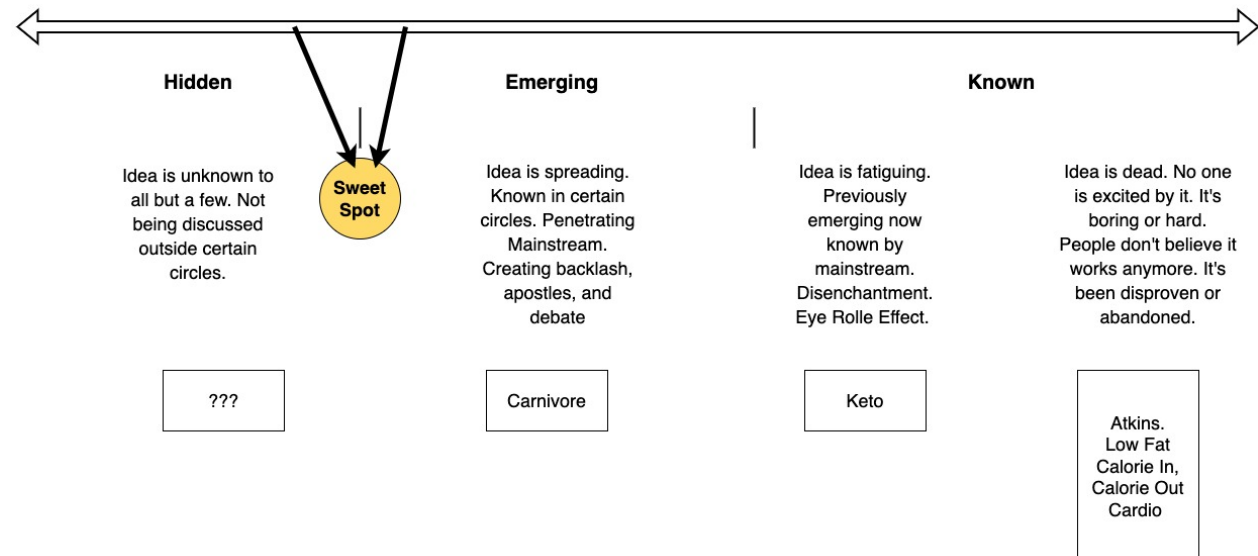
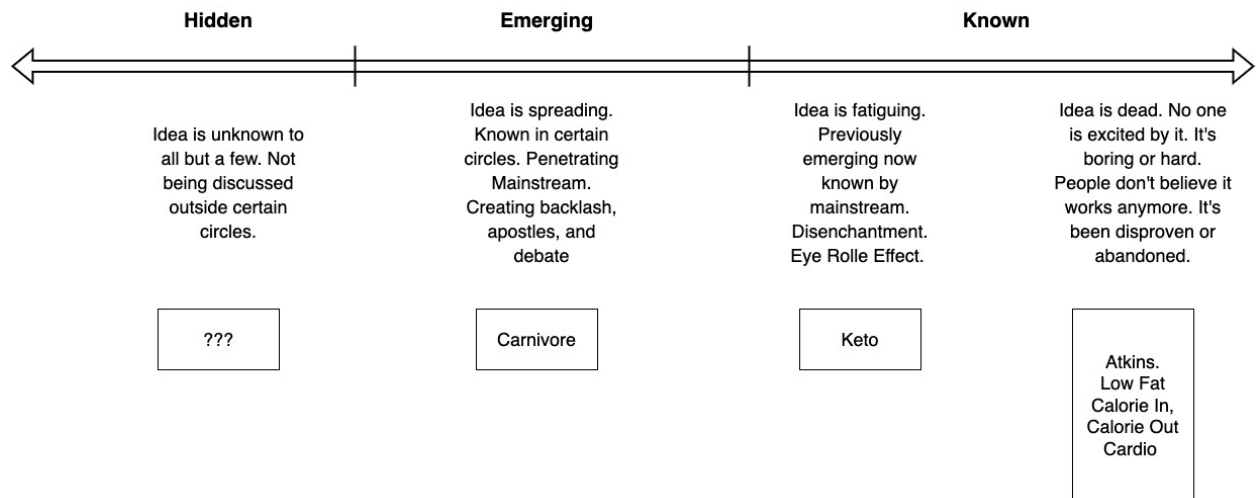


# Part I. What Kind Of Ideas Are We Looking For?

## The 3 Phases Of An Idea



### Thesis:

The **sweet spot** is when you find ideas that are primed to make the leap from hidden to emerging.

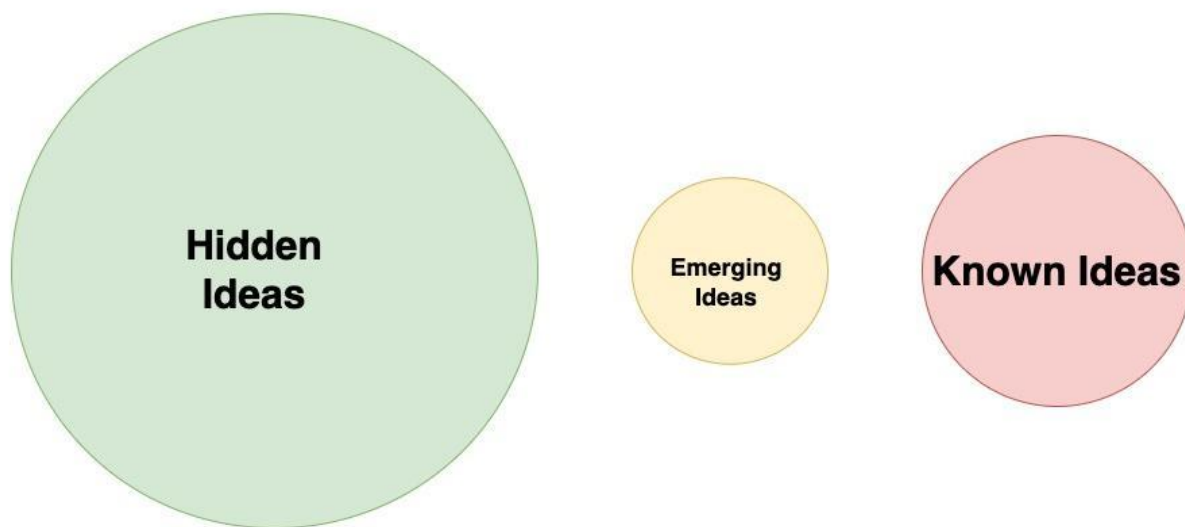
So we are looking for those types of ideas: Hidden ideas that we think can make that leap.

We'll talk about what 'Primed' means in a minute...

But first:

Why do we focus on hidden ideas vs. emerging ideas?

***There are more Hidden Ideas than there are Emerging Ideas or Known Ideas.***



Emerging Ideas and Known Ideas are very finite data sets.

There are only so many known ideas.

Meanwhile, for any category or problem we only see a few emerging ideas at any given time.

In contrast, there are a near-infinite number of hidden ideas...

Ideas that have yet to be "discovered," or that are only known to a handful of individuals.

Additionally, because hidden ideas haven't even begun to penetrate the mainstream, there is significantly LESS resistance to them. They are harder to refute or disprove.

And finally, hidden ideas are more exciting. People love feeling like they are on the cutting-edge of innovation (we'll discuss more about this shortly).



## Part II. How Do You Find Hidden Ideas?

### 1. Formulate the problem you are trying to solve.

*Hint: every idea solves a problem.*

*The idea of gravity came from the problem of not being able to mathematically explain why we don't float off into space.*

*Start in very broad terms.*

#### **The problem I am trying to solve is:**

Type II Diabetes

Millennials being broke

Seniors not having enough money for retirement.

Busy professionals failing to find love.

Problem-Drinking

Self-Sabotage

Can't Hit A Driver Straight

### 2. Rephrase it as a "WHY" question:

Why do people get Type II Diabetes?

Why are so many millennials broke?

Why do many seniors not have enough money for retirement?

Why do some busy professionals fail to find love?

Why do people have drinking problems?

Why do people self-sabotage?

Why Can't I Hit My Driver Straight?

### 3. Search For Answers

*Where to Look:*

Google Search

Google News

NCBI

Databases (Science Daily)

Forums

Podcasts

YouTube

### 4. Add Simple Modifiers to Your Search:

"Surprising"

"Breakthrough"

“New Discovery”  
“New Research”  
“New Data”  
“New Finding”  
“Shocking”  
“Forum”  
“REAL Reason”  
“Science Behind”

## **5. Categorize**

Spend 30-60 minutes and list out every answer you find. For each one categorize it as hidden, emerging, or known.

Hidden          Emerging          Known

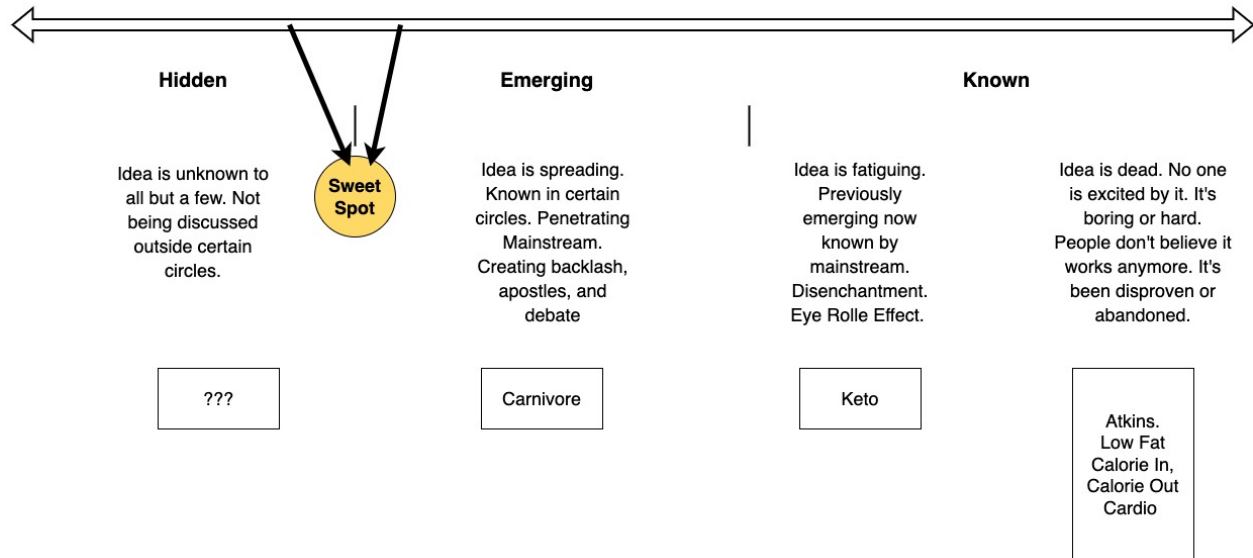
**6. Set anything that appears to be an emerging idea, or a known idea, off to the side (we’ll come back to these)...**

**7. Circle or Notate Your Hidden Ideas (And Rank Them Based On Your Gut Reaction to How Interesting or Powerful They Are)**

For now we only want to focus on Hidden Ideas...

But more specifically...

We only want hidden ideas that we think are primed to make the leap to Emerging Ideas.



## Example: Seniors not having enough money for retirement.

### 1. Formulate the problem you are trying to solve.

#### The Problem I'm Trying to Solve Is:

Seniors not having enough money for retirement.

### 2. Rephrased as a "WHY" question:

Why do many seniors not have enough money for retirement?

### 3. Search For Answers

General Search on Google for Phrase:

**Why do many seniors not have enough money for retirement?**



Why do many seniors not have enough money for retirement?



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About 21,400,000 results (0.62 seconds)

<https://www.cnbc.com/2020/01/13/why-its-hard-to-...>

### Why it's hard to for retirees to get by on Social Security benefits

Jan 13, 2020 — New research shows that 50% of older adults who live alone and 23% of older couples **do not have enough money** to cover their basic financial ...

You visited this page on 2/18/22.

<https://www.cnbc.com/2019/10/09/i-cant-afford-reti...>

### 'I can't afford retirement' is the main reason seniors continue to ...

Oct 9, 2019 — The recommended rule of thumb is to have 8 times your starting salary saved by age 60, according to Fidelity Investments.

#### People also ask

What percentage of seniors have no retirement savings?



Why Social Security is not enough for retirement?



What happens if you don't have enough money to retire?



How many people are not enough for retirement?



[Feedback](#)

<https://www.fool.com/retirement/2020/01/19/milli>

Literally the First Result:

<https://www.cnbc.com/2020/01/13/why-its-hard-to-for-retirees-to-get-by-on-social-security-benefits.html>

## PERSONAL FINANCE

# Half of single seniors can't pay for the basics. Here's why Social Security's not enough

PUBLISHED MON, JAN 13 2020-1:51 PM EST | UPDATED MON, JAN 13 2020-2:32 PM EST

Lorie Konish  
@LORIEKONISH

SHARE

**KEY POINTS**

- New research shows that 50% of older adults who live alone and 23% of older couples do not have enough money to cover their basic financial needs.
- Elderly households struggle more in some areas of the country versus others, depending on the cost of living for their particular area.
- But there is no county in the U.S. where the average cost of living and the average Social Security benefit are equal, which makes it harder for retirees to break even.

**Closing Bell**

WATCH L

UP NEXT | **2022 Winter Olympics**  
5:00 PM ET**THE WINTER OLYMPICS**

*But there is no county in the U.S. where the average cost of living and the average Social Security benefit are equal, which makes it harder for retirees to break even.*

## My Immediate Ideas or Thoughts:

See-Saw

Tipped Scales

No Equilibrium

Disparity

What are other examples of where things are disproportionate or out of balance?

## Now I Keep Reading the Article:

*Those individuals have incomes that are below a measure the researchers have developed called **the Elder Index**.*

*The Elder Index measures the basic costs households face and how well they are able to meet those expenses. That includes food, housing, health care, transportation and other necessities. It does not cover extras such as entertainment, vacations or dining out.*



*The tally for the Elder Index varies based on an individual's or couple's situation. For those who no longer have to pay a mortgage on their home, the Elder Index is \$21,012 annually for an individual and \$31,800 for a couple.*

*Those estimates go up for those who rent — rising to \$25,416 for singles and \$36,204 for couples. And costs are even higher for those who are still paying off their mortgages — \$32,064 for singles and \$42,852 for couples.*

### **My Next Batch of Ideas and Questions Based Off Reading This Article:**

The Elder Index is an interesting concept. I haven't heard of this. Can we play with it?

What about mortgage issues?

#### **An Idea:**

"The Great American Homeowner Myth That's Crushing Senior Citizens".

Could we do a whole promo around the idea that seniors were sold home ownership as the American Dream and now it's the American Nightmare because their mortgages are one of the top factors keeping them from retiring?

Could we have a financial promo around how the coming crisis with our seniors isn't about social security, but about how they'll be losing their homes?

What about something around how the next great housing crisis will start with evicted seniors.

We could use this to scare people...

But also present opportunities for companies that are solving the so-called senior housing crisis as being a huge windfall if you invest. In fact, making these investments today could even make sure you stay in your house in the decades to come. Good urgency there, right?

#### **My Next Step:**

Okay, so now I'm going to Google the term "Senior Housing Crisis" and see if it's a big thing?



senior housing crisis



All

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Discussions

Tools

About 199,000,000 results (0.57 seconds)

The lack of affordable housing for the growing senior population in the United States is on the verge of becoming a crisis. ... Adults in the U.S. aged 50 and over is expected to **grow to 133 million by 2030**, an increase of more than 70 percent since 2000 according to a study by Harvard.

[https://www.reonomy.com > blog > post > the-looming-cr...](https://www.reonomy.com/blog/post/the-looming-cr...)

### The Looming Crisis of Affordable Senior Housing - Reonomy

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[https://www.forbes.com > sites > 2021/05/19 > the-hous...](https://www.forbes.com/sites/2021/05/19/the-hous...)

### The Housing Crisis That Will Hit Home - Forbes

May 19, 2021 — **Housing** remains elusive for **seniors** because of its lack of affordability. Prices in the U.S. **housing** market continue to climb, while incomes for ...

[https://www.nytimes.com > 2020/09/30 > magazine > ho...](https://www.nytimes.com/2020/09/30/magazine/ho...)

### Elderly and Homeless: America's Next Housing Crisis

Oct 1, 2020 — Over the next decade, the number of **elderly** homeless Americans is projected to triple — and that was before Covid-19 hit. In Phoenix, the **crisis** ...

People also ask

Search Results:

#### Reonomy from 2017

<https://www.reonomy.com/blog/post/the-looming-crisis-of-affordable-senior-housing#:~:text=The%20lack%20of%20affordable%20housing,verge%20of%20becoming%20a%20crisis.&text=Adults%20in%20the%20U.S.%20aged,to%20a%20study%20by%20Harvard>

## INSIGHTS AND TRENDS

## The Looming Crisis of Affordable Senior Housing

*The lack of affordable housing for the growing senior population in the United States is on the verge of becoming a crisis. The country is not prepared to meet the housing needs of this aging group. Adults in the U.S. aged 50 and over is expected to grow to 133 million by 2030, an increase of more than 70 percent since 2000 according to a study by Harvard.*

*More than that, the expected increase over the next several decades of people living well into their 80s and 90s, and on fixed incomes, presents a huge problem for both aging policy and housing. Housing that is affordable, accessible and conveniently located is in very short supply. More than a third of older adults are paying more than 30% of their income solely for housing.*

**Forbes, May 19, 2021**

<https://www.forbes.com/sites/forbesbusinesscouncil/2021/05/19/the-housing-crisis-that-will-hit-home/?sh=354ec4138a47>

*Yet this all-important element of our lives remains at risk for a population most vulnerable in its absence: seniors. Known as the "silver tsunami," the number of Americans aged 65 or older is projected to surpass 72 million in 2030 and 83 million in 2050. This significant demographic trend places substantial pressure on a system already experiencing a shortage of senior housing, which supplements supportive services with residences. As our population ages, we face one of the greatest crises of our time, one seemingly lost among concerns over the pandemic and global warming, yet one nevertheless present and lurking.*

NYT: September 30, 2020

<https://www.nytimes.com/2020/09/30/magazine/homeless-seniors-elderly.html>



ABA, January 14<sup>th</sup> 2020

[https://www.americanbar.org/groups/law\\_aging/publications/bifocal/vol-41/bifocal-vol-41--issue-3/is-a-housing-affordability-crisis-on-the-horizon-for-seniors/](https://www.americanbar.org/groups/law_aging/publications/bifocal/vol-41/bifocal-vol-41--issue-3/is-a-housing-affordability-crisis-on-the-horizon-for-seniors/)



/ [ABA Groups](#) / [Commission on Law and Aging](#) / [Publications](#) / [Bifocal](#) / [Vol 41, Issue 3 \(January-February 2020\)](#)

January 14, 2020

# Is a Housing Affordability Crisis on the Horizon for Seniors?

Lisa Sitkin

Share:



## Minnesota Housing Partnership (Date Unknown)

<https://www.mhponline.org/publications/23-mhp-blogs/mhp-connect/544-aging-and-affordable-housing>



Search ...

Who We Are

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Policy

Research

Blog

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### Research

2021 State of the State's Housing

Film: Sold Out

Out of Reach

Market Watch

Rental Snapshots

Housing Continuum

## Aging and Affordable Housing: The Growing Crisis

According to a recent Harvard Joint Center for Housing Studies & AARP Foundation study, by 2030, the number of people aged 65 and older is estimated to reach 73 million, increasing by 33 million in two decades. Here in Minnesota, more than 1 in 5 residents in each of our 87 counties will be over 65 by this date. This "rapid aging" of America, including Minnesota, creates several challenges for housing, ranging from affordability to accessibility. What do we need to do in our state to ensure that the needs of seniors will be met?

### **So To Me, An Immediate Potential Hidden Idea I Could Use Is:**

There's a ticking time bomb in the economy, and that's Senior Housing Crisis. Tens-of-millions of seniors are at risk of being out of their home, especially if they haven't saved or invested enough for retirement. But the good news is that a small handful of developers and other companies have caught on and are working on innovative solutions. They're poised to realize massive gains by solving this problem, and savvy investors can join them and not just make a windfall, but save their own home (while being able to finally retire and enjoy their golden years in peace and security).

### **Now Let's Look At Other Search Results That Came Up:**

Result #2:

<https://www.cnbc.com/2019/10/09/i-cant-afford-retirement-is-main-reason-seniors-continue-to-work.html>

"I'm supporting my family."

"I'm paying off debt"

"I don't have enough saved"

Result #10:

<https://www.aarp.org/retirement/retirement-savings/info-2019/no-retirement-money-saved.html>

Employers have phased out pensions.

Didn't take advantage of IRAs or work-based 401ks

### **4. Add Simple Modifiers to Your Search:**

"New Data Seniors Retirement"

Search Results:

<https://www.pewresearch.org/fact-tank/2021/11/04/amid-the-pandemic-a-rising-share-of-older-u-s-adults-are-now-retired/>

As employers contend with growing numbers of younger employees quitting in [the great resignation](#), the COVID-19 recession and gradual labor market recovery has also been accompanied by an increase in retirement among adults ages 55 and older.

The large impact of the COVID-19 recession – February 2020 to April 2020 – on retirement differs from recent recessions and marks a significant change in a long-standing historical trend toward declining or steady retirement rates among older adults.

It is unclear whether the pandemic-induced increase in retirement among older adults will be temporary or longer lasting. Newly published [labor force projections](#) from the Bureau of Labor Statistics suggest it will be temporary. BLS projects large increases in labor force participation among older adults from 2020 to 2030, with nearly 40% of 65- to 69-year-olds being in the labor force by 2030, up from 33% in 2020.

***SPG Idea:***

*More seniors have retired because they got richer during retirement, and their assets increased. But it might be temporary because with a recession or big economic event, they'll be dragged back into the workforce.*

<https://www.economicpolicyresearch.org/jobs-report/the-pandemic-retirement-surge-increased-retirement-inequality>



Schwartz Center for  
Economic Policy Analysis

Economic insights for a more equitable society

Economics Dept | Who We

RETIREMENT

CLIMATE CHANGE

PUBLIC F

## The Pandemic Retirement Surge Increased Retirement Inequality

June 1, 2021



***SPG Idea:***

*The Growing Retirement Wealth Gap (And How To Make Sure You're On The Winning Side)*

### 5. Categorize

Spend 30-60 minutes and list out every answer you find. For each one categorize it as hidden, emerging, or known.

Hidden

Emerging

Known

**Hidden:**

1. Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity.
2. Covid-19 Accelerated Seniors Retiring But It May Be Temporary (And You Could Be At Risk)
3. Covid-19 Created A Growing Retirement Wealth Gap

**Emerging:**

1. Continuing to Support Adult Children for Longer is Keeping Seniors in the Workforce

**Known:**

1. Phased Out Pensions
2. Not Enough Money (Or No Money) In IRAs or 401ks
3. Supporting Family in General
4. Not Enough Money Saved

**6. Set anything that appears to be an emerging idea, or a known idea, off to the side (we'll come back to these)...**

**7. Circle or Notate Your Hidden Ideas (And Rank Them Based On Your Gut Reaction to How Interesting or Powerful They Are)**

**Hidden Idea #1:**

Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity.

**Hidden Idea #2:**

Covid-19 Accelerated Seniors Retiring But It May Be Temporary (And You Could Be At Risk)



Hidden Idea #3:

Covid-19 Created A Growing Retirement Wealth Gap

## Part III\_A: How Do You Decide If A Hidden Idea Is In The “Sweet Spot?”

*In other words, how do we decide that an idea is primed to make the leap from Hidden to Emerging?*

Two Criteria: Momentum and Virality

### I. Momentum

For an idea to be worth us pursuing, it either needs to already have some organic momentum...

Or, the right conditions need to be in place where we can manufacture the appearance of momentum.

When a Sweet Spot Idea has **organic momentum**, you'll see:

- A small cluster of related studies, being published in succession, that build upon or reference one-another, and that all support the emergence of a new discovery
- A small cluster of data being published near-simultaneously that all appear to confirm the emergence of a new truth about the world.
- A small cluster of articles, blogs, or news stories being published near-simultaneously that all suggest the emergence of a new cultural moment, pattern, shift, or trend.

**IMPORTANT:** *Note that the choice of wording for a “small cluster” is very important and intentional. I don’t want dozens of studies, articles, or data sets. I want a few credible ones. The reason why is because we want to find ideas that are UNKNOWN. Meaning that if I were to ask 10 random people in the street if they’d heard of an idea, at least 8/10 would say “no.” Ideally, we actually want 10/10 people to have not heard of the idea before.*

**Example: Seniors not having enough money for retirement.**

**Hidden Idea #1:**

Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity.

**Does this idea have organic momentum? YES!**

- CNBC Article from 2020 Mentioning Elder Index and Burden of Mortgages.

**Plus Select Articles:**

- Reonomy Post from 2017
- Forbes Article from May 19th, 2021
- NYT Article from September 30, 2020
- ABA Article from January 14th 2020
- MHP Article (Unknown).

**And data points from Harvard:**

- <https://www.jchs.harvard.edu/research-areas/aging>

**This Hidden Idea Has Organic Momentum because things are happening. There is movement, it's all recent, and it feels like the first embers of a critical mass.**

-----

Now here's the thing, momentum is kind of "arbitrary"...

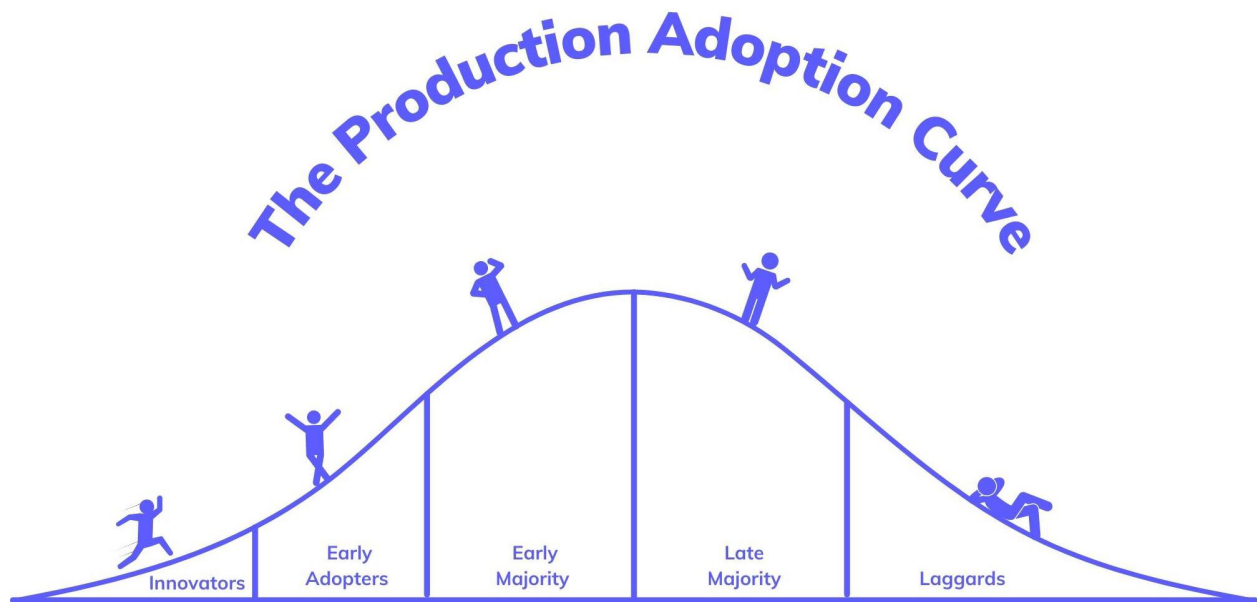
***But your job is to convince the world (or at least your target market), that this idea is already making the leap from hidden to emerging...***

While giving your audience the opportunity to latch-on to this idea as it takes off.

Why is this important?

***Q: Why do you need to convince your audience or target market that the idea you are presenting to them is already making the leap from hidden to emerging?***

Most people are followers, and we want to sell to *the* most people.



Citation: <https://www.appcues.com/blog/the-product-adoption-curve>

**People think they want to be pioneers (innovators)...**

But none of them really want to risk an arrow in the back.

In the product adoption curve parlance...

Most people really want to be "early adopters" or the "early majority."

Why?

It's socially risky to be a true innovator.

*What if you're wrong? What if you look foolish? What if others follow your lead and get hurt?*

The risk of social capital is too great for most people to innovate.

People love the "idea" of being a pioneer...

But in reality...

They're more comfortable waiting until the first settlers have either returned with a bounty or been slain by an arrow.

It's rationale – get the social credibility of being early without the risk of being wrong.

### **More Reasons You Want To Create a Picture of Unstoppable Momentum For Your Idea:**

- People hate missing out. They don't want to look foolish or to be irrelevant.
- People are excited by new discoveries. There's a fundamental human curiosity.
- Just as important, people like looking smart. They like being able to share and tell others about a new discovery and take the credit for being on the cutting-edge.

## **Part III\_B: How Do You Decide If A Hidden Idea Is In The “Sweet Spot?”**

### **II. Virality**

In addition to being supportive of a narrative of momentum...

The idea you select should contain as many of the elements of Virality as possible.

Wired for Gossip. We love learning new concepts. We love to share. We love looking smart.

These include:

- **Easy to understand** – intuitive, you can grasp it, visual (metaphor-friendly)
- **Emotional** – idea is shocking, scary, or exciting and people *want* to share.
- **Curiosity-inducing.**
- **Contrarian or Paradigm Shifting**
- **Provable** – supporting data, social proof, mental test, physical test

### **Example: Seniors not having enough money for retirement.**

#### **Hidden Idea #1:**

Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity.

How does it stand up to our virality checklist?

- **Easy to understand** – intuitive, you can grasp it, visual (metaphor-friendly)

Easy to understand that seniors are at risk of losing their homes. Metaphor of scales tipping, or a lack of balance.

- **Emotional** – idea is shocking, scary, or exciting and people *want* to share.

Scary - what if you or your loved ones will lose their home.

Exciting - opportunity to cash in on the next big windfall.

- **Curiosity-inducing.**

Curiosity about which companies can solve this crisis.

- **Contrarian or Paradigm Shifting**

Paradigm shifting because instead of having you being at a place of fear about losing your home, getting you to a place of greed.

Also paradigm shifting and contrarian because we're saying the American Dream is actually the American Nightmare for seniors and mortgages are one of the #1 things putting them at risk of never retiring.

- **Provable** – supporting data, social proof, mental test, physical test

Tons of proof, Harvard Data, articles, studies, press, etc.

***Doubting yourself?*** Take your Hidden Idea, and go explain it to 5 different people. Not other copywriters or marketers, but friends and family. Maybe a stranger at a bar. See how they react to it. Does it seem like they are responding in ways consistent with our criteria up above

## Part IV: Selecting Your Sweet Spot Idea

- If your top ranked Hidden Idea appears to have a strong degree of momentum AND virality, you can move forward with it.
  - If you have several very exciting Hidden Ideas and can't decide which one you like best, run additional Hidden Ideas through the Momentum and Virality Test, and choose the hidden idea that seems to have the most organic momentum + checks off the most boxes when it comes to virality.
-

## Part V. Making Your Sweet Spot Idea Even More Compelling

Okay so you've got your idea, but how do you make it even better and more compelling? How do you create a narrative of unstoppable viral momentum?

### **1. Write out your current Sweet Spot idea and make an argument for why it has momentum.**

So share what it is + the clusters. Obviously it needs to satisfy several of the requirements of virality mentioned above.

### **2. Strengthen the narrative around your Sweet Spot idea by leverage the credibility of emerging or known ideas.**

Look at how your Sweet Spot Idea, and the narrative around it, relates to Emerging or Known Ideas that are both related to your product or market *AND unrelated to your product and market*. We're doing this to leverage credibility of Emerging or Known Ideas – social acceptance, scientific acceptance, thought leaders, cultural knowledge. Speculative connection.

### **3. Re-summarize your Sweet Spot Idea and strengthen the narrative of unstoppable viral momentum by adding in “proof elements” from other emerging or known ideas.**

-----

## **Example: Seniors not having enough money for retirement.**

### **1. Write out your current Sweet Spot idea and make an argument for why it has momentum.**

So share what it is + the clusters. Obviously it needs to satisfy several of the requirements of virality mentioned above.

#### *Hidden Idea #1:*

*Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity. Everyone from the AARP to Harvard is talking about it. More of the press is finally waking up to this crisis and data shows that in the coming decade it's only going to become worse.*

### **2. Strengthen the narrative around your Sweet Spot idea by leverage the credibility of emerging or known ideas.**

Look at how your Sweet Spot Idea, and the narrative around it, relates to Emerging or Known Ideas that are both related to your product or market *AND unrelated to your product and*



market. We're doing this to leverage credibility of Emerging or Known Ideas – social acceptance, scientific acceptance, thought leaders, cultural knowledge. Speculative connection.

*Hidden Idea #1 Expanded:*

*Expensive mortgages are putting an unprecedented number of seniors at risk of losing their homes, while creating a once-in-a-lifetime investment opportunity. Everyone from the AARP to Harvard is talking about it. More of the press is finally waking up to this crisis and data shows that in the coming decade it's only going to become worse. This comes as seniors are already having a harder time retiring due to changes in retirement choices, phased out pensions, increased needs to support adult children, and not having enough money saved. All of these things are tipping what is called the Elder Index irreversibly to one side. Not only that, but Covid-19 accelerated retirement for some of the "haves" but those retirements may be temporary, as the great resignation and the great retirement are putting an unprecedented strain on our economy, and that's before you get to inflation.*

**3. Re-summarize your Sweet Spot Idea in a final, simplified way:**

From American Dream to American Nightmare.

Why "Aging Mortgages" May Be About to Put 30 Million+ Seniors Out Onto The Street This Decade.

Plus, why investing in this little known Arizona company that's working to stop the crisis before it explodes could lead to unprecedented returns...

And ensure your sunset years are DRIPPING in gold.

## **Part VI. Congratulations You Have Your Big Idea**

## **Final Bonus Tips:**

### **1. Diffuse Mode Thinking**

Take lots of breaks and spent time reading/listening to/watching content that is seemingly unrelated (Diffuse Mode Thinking)

### **2. Have An Ongoing “Idea Bank” or Journal**

When you come across interesting ideas you’ve never heard before, make note of those and ask yourself how they might be related to the problem you’re trying to solve.

Ideally you have a journal where you jot down ideas related to other problems or niches, even ones you’re not trying to solve. Create a storage bank.

Example: Huberman Labs podcast on the importance of “play.”

Check this out:

[https://docs.google.com/document/d/1NBxoVmGDFYa5SzFQrzz4xeSH6ai8GSkUZ6\\_r9l0bc/edit?usp=sharing](https://docs.google.com/document/d/1NBxoVmGDFYa5SzFQrzz4xeSH6ai8GSkUZ6_r9l0bc/edit?usp=sharing)