ARBITRAGE(CHANGING THE POND) : taking something common in your area and repositioning it to an area where there is an inadequate supply, involve anything sourced in your area and presented globally for sale via any online marketplace: eBay, Amazon, or Etsy.

7. CROWD FEEDING ENTRY VIOLATIONS : Feed the crowd and you shall never starve. When the gold rush is in full bore, sell shovels.
8. VALUE ARBITRAGE : direct, straightforward approach to value creation, is another path to needfulness.
9. REPURPOSING : taking various raw materials and reusing them for some other purpose not easily recognized. One entrepreneur who sees the problem and overcomes its challenges will have a great little business with an incredible value proposition: reclaim, recycle, and repurpose.
10. MARKETING ARBITRAGE : taking an underexposed or underleveraged asset and using it more effectively. You can create the greatest product on the planet and no one will know about it with poor marketing.
11. OVER CAPITALISM : Over Capitalism is when any business organization abandons its original value-creating mission and instead prioritizes profit—so much so that it's disgustingly obvious. Put your customers' best interests in front of your own. Deliver the value you promise. Make the world a better place, and money shall follow
12. STAKEHOLDER DEMOTIONS : any person or group who holds a beneficial interest in another entity. *Stakeholder demotion usually begins once a company receives outside funding as customer satisfaction becomes secondary to investor satisfaction (ROI).*
13. IMPROVEMENT (AND REMOVAL) : Improve something, effectively communicate it, and you will be needed

COMMANDMENT OF TIME: EARN MORE THAN MONEY, EARN TIME : *Don't stay in bed, unless you can make money in bed*

MYTH OF PASSIVE INCOME : big irony of passive income is it's anything but passive. Passive macro-events (and action-faking) doesn't produce passive income.

HONORING TIME: LEGACY VALUE CREATION : *Legacy value systems could be grown virtually from anything: a product invention, a game, a franchised restaurant, a smartphone application, a website, a human-resource system, a series of books, or any system that exists as a conceptual entity disconnected from your time. Its physicality doesn't require my existence or, hence, my time.*

SIX LEGACY VALUE SYSTEMS

1. Money Systems : a capital rental business—regular and recurring income from your investments: interest, dividends, notes, option sales, and partnership income.
2. Digital Product Systems : fall into the category of content or information dissemination. Typically, they are the easiest to create and, henceforth, the most crowded of spaces.
Eg - eBooks, PDF reports, white papers YouTube videos, blogs, podcasts Website templates, skins, scripts

3. **Software/Internet Systems** : designed to solve a problem, make something easier, or even provide entertainment. Software systems provide the most legacy bang as, once coded, management consists of upgrade and support
 Eg - Software as a service system (SAAS: learning academies, analytics, social-media management) Internet websites and applications (social media, marketplaces) Mobile applications Enterprise software (software designed for a purpose, e.g., a dental patient management tool) Video games (computer, smartphone, social-media gaming)
4. **Product Systems** : any physical merchandise sold through a distribution channel
 Eg - Food products (Grandma's BBQ chicken soup recipe, gluten-free crackers, cookies) Clothing or jewelry Cosmetics (makeup, skin care, chemical-free deodorant/toothpaste) Books (this one), board games, toys Inventions, gadgets, art, other creative endeavors
5. **Rental Systems** : form of a product system where the product is not bought but rented. e legacy occurs because both the product and its use through duration create income
 Eg - Rental real estate (residential, commercial, Airbnb property) Rental services (cars, party tents, heavy equipment, bounce houses) Parking garages Licensing (rental of intellectual or brand property)
6. **Human-Resource Systems** : product (or service) system that requires people, or employees, for operation
 Eg - Restaurants (either chains or franchises) Service businesses (consulting, accounting, copywriting, web development, SEO) Retail brick-and-mortar storefronts (fashion boutique, bookstore, hardware store)

LEGACY STRUCTURES: HOW TO SELL WITHOUT SELLING : other perpetual systems that support, promote, or market your LVS, also 24/7 and separate from your time
before you can do what you love, you have to do what you hate

COMMANDMENT SCALE: WIN LIFE & LIBERTY, NOT DINNER AND A MOVIE : Scale instructs that legacy value systems must be replicated through mass or magnitude while making a profitable impact.

4 denitive components are:

1. Legacy value system - your offering must eventually evolve into a legacy system
2. Replication - your LVS must be replicable, or easily copied into multiple units, locations or chains. Optimally, this replication should extend among hundreds or thousands, if not millions, of units
3. Mass or magnitude - scale equates to mass-market millions or operating in multi billion market size. scale can also be graced through magnitude, or the gravity of your impact.
4. Profitable impact - entrepreneur sources then negotiates industrial raw materials for both corporations and government. your business solution should impact an industry large enough to impact your life

pursue an Internet company because it had better best-case scenarios, including a higher expected value. e decision proved correct, multiple times. Hot Internet start-ups nd money easier

Law of Effecton : *the more lives you impact in either scale or magnitude, the more money you will make. In other words, impact millions to make millions*

Before impacting millions, you must impact hundreds, You can't make millions if you don't learn how to make hundreds.

THREE SCALING SYSTEMS

1. Customer strategy - sells directly to your customer and in volume: foot trac for retail stores, eyeballs for websites, users for software, or players for mobile gaming. only limited by the market size and the available scaling economy.
2. Chain/franchise/unit strategy - a local business iterated in multiple markets through replication, chains, network marketing, or franchising. could be applied to products (network marketing/brands/licensing), real estate (replication), retail stores (chains), and restaurants (chains/franchising) . fic to a poor scaling economy in a customer strategy. Achieve profit by adding distributorships, opening more locations via chains, or selling locations via franchises two products requiring management: the unit and the product itself
3. Channel strategy - sales occur indirectly through third-party distribution channels or retail outlets. Instead of selling directly to the consumer (a customer strategy), your product is sold to a channel, or a distribution center. Amazon, ACX, Kobo, Kindle, iTunes, book wholesalers, retailers, and a whole slew of channels sell this book as a legacy structure. Most inventions—foodstus, clothing, and other tangible goods—scale through a channel strategy

BUSY EXECUTING?OR JUST BUSY? : *You're never a loser until you quit trying you simply won't know what's needed until you need it*

When you are led by a need or a nagging problem urging to be solved, the often asked "where do I begin?" and "what do I do? " quickly comes into focus.

KINETICEXECUTION: EVERYTHING SIGNIFICANT STARTED INSIGNIFICANTLY :

Action Before Answers

Perfection is not obtainable, but if we chase perfection we can catch excellence.

The Marketmind, 2. The 3 As, and 3. The 7 Ps of Process

ACT,ASSESS,ADJUST : 3 As steer effort like a propeller (action), a tachometer (assess), and a rudder (adjust direction)

ACTION : *Each step in the build process (and my personal build process) I learned by solving only the problem that stood in front of me. Research, learn, solve.*

ASSESS : *Your job is to listen, even if it isn't what you want to hear. Whenever you interact with the market, two types of reactions are inevitable:*

1. the most common, diffusion - when the market absorbs or ignores your message/value proposition and chooses to do nothing
2. the desired, echoes. - direct feedback—a reflective, unbiased, and uncensored representation of the marketmind

To Grow, morphing from what I thought the market wanted to what the market actually wanted.

ADJUST : recognizing pattern echoes. strategy redirection based upon correlated and compounded market echoes.

7PS PROCESS: GO FROM IDEA TO PRODUCTOCRACY

1. Plan
2. Path
3. Proof (Soft)
4. Prototype
5. Proof (Hard)
6. Productocracy
7. Propagate

Path

Control

- ✓ Does your solution have any primary dependents for execution?
Example: exclusively sold at Walmart, distributed at Facebook, etc.
- ✓ If so, what control risks can be mitigated?
- ✓ Does your solution have secondary dependents? Partners, suppliers, manufacturing, importers, channels?

Entry

- ✓ What are the entry barriers for your solution?
- ✓ What key resources, assets, or relationships strengthen, and can strengthen, your entry walls?
- ✓ Does your solution require substantial resource inputs and/or coordination for execution? Is the concept-to-launch two days? Or two months?
- ✓ How will your competitor(s) respond to your solution? And can you sustain their adjustment?

Need

- ✓ Have you identified *ALL* the value attributes within your industry?
- ✓ Is your proposed skew strong enough to adequately firm a unique selling proposition (USP) relevant to your target customer?
- ✓ Can you effectively communicate this value skew to your target customer?
- ✓ How is your solution monetized? What are your primary and secondary revenue models?

Time

- ✓ What resources, if any, are needed to dissolve your solution from YOUR time?
- ✓ What dependencies are needed to dissolve your solution from YOUR time?
- ✓ What are the future challenges for these requirements?

Scale

- ✓ Are there existing mediums, channels, or partners that can reach large numbers of your target market?
- ✓ What is your solution's scaling economy and their resources—funding, infrastructure, and human capital—required to scale it?
- ✓ Are there any scale challenges in the cost structure and/or supply chain?

Proof

1. Language Patterns - Any dislike is the public square is an opportunity
2. Channel Research - verifies demand for its message and genre
3. Search Volume - beauty of keyword, cost-per-click (CPC) advertising is that you can peek into the marketmind and quantify the search volume for virtually anything.

(1) SOURCE A GAME BOARD MANUFACTURER	
✓	Secure product samples, cost estimates
✓	Negotiate pricing
✓	Evaluate financials, fixed and variable costs, margins, etc.
(2) CONTENT CREATION	
✓	Graphic design, theming, and branding
✓	Card creation (Learn)
✓	Board creation (Learn)
✓	Humor testing
✓	Prototype
(3) OPERATIONS	
✓	File paperwork for LLC
✓	Secure merchant account
✓	Open bank account
✓	Secure insurance (if necessary)
(4) WEBSITE CREATION	
✓	Investigate and select hosting, CDN options
✓	Design website (Outsource)
✓	Mailing list software
(5) LAUNCH	
✓	Disburse press releases (Outsource)
✓	Influencer outreach, research
✓	Marketing actions

Process - Path

CUSTOMER LIFE CYCLE

- **AWARENESS:** Exposing your product to the target customer. Example: Your target customer sees your product's ad in their Facebook newsfeed.
- **EVALUATION:** Providing your customer with enough information to make a decision—a website visit, a white paper, FAQs, an internet search. Example: Your target customer visits your website and reviews your offer.
- **ONBOARDING:** Converting strangers into prospects by securing them into your marketing ecosystem. Example: Your target customer provides an email address or signs up for a FREE trial.
- **PURCHASE:** Converting from a prospect to a customer. Example: Your customer converts from a FREE trial to paid premium or buys your product after being emailed free content.
- **USE:** Management and monitoring how customers use your product. Example: Most of your target customers renew or reorder your product; others ask for a variation of it that you do not have.
- **ENGAGEMENT:** Interaction and relationship building with your customer to foster retention and/or repurchase. Example: You send your customer a periodic email regarding trends or topics within your industry.
- **DISCIPLESHIP:** Creating loyal customers who become evangelists for your company, hence fulfilling the productocracy prophecy. Example: Your target customer shares and recommends your product on social media and in person.

4. Ask/Interview The Market - Asking the market is as implied: Find a congregation of your target marketmind and expose them to your idea.

5. Market Simulation - Stimulating The Market:
 LandingPage : The most effective soft proof is an email address evolving from a one page sell sheet, commonly referred to as a landing page. Create a web page solely for the purpose of collecting email addresses or pre-orders. Your landing page sells—the email address (or the pre-order) is confirmation of user interest
 Testing the Market: Mock Prototyping : Similar to the landing page, mockup prototyping involves creating a nonfunctional, dummy version of your idea and exposing it to the marketmind. the goal of the mock version is to gauge a market response, using any “ask the market” methods above. Another variation of this technique is influencer marketing: Hire an influencer in your market to post your product and gauge the response.

Mass-market websites with targeting functions and plenty of eyeballs -

Amazon, Reddit, ESPN, Twitter, Craigslist, Instagram, Pinterest, Yahoo, and Bing

Post or advertise your product -

Cash : Amazon, Google AdWords and Facebook ads

No Cash : Reddit, Craigslist, or targeted Facebook groups

Reward/donation-based crowdfunding services

Kickstarter, Indiegogo, or RocketHub

Once your product is exposed to your desired audience, onboarding or a sale is the next objective.

Onboarding/sales funnel/lead channel is the conversion of a stranger to a prospect, usually involving the capture of an email address, a registration, or acceptance of a free trial.

Reaction of Market to your product

1. The Echo: The Marketmind's Voice - any feedback or measurable data that isn't a conversion.
Checklist Your Channel, Reach, Message
2. Diffusion
3. Conversion (the sale or an onboard)

PRODUCTOCRACY: USE, ENGAGEMENT, AND DISCIPLESHIP - Reorders or renewals, Private emails, Public reviews or praises from strangers

PROPAGATION : wild growth, scale, and exposing your productocracy to the masses.

1. Reach Expansion : expand product awareness. can involve paid marketing and promotion as well as social media initiatives. Also content marketing, where you provide valuable content for your target audience, free of charge.
2. Channel Expansion : involves adding locations where your product is sold
3. Expansion Of Network : involves networking and partnering with others: business development, affiliate marketing, and win-win joint ventures, finding partners who share a similar purpose and synergizing your effort
4. Funding Propagation : Cash is king when it comes to propagation, Preservation of cash and its ultimate redirection into growth is the only thing that matters. Or another option is crowdfunding (SharkTank

"It's not WHAT you know, but WHO" is partly true but misleading. Having better WHATs (knowledge and experience) can open the door to better WHOs

MAKE EXECUTION MATTER: 13 BEST PRACTICES

1. EXPECT DIFFICULTY AND DEVIATION : Market echoes steer the ship.
2. BE FAITHFULLY MONOGAMOUS : commit to one business and one business only
3. BALANCE IS BULLSHIT : Great results come from great imbalances. the incredible life I live today is not because of balance; it's because I meandered into the world of the obsessed.
4. ENVIRONMENT IS EVERYTHING : Find the environment that gives you your best workout Find that city, country, church, coffee shop, or band of new friends that supports and inspires you.
5. GATEKEEPERS ARE DYING; DON'T ASK FOR PERMISSION : Permission, not required, open pastures: YouTube, Instagram, Amazon , JUST DO IT
6. BUILD A BRAND LIKENED TO A PERSONALITY : art of personifying a business with human qualities and characteristics so that it reflects or arms your own customer's identity.
7. CONSISTENCY BUILDS BRANDS : Customer disservice is the leading culprit of brand fakery (words over actions), Your customer must feel you are different

8. SELL OR BE SOLD : three headed pilot: selling, marketing, and communication, learn how to sell. Selling and all of its cousins (marketing, copywriting, negotiation) are the most important skills, no matter what your business is.
9. SHOVE YOUR BIASES : What gets us into trouble is not what we don't know. It's what we know for sure that just ain't so. Eg : I don't mind advertising. I would never pay money to view forum content free of advertising. I wouldn't pay money to be a part of a forum.
10. TO HELL WITH SEO(SEARCH ENGINE OPTIMIZATION) : Every year, Google changes their algorithm and imposes penalties for companies gaming the system. If your business can't survive unless your customer acquisition cost is zero compliments of a great Google ranking, you don't have a business. If you insist on living by the SEO sword, you will die by it. Focus on creating great content
11. AVOID FADS OR TRENDS(UNLESS YOU NEED EXPERIENCE) : Don't waste your time in businesses that have the staying power of a sitting president with poor approval ratings
12. AVOID POLITICS IN YOUR BUSINESS : Unless your business IS politics, never infect politics into your business as you risk alienating half your customers.
13. NOT EVERYONE LOVES COFFEE : You will be criticized, the best you can do is assess, adjust, and act (if their criticism is legit) or ignore. If you fear criticism or "what people might say" about your effort, quit now and update the resume.

Selling Strategy

1. TELL A STORY - frames your brand
2. HUMANIZE YOUR CORPORATION - people want to do business with relatable people they like, not mammoth corporations hidden behind a bureaucratic wall, easy way to humanize your business is to put a face to it, Eg : put photos of author from childhood to adult in about us, If you have a team, post photos of them looking like humans: at their desk, playing with their dog, anything not resembling a statue in a sti suit. Another humanization strategy is to engage your audience on social media
3. APPEAL TO SELF-INTEREST, MEANING, AND PURPOSE - ultimate consumer doctrine of selfishness is what's in it for me? Forget features, doodads, sell benefits. If your product or service can inspire meaning or purpose with your customer, you will do well.
4. PRIORITIZE SOCIAL PROOF : best sales secret isn't about sales at all. It's peer testimonials and reviews. It's the good word from your friends, family, who have purchased in the past, social proof is the primary method in the buyer's decision process, not advertising

PURPOSED SAVING: PREPPING FOR LIFETIME PASSIVE INCOME

1. Lifetime passive income-endgame is the money system, which can be funded from two sources: (1) purposed saving from business income; and (2) a business sale, known as a liquidation event.

2. Early “retirement” and dream pursuit-Retirement means working by force is replaced with working by choice
3. Tax relief- unplanned and unpaid taxation of business income that demands purposed saving.

FINANCIAL RECONSTRUCTION:PURPOSED SAVING

1. Reframe-rename money as value-vouchers, approach it as a ruthless conqueror: Each dollar saved is another freedom fighter added to your slave army. Your army also procreates more soldiers
2. Reform-reforming expenses and cash outflow, eliminating any expense that is not conducive to an UNSCRIPTED objective,unearned luxury equates to earned suffering
3. Reduce-every dollar spent should fall into one of three categories: 1) Business expenses; net-worth acceleration is anchored by your business, 2)Living expenses; food, shelter, transportation, insurance, 3)Debt reduction; if it isn’t needed for basic living expenses or can’t be reinvested in your business, it should go toward repayments. Pay down credit cards or reduce the principal on loans
4. Reallocate and Remind-reallocate *something* into your money system every month, even if it is only a few dollars
5. Reward-speedboat is not a reward if it increases debt and living expenses and injures the reallocation phase of financial reconstruction.

BECOMING A CONSEQUENTIAL THINKER -thinks before acting. Consequential thinking extrapolates outcomes and consequences, Think about Worst-Case Consequence Analysis or Best-Case Consequence Analysis

MONEY CAN’T BRIBE DISCIPLINE-More money doesn’t solve money problems

WELCOME TO “FUCK YOU”

1. THE COMPETENT SELF-DESTRUCTOR
Proficiency: Meaning, CENTS Productocracy, Execution, Discipline
Deficiency: Belief
2. THE WANDERER
Proficiency: Belief, CENTS Productocracy, Execution, Discipline
Deficiency: Meaning
3. THE “PAY THE BILLS” ENTREPRENEUR
Proficiency: Belief, Meaning, Execution, Discipline
Deficiency: A CENTS Productocracy
4. THE IDEA ENTREPRENEUR
Proficiency: Belief, Meaning, CENTS Productocracy, Discipline
Deficiency: Execution
5. THE GAMBLIN’ ROCK STAR FALLEN FROM GRACE
Proficiency: Belief, Meaning, CENTS Productocracy, Execution

Deficiency: Discipline

UNSCRIPTED money system - THREE POTS OF ALLOCATION

1. THE “FUCK YOU” POT - idle cash sitting in brokerages and money market accounts, usually doing nothing, and yes, making nothing, its “play money”—enhancing your lifestyle or expanding the other pots.
2. THE HOME POT - your dream home, owned free and clear without a mortgage.
3. THE PAYCHECK POT - a passive-income system of financial instruments that pay your bills, fund your lifestyle, and throw off regular cash you can count on. Such financial instruments can be bonds, ETFs, options, stocks, bank deposits, investment trusts

For our paycheck pot, there are six primary instruments we deploy to effectively rent our money. They are:

- Stock Dividends—corporate profits received from common or preferred stock ownership in a public or private company
- REIT Dividends—corporations that manage and operate real-estate related assets. Such assets could be tangible assets—such as apartment buildings, hotels, shopping centers, office complexes—or intangible assets, such as mortgage-backed securities.
- MLP Partnership Income—commodity space: oil and gas, energy production, pipelines, and transportation.
- Bond Interest—payment from loans or debt instruments issued by a government, corporation, or municipalities

Corporate bonds: Corporations issue debt to arbitrage company growth, borrowing at a lower rate in hopes of achieving a higher rate of return through business operations.

Sovereign debt: Sovereign debt, or government bonds and notes, are loans issued by sovereign nations to fund government operations.

Municipal bonds or “munis”: Local governments, counties, and municipalities borrow money to finance capital expenditures and public projects.

- Loan Interest—money received from notes (or IOUs), either from institutions or individuals
- Managed Income—payments evolving from a pool of financial instruments, professionally managed by a financial firm. Such funds can be exchange-traded funds (ETFs), mutual funds, closed-end funds (CEFs), or hedge funds.

The transition from a busy entrepreneur to a semi-retired entrepreneur living off investment income via the capital principal is a fundamental operational switch—but still a business

MY 7 PAYCHECK-POT RULES

1. RENT RULE—the statistical probability of you making money on any stock purchase is exactly 50 percent, rent rule states that anytime you give up control over your paycheck-pot money, demand rent, not unconditional promises and coin-flip pipe dreams.

- 2. SNAP RULE-snap rule requires that paycheck-pot investments must remain highly liquid, or recallable back to cash at the snap of a finger.
- 3. APOCALYPSE RULE-apocalypse rule holds that the only catastrophic threat to your principal investment has to come from a global financial apocalypse. stick with larger companies
- 4. “3 YEARS IN 3 MONTHS” RULE-if any of your investments, whether they be stocks or bonds, appreciates unrealized gains greater than or equal to three years in dividends in any three-month period, SELL and take the profits
- 5. ADMIRAL ACKBAR RULE - Trap, classifying identifier between an income investment and a speculative one, dividend traps: alluring investments that ping your radar NOT because of a great balance sheet, but because the dividend yield is eye-poppingly tempting.
- 6. 1% RULE-you should avoid any investment where the total management fees, including commissions, front loads, and/or 12b-1 fees exceed 1 percent.
- 7. OSTRICH RULE-you should avoid investments where the business no longer jives with either the cultural or economic climate.

Eg of paycheck-pot assets

Fidelity, TD Ameritrade, Vanguard, Charles Schwab, JP Morgan, T. Rowe Price, Bank of America Blackrock

Buying Paycheck Assets-If you are actively trading your way to paycheck-pot assets through a brokerage account, such as TD Ameritrade, E-Trade, or Schwab, focus on ETFs, REITs, MLPs, dividend stocks, and closed-end funds (CEFs).

Each company pays quarterly dividends, and each group is allocated so that income is received every single month.

- ✓ Is the company's industry dying? (RadioShack, Kodak)
- ✓ Is the company's industry being disrupted? (Barnes & Noble, Blackberry)
- ✓ Is the company's industry going through a cyclical shift that could endanger the underlying asset? (Linn Energy, Chesapeake Energy)
- ✓ Is the company likened to a fad or a trend? (Crocs, Krispy Kreme, Mossimo)

EXCHANGE TRADED FUNDS (ETFs)

- ✓ Daily trading volume averages in excess of one million shares, ensuring liquidity and tight bid/ask spreads
- ✓ Should be offered by a notable sponsor with over \$50 billion in assets. As of print, that's BlackRock (iShares), Vanguard, State Street, and Invesco

(PowerShares)

DIVIDEND STOCKS (NOT INCLUDING REITS AND MLPs)

- ✓ Dividends must be stable or rising, preferably with a three-year history.
- ✓ Dividend yield should not be unrealistically high; pay close attention to the Ackbar and Ostrich rules.
- ✓ A dividend payout ratio, the percentage of profits paid to shareholders, in excess of 50 percent

REAL-ESTATE INVESTMENT TRUSTS (REITS)

- ✓ Must not be a new offering; preferably three years or more trading history
- ✓ Dividends must be stable or rising.
- ✓ Funds From Operations (FFO) must be stable or rising. If this metric is not easily obtainable, use Net Margin.
- ✓ Daily trading volume of at least one million shares
- ✓ Prefer REITs with physical assets over paper (notes), which can be more volatile and subject to asset price declines.
- ✓ Dividend yield should not exceed five times S&P 500 dividend.

MASTER LIMITED PARTNERSHIPS (MLPS)

- ✓ Should have at least a three-year operating history.
- ✓ Distribution history preferred to growing, or minimally, stable.
- ✓ A healthy distribution coverage ratio, which is distributable cash flow divided by distribution to partners. Your selection universe should be anything greater than 1 with a preference toward 1.25 and above.

CLOSED-END FUNDS (CEFS)

- ✓ A tight bid/ask spread or a daily trading volume of at least 100,000 with the exception of state municipal bond funds
- ✓ Price is trading at less than a 1 percent premium to net asset value (NAV), or better, at discount to NAV.
- ✓ Follow 1 percent rule.

\$10,000,000		
GROUP 1: DIVIDENDS PAY IN JAN/APR/JUL/OCT		
DLR, Digital Realty Trust:	10,000 shares	@ 73.87 (3.4% Yield)
WPC, WP Carey Inc.:	10,000 shares	@ 60.97 (6.33% Yield)
HEC, Holly Energy Corp:	30,000 shares	@ 30.19 (7.49% Yield)
BNS, Bank of Nova Scotia:	12,500 shares	@ 40.97 (5.35% Yield)
KHC, Kraft Heinz Company:	7,500 shares	@ 74.63 (3.4% Yield)
Your Dividend Paycheck per Quarter:	\$46,256.25	
Yearly Dividends:	\$185,025.00	

GROUP 2: DIVIDENDS PAY IN FEB/MAY/AUG/NOV		
SO, Southern Co.:	15,000 shares	@ 44.21 (4.91% Yield)
ABBV, Abbvie, Inc.:	10,000 shares	@ 80.29 (3.30% Yield)
T, AT&T:	12,500 shares	@ 56.38 (4.04% Yield)
BNS, Bank of Nova Scotia:	20,000 shares	@ 34.03 (5.52% Yield)
EEP, Enbridge Energy:	25,000 shares	@ 20.40 (11.4% Yield)
Your Dividend Paycheck per Quarter:	\$45,850.00	
Yearly Dividends:	\$183,400.00	

GROUP 3: DIVIDENDS PAY IN MAR/JUN/SEP/DEC		
CVX, Chevron:	10,000 shares	@ 90.54 (4.73% Yield)
PFE, Pfizer:	15,000 shares	@ 60.97 (6.33% Yield)
KSS, Kohls Corp.:	11,000 shares	@ 30.19 (4.5% Yield)
D, Dominion Resources:	10,000 shares	@ 67.54 (3.83% Yield)
TGT, Target:	10,000 shares	@ 72.33 (3.1% Yield)
Your Dividend Paycheck per Quarter:	\$32,775.25	
Yearly Dividends:	\$131,100.00	

ANNUALIZED TOTALS

Principal investment:	\$9,964,910
Total dividends:	\$499,525 per year
Portfolio yield:	5.01%
Monthly income:	\$41,627 (average)