

# **THE GREAT** ***RAT RACE*** **ESCAPE**

**From Wage Slavery to Wealth:**  
**How to Start a Purpose Driven Business and**  
**Win Financial Freedom for a Lifetime**



**MJ DEMARCO**

Author of the International Best-Seller *The Millionaire Fastlane*

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*UNSCRIPTED*® (Book 1 - 2017)

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# CONTENTS

## PREFACE

## INTRODUCTION

### ELEVEN MINUTES — 5

10 — The Conventional Wisdom Principle

12 — The New Pen Strategy

### THE BRIBE — 17

23 — The Comfortable Pain Principle

26 — The Someday Principle

### THE HONEYPOT — 28

32 — The Economic Religion Principle

37 — The Honey-pot Principle

### DEATH BY A THOUSAND PENNIES — 41

45 — The Scientist Strategy

47 — The “Lost Principle” Principle

### THE “FTE” — 49

53 — The Unscripted Strategy

57 — The Discounted Time Principle

59 — The Financial Fanaticism Principle

### LEAVE IT TO BEAVER... — 61

66 — The 1/5/10 Strategy

69 — The Offense/Defense Principle

71 — The Money-System Strategy

74 — The Escape Number Strategy

### IGNORANCE IS BLIND — 79

83 — The Profit Locus Strategy

87 — The Bad Math Principle

91 — The Specialized-Unit Strategy

93 — The Business System Strategy

95 — The Knowledge Gap Strategy

### A NEW HOPE — 97

100 — The Asymmetric Returns Strategy

104 — The Polymorphic Pay Principle

107 — The Consumer / Producer Principle

### THE MONEY CHASE — 111

113 — The Polarity Strategy

116 — The Passion Principle

119 — The Value Marriage Strategy

123 — The Job Proxy Principle

**WILD PITCH — 125**

127 — The Thirsty Rat Principle

129 — The Process Principle

131 — The Problemology Principle

133 — The Shortcut Principle

**THE STORM — 135**

137 — The Value Skew Strategy

140 — The Commodity Principle

142 — The Easy Goes Hard Principle

145 — The Moat Strategy

146 — The Negative Skew Strategy

148 — The Imperfection Principle

150 — The Stakeholder Principle

153 — The Sucks to Bucks Strategy

**THE RED PILL — 155**

159 — The “Force Doesn’t Awaken” Principle

162 — The Hot Stove Principle

165 — The Dual Change Strategy

168 — The Hardline Strategy

169 — The Fastlane Strategy

**FROM FANTASY TO PLANASY — 173**

176 — The Rules and Risks Strategy

178 — The Small Wins Strategy

**FROM ZERO TO ONE — 180**

185 — The Feedback Loop Strategy

188 — The MacGyverism Strategy

190 — The Marketing Tie-breaker Principle

**MY BROTHER ONCE STARTED A BUSINESS... — 192**

194 — THE “Done Kills Doubt” Principle

196 — The Execution Principle

**THE KNIFE AT THE GUNFIGHT — 198**

202 — The Old Friends, Old Ways Principle

204 — The Hunting Ground Strategy

207 — The Drake Equation Principle

209 — The 3A Strategy

213 — The Expected Value Strategy

**THE DESERT OF DESERTION — 217**

219 — The Desertion Principle

221 — The Baseball Principle

223 — The Probability Hacking Strategy

<b>RESOLVE, STEELED</b>	— 227
229	— The Napkin Strategy
231	— The Optimum Experience Strategy
<b>LOVE WORKS AS WELL AS HATE</b>	— 233
236	— The Jockstrap Jane Strategy
237	— The Engagement Strategy
238	— The Cinderella Principle
<b>IN THE HEAT OF THE NIGHT</b>	— 240
243	— The Critical Path Strategy
245	— The Right Book Strategy
247	— The Action-Faking Principle
249	— The One Problem Strategy
251	— The 1/2/3 Marriage Strategy
254	— The Search Cipher Strategy
<b>THE “BRO-MARKETING” ENCOUNTER</b>	— 256
259	— The Productocracy Strategy
262	— The No List Principle
<b>THE BREAK-ROOM RUSE</b>	— 264
268	— The Ethical Envelope Principle
270	— The Payment Proves Principle
272	— The Forgiveness Principle
<b>JUST A FRIENDLY COMPETITION</b>	— 274
278	— The Environmental Hacking Strategy
281	— The Finicky Felines Principle
<b>A BRAND IS BORN</b>	— 283
285	— The Personality and Purpose Strategy
287	— The “Good Isn’t Good Enough” Principle
<b>A PARTY FOR A PAYDAY</b>	— 291
295	— The Gold Star Strategy
297	— The Fruit Tree Strategy
299	— The Demonstration STRATEGY
301	— The Gamification Strategy
<b>ONE GIANT STEP FOR TROTMANKIND...</b>	— 303
306	— The Leap of Zeroes Principle
308	— The Millionaire Paycheck Strategy
<b>EFFIN’ GRANDMAS?!</b>	— 310
313	— The Fired Customer Strategy
315	— The Hindsight Strategy
<b>JUST ANOTHER DAY AT THE OFFICE...</b>	— 317
319	— The Triangulated Value Strategy
322	— The SCAIDA Strategy
325	— The Asymmetric Traction Principle

	<b>BURNING OUT — 328</b>
331 — The Commitment & Balance Principle	
333 — The Self-Directed Pink-Slip Strategy	
335 — The Storification Strategy	
<b>WHAT IS SEEN CANNOT BE UNSEEN — 337</b>	
343 — The Burnt Bridges Principle	
344 — The Going Wide Strategy	
346 — The Purpose Driven Strategy	
348 — The Porous Beliefs Strategy	
<b>BENDING THE KNEE WITH GLEE — 351</b>	
353 — The Three Strikes Strategy	
355 — The Observed Modeling Strategy	
357 — The No Judgment Strategy	
<b>THE RAT RACE LOSES ITS QUEEN — 359</b>	
362 — The Choosing Happiness Strategy	
367 — The Wealth Acceleration Principle	
370 — The Big List Strategy	
<b>VIVA LAS VEGAS! — 372</b>	
374 — The Phone and FedEx Strategy	
376 — The Win-Win Strategy	
377 — The Apologize Later Strategy	
379 — The Weakness and Tripwire Strategy	
381 — The Great Dishwasher Principle	
<b>NEW MONEY, OLD HABITS — 383</b>	
385 — The Diderot Principle	
387 — The Cornbread Strategy	
<b>LOADING BULLETS IN THE BARREL... — 389</b>	
392 — The D.A.R.E. Strategy	
395 — The Backseat Principle	
397 — The Low Expectations Strategy	
<b>FEAR BETRAYS THE PAST — 399</b>	
407 — The Perseverance Strategy	
412 — The Financial Army Strategy	
<b>COVID-190,000,000 — 416</b>	
423 — The Cost of Money Strategy	
425 — The New Horse Strategy	
426 — The “3T” Financial Strategy	
428 — The Monogamy Strategy	
430 — The “Living the Dream” Principle	
<b>EPILOGUE — 432</b>	

# PREFACE

Ugh. I'm an idiot. A masochistic idiot. And I'm proof that anyone can escape the rat race. If this idiot can do it, you can too.

No, seriously. This isn't false humility.

You see, this book, in part, is my first attempt at storytelling. But unlike a normal person, I didn't write a romance. Or a mystery novel. Or something with known archetypes and well-worn story arcs. Nope. You see, this idiot chose to write the hardest story ever. A book that has no genre. A book half fictional story, half nonfiction business book. A book about entrepreneurship, building wealth, and escaping the rat race. A book that has no known example to observe or model.

The first rule of authorship is "show, don't tell." Problem is that business books are mostly "telling"—do this and don't do that. This makes them hard to understand and finish. Hard to demonstrate a "big picture" and change the reader's life. Hard to convince the reader of what is possible. So I challenged myself to deliver a story that not only "tells" but demonstrates the "show."

And a challenge it was. I mean seriously. How exciting could a story about starting a business be?

*He had an idea and registered an LLC.*

*She placed some Facebook ads.*

No, this is not my new writing style.

No, I'm not writing like James Altucher because I lost a bet.

Anyhow.

When I began this journey, it was the middle of 2017. I expected this project would take me three months to write. It went nearly four years.

Because I'm an idiot.

This book could have been titled *The Idiot's Guide to Escaping the Rat Race*. But since I don't like lawsuits from the good folks at Penguin Random House, I went with something different: *Unscripted\*: The Great Rat Race Escape*.

Inside, you'll witness the rat race poison a marriage and chew up dreams. Inside, you'll find a story about an ordinary couple seeking an extraordinary escape. Inside, you'll get a front row seat to how the 99 percent becomes the 1 percent. Embedded within the story are 120 strategies and principles to show you the way. So you too can have a *Great Rat Race Escape*. And live happily ever after. If this idiot can, you can.



# INTRODUCTION

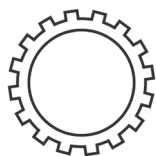
Every day, someone tries to start a business. And every day, someone fails at business. Some people go on to make a decent living with their business, others own a grind that pays the bills for the month, only to repeat until some godforsaken retirement age, or worse, death. But few people start a business as a way to escape the rat race.

Not only will *Unscripted®: The Great Rat Race Escape* show you how, but it will also demonstrate how one married couple (with a baby on the way) makes it happen.

This book is actually two books blended into one. That's right—a “two for one” deal! The first is a fictional narrative, a story of awakening for one family, the Trotmans, who discover that the life they're living isn't the life they've dreamed. As they struggle to navigate the rat race and its pervasive dogma, their journey is chronicled as they leverage Fastlane entrepreneurship for their escape, from idea to launch to execution to scale.

As you can imagine, writing a story with business as the central theme has the potential to be incredibly dull. As such, I've created characters dealing with their own personal demons as they navigate a struggling marriage rife with boredom, bills, and unfulfilling work. Some readers might be uncomfortable with the marital conflicts the husband-and-wife team face, as well as the touchy subjects they address. Caution: Some reader discretion is advised.

As the Trotmans' story unfolds, rat race busting strategies and principles related to their struggles are integrated throughout. Some of these pertain to life itself, not just business because a successful venture alone doesn't automatically translate to happiness. Each concept is prefaced with an icon that represents its informational category.



**STRATEGY:** An action or process that can help deliver results, either near-term or long-term to your business or your life.



**PRINCIPLE:** A new perspective or belief shift, often questioning or disproving a well-established belief, which itself is often propagandized by the rat race paradigm.

Each strategy and principle is geared toward helping you (and the characters) escape the rat race Unscripted—lasting financial freedom<sup>P11</sup> independent of politics, economics, or stock market returns.

If the tumultuous year of 2020 was good for anything, it's that it exposed the rat race's systemic conspirators, a powerful group of entities from tech tyrants to corporate media professionals to politicians, all deeply invested in grooming an obedient populace subject to submission, suppression, and servitude. In other words, the rat race is the world's economic cult, and every cult thrives as long as enough fools obey its dogmatic preachers.

The good news is you don't have to obey. You don't have to turn on the television and listen to the latest rat race lies, from "save \$100 a month for fifty years to retire rich" to "get a college degree and a good job" to "how entrepreneurship is risky," (but outsourcing your paycheck to a non-essential corporation isn't.)

If you're dissatisfied in your life, either with your job or your business, and seek a meaningful new path that rewards your mortal life with deep purpose, soulful happiness, and real financial freedom, read on. If any of the following apply, this book was written for you.

- You hate your job and don't see any path forward.
- You seek to do meaningful, purpose-driven work over meaningless, debt-driven work.
- You would like to control your own destiny with your own business.
- You realize that "saving \$100 a week for fifty years" is an untenable idea wrought with peril.
- You don't want to work most of your life only to retire in life's twilight when your energy and health are on the downside.
- You'd love to follow your passions without needing them confirmed by demand, money, or cultural approval.
- You desire a more affluent lifestyle not subject to soul-crushing frugality, disciplined saving, and years of stock market optimism.
- You'd rather invest your time in an effort that could yield financial independence in five or ten years, not 40 or 50.
- You've always been a hustling entrepreneur but never made the leap into six, seven, or eight-figures.
- You're an entrepreneur who has yet to crack the code to a viable idea or a venture worthy of exploding sales.

That said, if you're already an entrepreneur with a growing business and millions in sales, this book, while helpful in some respects, probably isn't going to move your needle. The last thing I want to do is sell someone a Ferrari when they were expecting a Lamborghini. Particularly, *if entrepreneurship has not yet changed your life*, this book is for you. If it already has, then probably not.

Over 25 years ago, entrepreneurship changed my life. And it made me financially independent, to the point where I never need to work ever again. I'm not talking about the latest "early retirement" orthodoxy dependent on lifestyle mediocrity and stock market returns, as most financial bloggers now promote. I'm talking about the kind of "retirement" that is rich in luxury (dream houses and cars are nice!), but also rich in time and resources. For me, going Unscripted meant I could pursue my writing passions free of financial validation and editorial control. Looking back, I wouldn't change a damn thing.

I want to be clear: starting a business is the hardest thing you will ever do. Growing it will be the second. If you're going to challenge yourself with these tasks, you want your reward to be transcendent. Your venture needs to offer a prize that has the power to help you escape the tyranny of the rat race, either through a millionaire-making income or a life-changing liquidation event. This book is the story of how you can do just that, complete with 120 strategies and principles to make it happen.

Don't let the rat race and its demagogues proclaim your life as non-essential. Don't let the rat race entice you to save your life away for the promise of an elderly retirement. Don't let the rat race lull you into a tedious existence medicated by television, video games, and trivial sporting events. Go Unscripted and build a business that not only changes your life, but perhaps also the lives that come after you.

*My will shall shape my future. Whether I fail or succeed shall be no man's doing but my own. I am the force; I can clear any obstacle before me, or I can be lost in a maze. My choice, my responsibility, win or lose, only I hold the key to my destiny.*

ELAINE MAXWELL

*Never forget that life can only be nobly inspired and rightly lived if you take it bravely and gallantly, as a splendid adventure in which you are setting out into an unknown country, to meet many a joy, to find many a comrade, to win and lose many a battle.*

**ANNIE BESANT**

# ELEVEN MINUTES

MONDAY, NOVEMBER 10TH, 2008 - 5:34 AM



Jeff Trotman jolted awake, shooting up from bed, panicked. Sweat soaked his nightshirt despite the cold outside. *Did I oversleep?* His old alarm clock on his night stand was retired, replaced with a new iPhone 3G. Was the alarm set correctly? He squinted around the room, but the Monday morning darkness remained. Rain plunked a tormenting chorus against the window, an opera of lost dreams and smothered souls.

He flung his legs to the floor and fumbled for the phone in the dark. Finding the device, he pressed it on. The time cracked the darkness: 5:34 AM, eleven minutes remaining before it was set to scream. He rubbed his face and glanced at the empty sheets. His pregnant wife was not in bed beside him. An ER nurse at Chicago's Northwestern Hospital, she'd left hours earlier for the graveyard shift. While her pregnancy advertised that they were a happy couple who often frolicked in the sheets, they weren't. The last time they made love was the likely conception date of their unborn daughter: a distant six months ago. His marriage, his career, his happiness—nothing was going as he expected.

He lumbered out of bed and toddled to his bedroom window. It was cracked and frosted over, its chaotic fractures stippled like a map of Rome drafted by a drunk cartographer. The shattered glass was a reminder of another thing he had to fix. And pay for.

The acid in his throat intensified. He plunked his forehead onto the glass and gazed vacantly at the empty street, still illuminated by lampposts. The frozen window impaled its chill on his skin. His forehead begged for mercy, but he didn't care. It only exposed what he'd long denied: *he was alive, but he wasn't living.*

A lone van slowly chugged by, newspapers fed to their driveways. The nearby freeway growled with rush-hour traffic. The cold slowly numbed his forehead, robbing him of the only sensation that felt real.

Bella, their black Labrador puppy, snored on her backside near the window, all four of her legs raised skyward. He watched her rhythmic breathing

and jealousy singed his brain. *Sleeping without a care in the world*. His wife Samantha, or Sam as everyone called her, had insisted on adopting the dog from a no-kill shelter just weeks ago. If the local law had allowed it, she'd have twenty dogs in their home. There wasn't a living creature that Sam didn't love or try to save, and that included terrifying insects. A melon-sized tarantula could roam the house, and she wouldn't kill it. She'd bottle it up and try to find it a home. Yes, she was that neurotic. She claimed it was compassion.

As for Bella, he suspected his wife wanted the puppy because their three-year-old marriage was lifeless. Their work schedules afforded little time together. They no longer kissed or hugged. Meals were eaten alone. Jeff's jokes, always worth a laugh from his wife, suddenly weren't funny. The passionate banter that had sparked their courtship depreciated into small talk—the weather, household chores, and petty pleasantries. He loved Bella but suspected the dog was an emotional plea, a distracting bribe from his wife to fill the void plaguing their relationship.

The cortisol that abruptly awoke him was now gone, replaced by fatigue and wooziness. Anxiety and regret draped over him like a wet blanket. *He loathed what he'd become*, an obedient bill-paying rat in a meaningless job and a crumbling marriage. Weekend entertainment and mindless shopping could no longer conceal the reality: his life was work, sleep, pay bills, and repeat. His life had been reduced to a commodity, a cog that got its grease each paycheck and every weekend.

He exhaled against the window. His breath condensed on the cracked glass, shape shifting into tombstone. He lifted his head and shook it in disgust. Even the universe taunted at his soul. When Jeff was young, he'd promised himself that he would fight for his dreams. And he had many to choose from. His father taught him woodworking, and by his late teens, Jeff could fashion a Mona Lisa from a tree stump. He saw himself building furniture or carving sculptures for the rich and famous. He also played the saxophone and dreamed of being in a jazz band. If none of that panned out, Jeff saw himself as an author, writing fantasy-fiction novels or realistic science fiction, not the Disney crap that passed for *Star Wars* nowadays. No matter which, he envisioned an exciting future of meaningful work, the kind that could lead to a life of luxury and leisure.

Instead, Jeff abandoned his creative proclivities and earned a college degree in accounting. He was good with numbers but didn't exactly enjoy them. Still, his father would argue, "Accounting is where the money's at!" and Jeff agreed. He loved exotic vacations, fast cars, and designer clothes. Starving artists lived in sheds and drove Priuses.

Right out of college, he snagged a job as a transaction auditor for a large drug company. You know, the one with all the lawsuits. Sorry, I guess that

doesn't narrow it down. Unfortunately, his career didn't get him the Ferrari or the Fiji vacation. After four years of number crunching for insurance companies and government bureaucrats combined with pay raises that made inflation giggle, framing houses suddenly appealed more.

The thought of the looming day was suffocating: the stiff suit he had to wear, the frigid drive to the train station, the snow-soaked shoes while waiting on the platform, the hour-long train commute with the other miserables, and the disquieted elevator ride to the 67th floor, where eight grueling hours of trivial number-crunching would unfold.

Jeff and his wife tolerated their jobs, and both were reasonably paid. But both were reasonably unhappy and reasonably broke. Still, they put on quite a show. Between the three-bedroom house in the suburbs and the late model cars, him a BMW 3-Series, his wife a Lincoln Navigator, by all appearances they lived the American Dream. But behind the white picket fence, it was an American Nightmare.

In college, Jeff's wife had wanted to be a veterinarian. But her dream, like Jeff's, would die early. When she couldn't afford medical school, she chose nursing. After graduation, she was hired by a nursing consortium that might as well been a corporate cartel. Nursing proved quickly to be a mistake. Doctors roamed the halls like pharaohs and expected to be fanned with date-palms and robed in gold. Worse, patient care was profit-care—patients were numbers on a clipboard, hurried along as if a gurney was an assembly line.

Jeff lumbered back to the edge of the bed and sat. The sleet continued its heckle through the window. The soft linen sheets joined in the humiliation and tempted him like a cookie would a child: *Why don't you nap for a few moments? You saw your phone, you have eleven more minutes to sleep peacefully, why waste them before going to work? Join me, Jeff, join me, and in that eleven minutes, we can rule the galaxy as father and son!*

He slumped farther to the edge of the bed and rubbed his head, calculating how he would manage the extra eleven minutes. Would he sleep through his alarm? Had he even set it right? If not, could he trust himself to wake up after the eleven minutes? How much time did he really have after all these mental gymnastics? Once he realized he was having a debate with himself, the rain, and Darth Vader masquerading as a bed, he hung his head and damned himself with another question: *is this what my pathetic life has become, a negotiation for eleven minutes?*

"Eleven freaking minutes," he mumbled as he trudged to the bathroom. After brushing his teeth, he confronted his self-hatred in the mirror. Even his reflection radiated hopelessness. Dark circles underlined his brown eyes and gave him the appearance that he'd lost a fight. His posture slumped, his 6'3" stature deflated without confidence. Friends teased him because of his

Jesus-like silky brown hair, but he didn't see a prophet or a savior; he saw a mugshot of Charles Manson, dead stare included. He was only 27 but looked 40. Worse, he felt 70.

He cranked the shower on and sunk to the rim of the bathtub waiting for the hot water, the day's only joy. He glowered at the tub's mildewy drain. It needed to be cleaned, another "to do" on his list. The water swirled into a void, mirroring the first 27 years of his life. He'd followed culture's unwritten rules precisely as designed, only to get sucked into an abyss. He'd gone to college, gotten the good grades, the prestigious degree, the respectable job, the middle-class trinkets, the storybook marriage, and the cute house notwithstanding the 29.4 years of payments remaining. To his peers and his family, he feigned success, but his soul begged his brain for a truthful confession. His life was cursed like a weekly television rerun, broadcasting the same boring episode over and over. It was death by mediocrity.

A quote nagged in his head, something he once heard but didn't understand: *Most men die by twenty-five but aren't buried until seventy-five*. The toys meant to bribe his misery or to peacock affluence—a new set of golf clubs, an electronic doodad, a day at Wrigley Field watching millionaires hit a ball—had lost their effect. Like a drug needing bigger doses for the same high, his purchases doped him for days, but their side-effects lasted for years. His only gasp for air was a short vacation subject to his wife's crazy schedule or an occasional staycation, a weekend furlough of freedom which sped time, only to slow Monday morning.

As for retirement, the Trotman's idea of planning were trips to the riverboat casino and Powerball. Retirement was not on their radar; survival was. And how to do it while looking prosperous and well-heeled. But between him and his wife, they had no heel. They were broke, unless you jointly counted the \$3,000 in their 401(k)s. With eleven charge cards between them, the credit flowed like the cheap imported goods from China and Mexico. From the Nordic Trac exerciser that sat rusting in the basement to the Louis Vuitton purse he'd bought his wife for Christmas, his spending seemed to spend an eternity with his friends at MasterCard and Visa. They had two car payments, a mortgage, and Mercedes taste on a Mazda budget. Altogether, they had no net worth, no financial plan, and no clue.

With a baby on the way and more responsibility like diapers and doting moms who forget their husbands, Jeff felt the charade he showboated was about to become impossible. He loved the idea of becoming a father, but he hated the game. He hated that the chains that enslaved him to a dying marriage and a suffocating career were about to get tighter. Unless he miraculously won a CEO job with a CEO salary, the hedonistic theatrics and the credit cards that funded the ruse would need to continue.



*Ding-Ding Ding... Ding-Ding Ding...*

The alarm on Jeff's phone screeched, jarring him from his trance. The eleven minutes were over. And so was his will to live. Like a good little rat, he put on his best suit and drove to the train station. Except he wasn't sure if he would get on the train or step in front of it.

# THE CONVENTIONAL WISDOM PRINCIPLE

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## Conventional Wisdom Rarely Gets You an Unconventional Life



**I**t was 2005. A plumber was at my home to fix a faucet. While he lay on his back and jostled with the pipes, he couldn't stop talking about how much money he was making from real estate. For me, this random moment of insignificance held great significance. I knew in that instant that the great housing boom was at its end. And sure enough, a few months later, the housing market crashed. Trillions of dollars were lost, and millions of bankruptcies followed. Today, a similar scenario unfolds as the stock market exuberantly hits record highs while negative interest rates scour the planet.

In mathematics, “the wisdom of the crowd” has immense value in finding accurate judgments, specifically in mathematically based problems. Unfortunately, while the crowd might accurately guess the number of gumballs in a jar, they won't accurately guess how you can escape the rat race. Conventional wisdom is spewed from the crowd, and the crowd represents the mean, otherwise known as mediocrity. If the crowd knew any better, they wouldn't be two paychecks from broke and wasting half their life in front of a television.

The Conventional Wisdom Principle is about the stone-cold truth: *If you follow conventional wisdom from conventional people living conventional lives, you will get exactly that: a conventional life.* And conventional lives are not underwritten by dreams, but by servitude—the rat race. Your penance in this obligatory game is an unfulfilling job. Your cheese? A scant paycheck, a mediocre weekend, and a retirement fantasy that pays forty years later. You know, after the knee replacement, after the receding hairline or the wrinkles, and after most of your life has been wasted in a job you hate.

Look at the people in your life. Family, friends, co-workers, your comrades stuck in traffic. Is anyone living a full life flourishing with meaningful work? Anyone happy on Monday morning? Is anyone walking into the Porsche dealer, pointing to “the red one” and paying cash? Know anyone free of financial stress, someone who doesn't need to finance the furniture for 60 months and the house for 30 years? If you're honest, the answer is likely a resounding NO. And that's because our culture thrives on mediocrity and obedience. It is the world's business model.

Whether you know it or not, your existence has been programmed from diapers to death. Behind this truth a pervasive operating system grinds, a cultural conditioning scheme called the *Script*. And conventional wisdom is its code language. Such “wisdom” like go to college and earn a degree regardless of cost, economics, or employment forecasts. Get a good job with benefits. Work hard Monday through Friday, play harder Saturday and Sunday. Cheer for your favorite football team, watch the hottest Netflix drama and get outraged at the latest news agenda fed to you. Pay your taxes, finance a car, mortgage a house, have a few kids, and eat according to the USDA food pyramid. Drink your milk. Let a billionaire software mogul stick you with a vaccine and stamp you with a digital ID. Wear your mask. Live frugally and invest all your saved pennies at Wall Street firms, preferably in a low-cost indexed fund, where one day, you’ll retire rich. Of course, assuming the stock market never crashes, and you survive long enough to enjoy it...

... *welcome, my friend, to the operating system of the rat race.*

Because this gospel bankrolls the economy, it is deified in every echelon of culture: lower and higher education, news and financial media, entertainment and sports, and government. Worse, you’re likely surrounded by Scripted humans, devout believers in the world’s economic religion. From famous financial celebrities and educators to family and peers, there is no escape.

But be warned. If you’re okay forsaking your youthful dreams for an elderly retirement dependent on thankless jobs, stock market performance, and bankrupted government pension programs, conventional wisdom buys that lottery ticket. Except this lottery ticket is sponsored by the rat race.

The Script is the rat race’s puppet master, a cultural existence engineered for herding purposes. And herds—sheep, cattle, pigs, chicken, bees—are organized for economic objectives: slaughter and servitude. Your life is worth more than trinkets, taxes, and television ratings. Don’t let the gospel of the rat race, the world’s economic religion—the Script—hijack it. If you want to *live* like the 1%, you can’t *think* like the 99%.

### ☑ KEY CONCEPTS

- The “wisdom of the crowd” advocates for the rat race, not for your freedom.
- Question conventional wisdom or have it lead you into a conventional life.
- The Script administrates the rat race and is culture’s default operating system, bankrolled by powerful institutions and corporations.

## THE NEW PEN STRATEGY

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### Write New Words or Suffer the Same Story



**I**n the winter of 1995, I contemplated suicide.

It was nearing midnight, and I was driving a limousine for a small company in Chicago. Only I wasn't driving; I was stuck on the shoulder of the road in a blizzard. Only the rhythmic hum of the windshield wipers played to my disquieting silence. As I waited for the snowplows, I deliberated on my miserable life. I had two business degrees and had graduated near the top of my class. But here I was, stuck working a menial job, a job I could have snagged straight from a high school detention hall. College didn't educate me; it indebted me and gave me the expectation that I deserved more. But the only "more" in my life was more debt, more embarrassment, and more failure. By my mid-twenties, I expected to be moderately successful, in a good relationship, and on my way to financial freedom. But none of that existed. I was broke. Worse, my long-time girlfriend dumped me for a successful radio executive. And yes, she was perfectly justified in doing so as I floundered from one dumb idea to the next. While my college peers were deep into a seemingly successful middle-class life, I was deep into Mom's basement.

If you died today and your life was narrated in a story, how would it read? Would it be a one-star story filled with generically posthumous platitudes like, "Joe was such a nice guy"? Or would it be a compelling tale that someone couldn't put down? Since you're reading this book, I can guess that you aren't happy with how your story is being written.

As I sat on the side of the road, I realized my story was going nowhere.

It was then that I contemplated suicide: how I would do it and the note I'd write explaining it. After a few ominous visions on how I'd murder myself, a .380 to the mouth, or a plastic tube affixed to my car's exhaust, it hit me. *Even suicide and its method of execution was a choice.* I had free will and the power of choice, an endowment that up to that point I had denied. Everything in my life, including how I thought and felt about it, was a choice. If I wanted a different life with a different story, I needed to make different choices. But more importantly, what beliefs were causing me to make those choices? What beliefs were laying the groundwork for the failed choices that were causing my broken life?

Wherever you are: suffering a dead-end job, tolerating a loveless marriage, studying law in college, or living a dream, your existence is moored on one truth. The results you suffer today (or enjoy) unfolded from your beliefs and the choices they conceived. The internal environment—your thoughts—cause the outside environment and acts like a flight plan for your life.

Belief ►► Choice ►► Consequence ►► Your Life

This sequential relationship amounts to hundreds of choices daily. And they all evolve from your beliefs. For instance:

- What food to shove in your mouth...
- What media to feed your eyes...
- Who to be friends with...
- What books to read or not read...
- How to tackle problems...
- How to handle rejection...
- How to feel about money...
- What you do with your free time...

Altogether, your beliefs and the choices they compel write *The Book of You—your story*. In your book, the various pens writing your story are your beliefs. Each word penned to the paper would be a thought, each sentence a choice, each paragraph an action, each chapter a habit. Your life story is the total of your actions (or inactions), which in turn are caused by those pens transcribing your beliefs. If you're armed with a pen that believes drinking three Dr. Peppers every day is okay, what kind of story gets to the paper? A tale of health, or a tale of diabetes?

While each of us is born into varied circumstances, we retain the rights to the pens writing our story. A rich kid might choose to squander his privilege in heroin while the poor kid decides to be the one dealing it. If you don't like your life's station or where it leads, you need to change the pens writing your story. And the only way to change those pens and the choices they write is to change your beliefs. Namely, you need to expose your *poison pens*—Scripted beliefs that are condemning your life to mediocrity, misery or worse, death.

For example, a family friend is battling morbid obesity, high blood pressure, and diabetes. He refuses to change his diet despite a heart attack, multiple stent surgeries, and a dozen prescription medications. His "diet" is a

combination of fast food and gas station fare: donuts, fried chicken, and wieners that have been roller grilled for six days. The last time his mouth saw a vegetable was when the Berlin Wall fell. If two heart attacks and multiple hospital visits aren't enough of a crisis to compel a dietary change, what crisis is? Stroke? Death? When asked this question, he revealed his flawed belief. *My poor genetics cause my health problems, not my food choices.* In other words, he believes a Nigerian prince needs his bank account number to help him flee a military coup.

Sadly, this flawed belief will have a big cost, and I'm not talking money. The worst poison pen is the one that will kill you. Fact: *The harsh truth doesn't care about your beliefs.* If you believe you can fly, you'll jump off a cliff and die. Truth is independent of belief.

The same applies to freedom from the rat race. If a broke blogger says "doing what you love" is the secret to success, and you believe him, you might fail twenty businesses. If you believe relying on a faceless corporation isn't risky to your freedom, but relying on your business is, you'll settle for the job. When beliefs misfire action, reality has a way of smacking you in the face. As such, misfired beliefs have fiery consequences and write dire stories. In self-help circles, they call them "limiting beliefs," but clinically speaking, they're delusions.

Give me 30 seconds (or 30 words when it comes to my forum), and I can immediately predict if someone will be a lifetime rat racer. No, I'm not clairvoyant. But after interacting with tens of thousands of people over the last decade, I can spot a headspace that precedes failure. The internal environment—your thought words—cause the outside environment—the story. If you're packing poison pens from the rat race, you won't write the blockbuster.

For example, as a teenager, my poison pen was that only a specific group of people could get rich quickly, and hence, get rich young. People capable of this feat were celebrities, athletes, and musicians. If I didn't aspire to act, dribble, or sing well, I was out of luck. Wall Street's fifty-year plan of saving patience would be my fate. That is, I'd end up a perfect rat.

Luckily for me, I exposed this poison pen in my teens. Everything changed when I encountered a young man who owned a ridiculously expensive sports car—the Lamborghini Countach. Popularized by the classic Burt Reynolds movie *Cannonball Run*, the Countach was my dream car because it was closest to a *Star Wars* land-speeder. After spotting the car at an ice cream parlor, I stalked the owner in the parking lot. When a young man approached the car, I boldly asked him what he did for a living. Expecting to hear something relating to my false belief (actor, athlete, et al.), he revealed he was an inventor. What, an inventor? I was stunned, and the poison pen was exposed. And then replaced. At that moment, I knew I could "get rich young" because "get

rich quick” existed outside the box of celebrity. New belief, installed. I had a new pen and as such, new choices with which to write a new story. And it did, at least until I got stuck on the side of the road and contemplated suicide.

Two more poison pens lurked behind my struggles, however, corrupting my story. Yes, I knew entrepreneurship could produce financial freedom fast. Except I wasn’t pursuing business ventures with my own grit and creativity. Instead, I skipped from one inferior business scheme to another. Things like network marketing, low-rent franchise opportunities, and real estate investment strategies plucked from late-night infomercials. I falsely believed that there was a turnkey plug-and-play system that could lead to success. Turns out, the only people getting rich from these “systems” were the entrepreneurs peddling them. I had a gun but was loading blanks. Which is why I wasted years failing.

Second, I suffered from seasonal depression. If the sun wasn’t shining and I wasn’t working, you could bet I was sleeping. Or doing nothing productive. A belief deep inside my head was responsible for my lack of progress: I believed that I couldn’t emigrate from Chicago because I was born and raised there. Arguments heckled my brain, things like *You can’t leave Chicago, your family is here!* or *You love the Chicago Bulls, how could you abandon them?* As if an NBA franchise cared about my fandom.

After canceling my suicide, I confronted these two poison pen beliefs and killed them. First, I vowed never to rely on a third-party for my business success. No MLM or affiliate bullshit. No franchise opportunities or late-night business schemes. Second, I severed the invisible handcuffs that kept me in Chicago. Within a few months, I moved to Arizona. And because I crushed these two beliefs, my life instantly changed.

If the winds of mediocrity are directing your life, ask the hard questions. What Scripted beliefs are writing your story? And who is reinforcing those beliefs? Your parents who insist you become a doctor because it carries a certain cultural status? Is it an educational system that advocates spending \$120,000 for a medieval theology degree? Is it that hypocritical guru who made millions selling motivational seminars and yet, tells you that millions can be made by patient investing?

The point is, are the witches of conventional wisdom<sup>P1</sup>, the *Script*, poisoning your story with sub-plots amenable to rat race outcomes?

*Building a business is risky!*

*Saving \$100 a month will make you rich!*

*You can be happy living in a shed down by the river with no plumbing or electricity!*

The rat race is filled with liars. Your first step is to stop lying to yourself.

### ☑ KEY CONCEPTS

- The internal environment—your thoughts—cause the outside environment and is like a flight plan for your life.
- The Book of You is your life as it is today, an aggregate of your beliefs and the choices they created.
- Truth doesn't care about your beliefs.
- Every day you make thousands of choices, including what to think and feel. These choices are like the words, paragraphs, and chapters of your unfolding story.
- Poison-pens are Scripted beliefs that are responsible for the poor outcomes in your life.



# **THE BRIBE**

**SUNDAY, NOVEMBER 16TH, 2008 - 2:10 PM**

(6 days later)



Jeff boarded the train four more times that week. Each day's commute further deadened his soul. He didn't read the newspaper or people watch; he slept. On Friday's commute, he fell asleep and dreamt he was eighteen again after high school graduation. It was the happiest summer of Jeff's life, before college, expectations, and responsibilities. That summer, he played tenor saxophone in a jazz trio at a local wine bar. The invite was for one weekend only, but after playing to sticky crowds with big wine appetites, the bar asked them to play all summer. Still, Jeff's parents were adamant that he attend college for business, or as Jeff's dad would say, "where the money is." Despite having a talent for music and storytelling, Jeff agreed. Seth, Jeff's older brother, passed on college when his drug habit stole the opportunity. Jeff's parents insisted their kids go to college and "do better" than either of them. His father was a framing carpenter nearing retirement, not because it was time to quit, but because his aching back could no longer do the work. His mom worked as a retail manager at Dillard's, code for overworked and underpaid. With an income at the poverty line, Jeff's parents had easy access to federal grants and student loans. This shifted the costly burden of college to Jeff, and then to Kaycee, his younger sister, who would attend two years later. When the passenger next to him nudged him in his ribs, Jeff woke up docked at Union Station. After collecting himself back into reality, it was as if he had blinked, and ten years had disappeared, just like his hopes for a life worth living.

At home on Sunday afternoon, Jeff sat stooled at the kitchen island and stared aimlessly at a television commercial. After watching the Bears get slaughtered 37-3 by the Green Bay Packers, he felt the tension start to grind its way up into his chest. His sporting distraction was over, and only reality remained. He hated Sunday night as he felt like a Scottish Jacobite waiting to be hung by a redcoat. At least those Scotsmen had their agony end. For him, he felt a perpetual noose around his neck: hung every Monday, loosened Friday, retightened Sunday night, rinse, repeat.

He looked around and felt ashamed. *First-world problems*, he thought. By all measures, he and his wife were successful. They had a beautiful home, nice cars, a refrigerator filled with food, and good-paying jobs. He even had Bears tickets for their next home game.

But deep down, he knew the truth. His soul whispered in moments of quiet reflection, during a hot shower or alone in his car. If the last five years foretold the next fifty, he was going to die a bitter, regretful old man. After three different jobs since graduating college, it was clear his career might as well been a job on an assembly line during the industrial revolution. Except he didn't assemble parts or pull levers, he moved numbers and audited inventory manifests. Heck, he didn't even believe in the drugs his company manufactured. He felt like an infantryman who would die on the front line waging a war he didn't believe in. *There has to be more to life than filing reports and waiting for a weekend football game*, he thought. And now he was about to become a parent. He worried for his unborn child who, if things didn't change, would have a walking corpse for a father. With his marriage taking on water, Jeff knew it was time to confront his wife about his feelings.

His wife was heating a plate of beans and rice at the microwave. She was in her "off day" pajamas, a shabby pink flannel ensemble with smiling lambs for polka-dots. Jeff thought his wife's PJs were cute when he first saw them years ago, but now they were as homely and unappealing as an unflushed toilet at O'Hare Airport. While normal wives liked dogs and dolphins, his wife had a thing for lambs. They were like her talisman, and she would adorn her world with them, from necklaces to shirts to hairpins. The hundred or so lambs screen-printed on her tattered PJs were so faded that they now resembled dirty snowballs.

After some idle chat about hospital gossip, Jeff spoke about his morning battle with his alarm. "Eleven damn minutes!" Jeff shouted over the buzz of the microwave as he sat on the kitchen stool. As Sam waited, Jeff continued, "I sincerely would have sold my soul to stay in bed. Not sure how much more I can take doing what I do, or this job." The microwave dinged off. He continued, "And riding that damn train every morning into the city. Did you know that on Friday I fell asleep and the guy next to me had to wake me up?" He didn't let Sam answer and picked up a pile of envelopes stuffed in the kitchen's organizer. He filed through them and sneered, "Mortgage, electric bill, water bill, car insurance, property taxes, it never fucking ends. We're like rats on a treadmill."

Sam chuckled, "You're having a mid-life crisis at 27?"

"I'm serious Sam. We should talk."

She put her plate of beans down and wiped her hands on a dish towel. Her

crystal blue eyes narrowed as she leaned her tall and slender frame against the granite counter. “Uh oh,” she remarked crossing her arms.

Not a good sign, Jeff thought.

She quipped, “Is this about Carolyn?” Jeff’s boss was a dead-fish he likened to Nurse Ratched of accounting.

“It’s about everything. My job. My boss. Your job. Our life. Becoming parents.” He paused and clenched his jaw. “And our finances are a shitshow. We owe so much money, and it’s never going away. We both hate our jobs, and I never see you. And...” His voice trailed off.

Sam sat next to him now, eyes piqued and asked, “And?” she asked, fidgeting her fingers on her arms. He hesitated for a few seconds but couldn’t contain the feeling.

“And our marriage sucks,” he said bluntly.

Jeff’s candid assertiveness was double-edged. Sam admired that he took charge and spoke his mind, but it often got him in trouble. In third grade, an “unspoken social mores” discussion went south when his civics teacher called on Jeff for an example. He blurted, “Like how you look like Ms. Piggy?” He was suspended for one day. Sam would always tease him about having “no filter.”

When Sam heard that “sucks” was her husband’s opinion of their marriage, she winced. But she feared to admit that it did suck. And it haunted her thoughts when life wasn’t offering a distraction.

Jeff carried on, “It’s almost Thanksgiving and we’ve had sex twice this year. And you haven’t called me ‘RyRy’ in two years.”

RyRy was the nickname Sam had given her husband in college because he reminded her of Ryan Reynolds, except with flowing locks of hair and four inches taller. RyRy was an endearment that Sam would quip throughout their dating history and early in their marriage. Whenever Sam voiced his nickname, it was code for friskiness, the kind of frisky that usually ended up with clothes on the floor.

Sam’s eyes teared as she silently held Jeff’s gaze. He knew mentioning RyRy would stir her heart because it represented a time when they were in love. Not that she needed much help in the tears department. She was the penultimate “easy crier.” Jeff once smashed a grasshopper who insisted on chirping during his Cubs game. When the guts splattered, Sam cried bloody murder for an hour.

After she wiped her tears and gathered herself, she spoke plainly. “We had sex after Scott’s New Year’s party.” Scott was Jeff’s coworker and sports buddy, a walking encyclopedia of all stuff baseball. If you’d asked Scott about the starting lineup for any random World Series Champion, he’d tell you—right down to the year, game, and inning.

Jeff continued his interrogation. “And after that, you know where?”

Sam glanced at her pregnancy bump but said nothing, wiping another emerging tear with her sleeve. "Yes, exactly. The Ritz Carlton, that little staycation we went on. It was the last time we had any fun, and I'm not just talking about getting naked."

She sniffled and tried to compose herself, bitter that her husband seemed to be more interested in naked time than their marriage. She remarked sarcastically, "Tell you what, let's name the baby Ritz or Carlton. That way you won't forget such a rare sexual escapade."

Jeff chewed on her words for a minute, then jested, "Well it's a good thing we didn't stay at Motel 6." His humor always made Sam smile. They stared hard at each other as if engaged in a mental tug of war. But her seriousness drained away as Jeff tried to restrain a weak smile. When he sensed the calm in the storm, he placed his hands on her knees. He said, "Look, I understand we don't see each other a lot, so that's partly to blame, but we've got to do better. When the baby is born, things are going to get tougher. We have to work on our marriage. Do you want your daughter to have the kind of childhood you had?"

Born in a small town outside of Twin Falls, Idaho, Sam's childhood was a mystery she rarely discussed. But Jeff knew it was bad. When he tried to crack that shell of Sam's past, which was often, she'd deny him of any details other than that she claimed her parents were heartless religious nuts. When Sam refused to go to her father's funeral while they were in college, Jeff just assumed his wife's trauma was child neglect. The mystery deepened when Sam's newly widowed mother didn't show at their wedding. "Revenge because I blew off my dead father," is how Sam explained her absence. Sam's side of the wedding party featured no family but three cousins and an aunt and uncle. About two dozen of her sorority sisters filled the void and spared them the awkwardness. Their marriage, which was consummated three years ago in San Diego at the Coronado, was a blast as the party lasted well past midnight. Unfortunately, with no support from the bride's family, to this day, part of the \$30,000 wedding tab still festered on their credit cards.

Sam tried to remain stoic after her husband mentioned her childhood, but her nose twitched and her eyebrows furrowed almost imperceptibly. Not allowing her to answer, Jeff continued, "Neither one of us would have got married if we knew this was how it was going to be."

After another moment, Sam finally broke her silence and conceded, "I know things aren't good, but I don't want it to stress the pregnancy. I figured we could address it after the baby is born."

"I don't see this conversation getting any easier after we become parents," Jeff said dimly. "We should address this now."

Sam sighed. "It's hard to be happy when we rarely see each other, and when

we do, we're both spent." She paused and rubbed her forehead. Continuing, she said, "After we graduated, we took road trips on your Harley, we played softball, we went to jazz clubs, and we had date night every Saturday." She paused, reflecting. Then, "You used to serenade me with sultry sax before every date, remember?"

Jeff answered, "Yes, and then the student loans came due. And then the mortgage, and then your overnight shift began." He huffed angrily and added, "And then we stopped eating out when you went on your vegan diet."

Sam sighed and shook her head in disgust. She corrected, "Again, Jeff, for the nth time, it's not a diet; it's a lifestyle." She twisted in her chair and looked away from him, her voice dry. "You knew I was vegetarian when I met you *and* before you married me. I don't want to hear it."

Jeff snapped, "But now you're vegan, not vegetarian!" He loved his pizza, the meat-lovers special at Lou Malnati's specifically. When Sam graduated from vegetarian to vegan, their regular pizza visits ended. Ever since, Jeff had grudged her decision even though he was free to eat whatever he wanted.

Sam ignored his factual retort.

Tartly, she stated, "Well, food is a lot cheaper without us going to the steakhouse every week, isn't it?" She didn't let him answer. "We should start being mindful about money moving forward if we're going to be responsible parents." She glared, her wide-set eyes narrowing. "And I don't want to work in a hospital for the rest of my life."

Jeff crossed his arms. "And what about college for the baby? How much do you think that's gonna cost in eighteen years?" He huffed hard. "Our lives seem to be nothing more than an insufferable amount of work that will never end."

Sam feigned a half-smile, but Jeff knew how to read her. Whenever she sucked in her cheeks as if she was smoking a cigar, it was a concession that Jeff was right. She said flatly, "This is our life and we need to make the most of it. Be happy, in a few months we'll have a daughter, and everything will change."

"Actually, it won't." He snuffed. "It will just be more of the same: more work, more bills, and more stress."

She placed her palm on his wrist and nodded at her belly.

"Someday, after your daughter is born, we can take some chances." She paused and raised her head to think. "Tell you what, why don't we go to Vegas at the end of the month? One last hurrah before we clamp down. We can go for a weekend to relax and recharge." She winked and threw him a coy smile. "We can grab you a meaty pizza and I'll even let you place a few bets on the Bears game."

"You will let me?" Disbelief filled his voice. "Since when do I need permission to manage our money?"

She crooked an eyebrow and looked at him pointedly. She motioned to her belly again.

Jeff understood and tried to think about Las Vegas. He needed an exciting weekend. Gambling, fine dining, betting on NFL games... his brain instinctively lapped up the idea and issued a comforting smile to his face.

His wife smiled back and stood up, walking away. "Great," she said. "I'll book it next week."

Jeff remained in his seat quietly, but his stomach groaned in pain. Not because he was hungry, nor because his wife had an authoritarian streak likened to Stalin, but because he knew he was pliant to the bribe. Little did he know a new type of pain awaited in the new year.

## THE COMFORTABLE PAIN PRINCIPLE

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### Mediocre Comfort Is a Silent Disease that Poisons Dreams



In my early twenties, I bought a sports car I couldn't afford: a black Mitsubishi 3000GT. At the time, I had a job that paid more than I had ever earned before. I was so proud of myself, not realizing I was being a dumbass. Instead of saving my paycheck or investing it in my business ideas, I spent it on a car which incidentally, I parked on my Mom's driveway. I wanted to fake outer success while my inner battle was one blizzard away from suicide. The gambit failed miserably. The car sacked me with debt and hindered my choices, but worse, it made me comfortable in my pain. The illusion of fake success marred my motivation to work for real success.

The Comfortable Pain Principle: *Give a man a tolerable job that pays just enough to provide mediocre comfort and I'll show you a man who won't change a damn thing.* New words might appear in his head, but those words won't write a new story<sup>sz</sup>. Make no mistake: if you're moderately comfortable in your pain, you're feeding the beast that is mediocrity. And that beast slowly suffocates your dream. Your willingness to turn off the TV, switch jobs, take risks, or do whatever is necessary dissipates. When dreams can be faked in a six-minute event, or in my case, however long it took to sign the auto loan, my desire to actually work for the real thing evaporated.

Mediocre comfort, just enough to lull you into complacency, is designed to cement you into the same rut week after week, year after year. The regular paycheck and its buying bribes: the college basketball games, the four days in Las Vegas, and the bet on the Chicago Bears—all of it keeps you at the desk with the same pen, the same words, and the same plot. In the end, time passes, but the story remains the same.

This scheme, orchestrated nearly a century ago, is how our slavery is sealed, and our dream bribed. In 1926, in an interview published by the *World's Work* magazine, industrial titan Henry Ford admitted why he reduced his workers' labor load from six days and forty-eight hours to five days and forty hours, all while keeping pay the same. He said:

*It is the influence of leisure on consumption which makes the [five-day] workweek so necessary. The people who consume the bulk of goods are the people who make them. That is a fact we must never forget, that is the secret of our prosperity.*

He continued:

*The people with a 5-day week will consume more goods than the people with a 6-day week. People who have more leisure must have more clothes. They must have a greater variety of food. They must have more transportation facilities. They naturally must have more service of various kinds. This increased consumption will require greater production than we now have. Instead of business being slowed up because the people are 'off work', it will be speeded up... This will lead to more work. And this to more profits.*

A six-day workweek makes our slavery (and its discomfort) too obvious, so we're gifted an extra day of comfort and consumption to engorge our complacency. Truth is, the modern five-day forty-hour workweek is a scheme that would make the devil smile. Shrouded in busyness, the presumptive work week keeps you moderately sheltered, diabetically fed, and addictively entertained—just enough to keep you obediently passive and ignorant to this system. And as long as we're comfortable in our busyness, our weekend bribe (and its distraction) continues while change becomes nothing more than a dead dream and an empty political slogan. Suddenly Instagram likes from strangers are more important than the only like that matters... *a like from you.*

Another fact: Most people will never escape mediocrity and its economic cult unless it triggers an FTE or a “fuck this event.” A “fuck this event” is a traumatic incident that takes you over the edge. It is the ultimate disrupter of comfort, a pejorative “punch the wall” episode usually accompanied by such phrases as: “F-this!” or “I can't live like this anymore!”

My FTE slapped me upside the head when I silently endured a blizzard on the side of the road. Your FTE could come from an airport bench, your new plastic bed for the evening, as you're stranded by weather thousands of miles from home, a revelation that once again, your child lacks a father and your wife lacks a husband. Other times, your FTE is shared by many like a worldwide pandemic that causes you to lose your job, your savings, and your sanity. If mediocrity feeds on comfort through a feeding tube, the FTE rips it out. It sears your brain with a new reality: the pain of the status quo (and comfort's diminishing medicinal effect) finally exceeds the anticipated pain of its escape. Congratulations, the first step in escaping a soul-suffocating religion is to realize you're in one.



**☑ KEY CONCEPTS**

- A person who lives in moderate comfort will rarely find the motivation to fight the status quo.
- Comfort fuels mediocrity and a life mired in tediousness.
- The modern five-day work week is a Scripted tool for obedience and complacency.
- A “fuck this event” (FTE) is a traumatic event where the pain of the status quo is perceived to be worse than the pain of escaping it.

## THE SOMEDAY PRINCIPLE

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Regard Someday as a Liar Who  
Really Means Never



A few months ago, I attended a funeral for a family member who by most measures died too young. If you ever want some urgent life perspective, spend some time in a cemetery. As I walked around the cemetery examining the headstones of the dead, many of whom also died young, I was struck with an incredible sense of regret. Not for myself, but for the lost souls who didn't live the life they dreamed. Dreams which most likely died in the world of *someday*—someday I'll do this, someday I'll do that, someday after the pregnancy, someday when the debts are gone... someday.

And yet, someday never came.

Someday needs to be removed from your vocabulary. It is a distant sunrise in the theater of your mind, an excuse for inaction, a mental bribe to dismiss today for an unknown future that never arrives. The problem with someday is it's a liar. Like a mathematical fractal, someday is a reiterative and recursive function that continues infinitely. When one precondition is resolved, another appears. And as old preconditions are met, new ones arrive and someday remains.

"I'm waiting for the new year..."

"I'm waiting to finish school..."

"I'm waiting for my wife to get a job..."

"I'm waiting for a better job..."

"I'm waiting for a promotion..."

"I'm waiting for my kids to be older..."

"I'm waiting for the pandemic to be over..."

"I'm waiting for a new President to be in office..."

"I'm waiting for the economy to get better..."

"I'm waiting until I fix the hot-water heater..."

"I'm waiting until my vacation..."

"I'm waiting to retire..."

The common thread is always the same . . . “I’m waiting.” Someday is a bribe to pacify your soul into believing a future possibility. And it’s a big fat lie that’s birthed in Latersville that dies in Neversville. Stop trusting “someday” because your tomorrow knows it’s a liar.

The Someday Principle regards *someday as never*. The timing will never be perfect. Someday must come today. Now. Seven “todays” is a week and 365 make a year. Fail to transform someday into today, and expect a new excuse: “well, I’m just too old to start.” The next thing you know, there’s a funeral. And you end up dead in a cemetery, your dreams buried with you.

#### ☒ KEY CONCEPTS

- Someday is a lie, code for never.
- Someday is an excuse for inaction, a mental bribe to dismiss today for a tomorrow that never comes.
- Someday is like betting on a fractal to end.
- Someday must become today.

# **THE HONEYPOT**

**SUNDAY, SEPTEMBER 26TH, 2010 - 5:31 PM**

(Two years later)



Samantha would never book that trip to Las Vegas.

Just days after Jeff spoke to his wife about their marriage and their lives, the stock market crashed. Then a few weeks later, the market crashed again. Neither had investments, but by the time the smoke cleared, Jeff had lost his job.

With no emergency savings and Sam's paycheck their only income, they triaged their bills. First, they defaulted on their cars. When it was over, the 3-Series Beemer and the Navigator were replaced by a Civic and a Corolla. Worse, the Corolla was a stinking cigarette beater owned by Seth, Jeff's older brother, who loved Newport 100s more than life itself. Not that Seth didn't drive, but he was doing ten months in Cook County jail for armed robbery after trying to steal ten cartons of said cigarettes from a 7-Eleven. Don't ask.

Of course, while the markets were free-falling, the financial pundits pleaded "Don't panic!" and "Don't sell at the bottom!" but for Jeff and his wife, they had no choice. Sam had a recession-proof job as a nurse, but she was also pregnant. After giving birth to their daughter Madison, Sam used all her maternity leave as well as her vacation days. Because the recession lasted nearly two years, her job alone wasn't enough to keep the creditors away.

To survive Jeff's unemployment and the recession's masterful haircut of housing prices, they dug into what little they saved in their 401(k)s. When the recovery slunk in, it was too late. They would lose their home to foreclosure. The 401(k)s—gone. All signs of affluence—gone.

Forced to downsize, they rented a two-bedroom townhome in Palatine, which Jeff considered sacrilege. Their landlord was Dave Bliss, Sam's old college boyfriend. Jeff insisted Dave still had eyes for his leggy wife who, after a MAC Makeup hour, could stunt for Cameron Diaz. And because Bella was built like a horse (and ate like one), they struggled to find a rental that would allow large dogs. In Sam's words, "Dave owed me a courtesy."

When Jeff questioned the details of Dave's mysterious "courtesy," a cross-fire erupted. After a few minutes, Sam finally waved off Jeff's insecurities. Nonplussed, she said, "I'm sorry, Jeff, but I told him we had a foreclosure. I

told him you lost your job. I told him no one will rent to us because of our Bella. I told him our sob story, and he was sympathetic. And because we're still cordial on Facebook, he did me a favor."

Jeff deadpanned, "Well, I hope that's the only thing he did."

To make matters worse, their two-story townhouse was, in Jeff's words, "a shit-hole," a big downgrade from the house they'd just lost. The main living area was on the second floor and only accessible by a long narrow staircase abutted with a downstairs garage. The floors were a grimy mustard linoleum and the kitchen cabinetry was a flaky matte white made of pressed board, the kind you'd find in a mid-century asylum. Worse, the townhouse overlooked Northwest Highway, one of the busier roads in Palatine. Quiet was scarce, swallowed by emergency sirens, growling traffic, and Harleys with dual pipes. Still, Sam didn't complain. Her childhood home in Twin Falls was a double-wide trailer on sixty acres that looked more like a junkyard than a farm. For her, a fourteen-hundred square foot townhome was still an upgrade. As long as she had a gas stove to feed her culinary hobbies, she was good.

Now parents of a two-year-old daughter, Jeff, 29, and his wife, 28, found themselves in a position worse than before. The recession quickly stifled the marital conversation they'd had before the birth of their daughter. Instead of trying to improve their marriage, they were now working to survive it. The recession ushered in a "new normal" of tedium, but it also cracked their egg of ignorance; their daughter's birth fried it. They had another human to care for, feed, nurture, and educate. When their daughter turned 18, college tuition would be in the six-figure realm. Life couldn't remain business as usual. Something had to change.

Once they settled into their "shit-hole" townhouse, they agreed to seek guidance.

Jeff tuned into CNBC frequently and listened to a variety of financial experts. They all parroted the same talking points, despite reports of many investors losing their life savings. And their jobs. The central theme seemed to be a combination of disciplined saving, frugal living, and patience. As Jeff sat and watched another financial sermon from his bed, his blood pressure rose, and his head throbbed. The last straw was when a Wall Street money manager, who just happened to manage \$600 million in assets, pleaded for everyone to "invest more," followed by "be patient." He flipped the TV off and slammed the remote control against the night stand. He turned angrily to his wife, whose back was to him while she rifled through the dresser.

"These fuckers. It's easy to sell patience from a yacht when those buying it are the ones stuck on the Titanic."

Sam glanced up and looked at him in the mirrored reflection. "We can talk about it after dinner," she said, shoving the drawer closed.

After Jeff washed the dishes and Sam put Madison to sleep, they met at the kitchen table. Sam sighed and gazed at the ceiling, eyeballing a small spider web dangling from the corner. Or maybe it was dust. She wondered if there was a spider to catch and toss outside as Jeff didn't share her benevolence for saving anything that crawled. With Jeff's new job starting tomorrow, it was time he stopped playing Mr. Mom. The status quo for the last two years was a treading-water story. She supported the family, and credit cards bridged the gap. Meanwhile, Jeff changed diapers and pushed resumes anywhere they could be pushed. They both knew the recession had exposed them, and they wanted a new plan with a new direction. It was time to make some decisions.

After an uncomfortable silence, Sam opened. "Going forward," she said, flicking a pencil, "we've got to save every penny." She nodded to her husband's old iPhone. "No more upgrading things we don't really need. No more eating out. We won't buy a new car until we need to. HBO and your MLB Season Pass, sorry, that will have to go too." Neutered by a stretch of financial struggles and a wife who had carried the load since shit hit the fan, he protested weakly. "Wait a sec, you were actually listening to those CNBC fools? Is that where this is coming from?"

Sam replied, "Partly. I've been listening to a radio show on the way to work, this guy named Dave. He says we need to have an emergency fund. And if we pay off all our debts and start saving at least a hundred dollars a month, he says we'll have millions by the time we're sixty-five. Millions!"

Jeff barked, his eyes pried wide, "Sixty-five? I'm struggling to get to thirty!"

Sam rambled on. "So, after listening to a few shows, I read his website. And then I found other websites that said similar things." She paused and looked at Jeff pointedly. "Did you know if you stopped going to Starbucks and we saved that money, we'd have thousands of dollars in forty years? And all that money you waste going to Cubs games, how much will that be worth years from now?"

Jeff gestured to Bella, sleeping near their feet. Snippy, he exclaimed, "How wonderful, Samantha, why don't we just dump Bella off at the pound? You know how much money we can save on dog food?" His face tensed as he bit his lips, giving his wife a hard stare. Whenever Jeff called her "Samantha," she knew he wanted her attention.

She dismissed him and continued. "Anyway, here's how it works. We're going to pay off all our debts and save everything we can. Then we invest it. Something called an indexed fund. Starting now, Jeff"—she lifted a finger in the air—"every dime must be accounted for." She paused and flicked him on the wrist with the same finger. "Accounting, Jeff, you're the numbers guy!" She smiled pleadingly. "We can do this!" Bella looked up from her nap, hoping Sam's exuberance signaled a forthcoming cookie.

Jeff sized her up. “Says who? Do I have any say in this? Why are you suddenly going Feminazi on me and dictating our finances? I like my pizza and my Cubs game.” Then he yelled. “And my coffee!” He flashed her a look of contempt.

Whoops.

Sam took a deliberate slow-motion sip of her coffee—time for Plan B.

“Jeff,” she stated measuredly, “we tried it your way for the first five years of our marriage. What did that get us? A pile of debt, I’m stuck doing graveyard at the hospital, and you lose your damn job. I’ve supported us for the last two years, so now we’re going to do it my way. We haven’t even paid off our wedding yet!”

Jeff’s voice now boomed. “You wanted that wedding!” He mimicked the memory of his wife’s plea in singsong, “*Oh Jeff, wouldn’t it be great if we can get married at Coronado?* And then it just blew up into some big party you could throw with your sorority sisters.” He shook his head, disgusted.

Sam nervously repositioned herself in the chair and lowered her voice, trying to appear reasonable. “Look, we’re both culpable for our situation. I admit that. When you gave me my Louis Vuitton purse for my birthday, I loved you for it and didn’t complain. When you surprised me with a big SUV, I didn’t object. I was good with it because you knew I was tired of rolling around in junk cars my whole life.”

“Oh?” Jeff says, surprised, “The Grand Am or the Accord?”

“Both,” she paused. “If we’re going to provide for our family”—she gestured to the closed bedroom door—“which is now three people, we have to start being smart about the future, from our retirement to Madison’s college. This is how everyone says it’s done.”

Jeff clenched his jaw. “Everyone?” He scoffed hard and slammed his hand on the table. “What the fuck do they know? Everyone is in the same shitty situation.”

# THE ECONOMIC RELIGION PRINCIPLE

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## The Rat Race Is the World's Economic Religion, and Culture Is Its Church



In 2020, a viral video surfaced of a young man receiving his first paycheck. As he tore open the envelope, his wide-eyed smile and joyful gaiety were immediately replaced by a frown. He'd expected the entirety of his earnings and was utterly disappointed when he discovered taxes took a big chunk of it. In his angry words, "They finessed me!"

Like this youngster, you too were "finessed" to partake in this insanity, the world's economic religion, or what's commonly called the rat race. And the Script is its gospel, and media and culture are its church. Behold the Economic Religion Principle: *the rat race is an economic theology for existence where your participation is conscripted, and then expected*. At birth, you inherited this religion from your parents. With your first breath, you were immediately stamped with a barcode, a Social Security number. From then on, it is presumed that you will willfully partake in the rat race paradigm as one of two players:

1) *the shopping-rat*, someone who is promised happiness, respect, and fulfillment as a function of conspicuous consumption, i.e., Neiman Marcus over Walmart, Mercedes over Honda.

or

2) *the savings-rat*, someone who believes that saving a hundred bucks a month from her job while penny-pinching will make her rich, provided she patiently invests it in a Wall Street-sponsored indexed-fund for many decades.

The shopping-rat enjoys his cheese every weekend. He scurries around the rat race seeking to improve his cheese, and as fast as possible. Meanwhile, the Wall Street savings-rat minimizes his cheese consumption. He doesn't *spend* his money on rat race bread-and-circuses, no, he *invests his money* in corporations who *provide* the bread-and-circuses. It's completely diabolical!



No matter which role you play, you're groomed for one purpose: *Free-range economic slavery*.

Unbeknownst to most, we're wards of the state. Yes, property. Collateralized by our labor, debt, and consumption, we're owned by our respective country. While this fact sounds like a radical conspiracy theory, it isn't. Try leaving your Fatherland without a visa or a passport. Try buying food or gas without paying the sales tax. Don't renew your driver's license, or worse, stop paying your property taxes and see what you really own. You are biological chattel securitized by a lifetime of taxation. Free? Ha, no, barcoded and enslaved.

In return for our compliance, culture has made rotten cheese seem palatable. If you play the game as a shopping-rat, your cheese is Friday night, Saturday, and a dreadful Sunday that fears Monday. If you're a savings-rat, your rotten cheese is an elderly retirement promised decades later. Regardless of the role played, your indoctrination began young. Consecrated by our parents who are devout believers, we're told to follow the rules and listen to authority. Advancement of the agreement is then reinforced by an inescapable, omnipotent church. From education, to media, entertainment, and government, the dogma is the same: *Success comes from a good education at a good college, followed by a good job and a good house in a good neighborhood, eclipsing with a good investment portfolio grown over a good 40 years*. Despite all those "goods," nowhere in this implied social contract is freedom and soulful happiness. Of course, none of this happens with your knowledge, much less your consent. *The best way to keep slaves obedient is to make sure they don't know they're slaves*.

As with all religious dogma, deviation has consequences. Just ask any teenager who forgoes college and wants to learn how to install HVAC systems, fix cars, or unclog toilets. Ask any college graduate who doesn't interview for a job and instead starts a business. Altogether, this cultural superstructure is the most potent deception ever foisted on humanity: an economic cult known as the rat race.

Here is the script behind the Script, the gospel that powers the scheme:

1. [S]CHOOLING
2. [C]ONSUMERISM
3. [R]ESPONSIBILITY
4. [I]GNORANCE
5. [P]ROMISES
6. [T]AXATION

## SCHOOLING

It's no mistake that you are schooled Monday through Friday for eighteen years just so you can work Monday through Friday for the next fifty. All levels of education, from elementary to university, normalize you into the Monday-through-Friday work scheme. Formal schooling tells us that intelligence is correlated to rote memory and repetition, and that such behavior is rewardable. School tells us that truth comes from authority. School teaches us how to be an obedient rat in the system, a good employee in the hive-minded, media-fed citizenry. With critical thinking abandoned, we've become smart enough to *do the work*, but not smart enough to question those who tell us *how to work*.

For example, every so often, I get stuck listening to financial talk radio. On one particular show, a caller complained that he and his wife owned nearly one million dollars in college loans and credit card debt. And yet, both of them had advanced degrees that cost them nearly \$300,000. So, over a quarter of a million dollars spent in "schooling" and they're about as advanced in managing money as a chimpanzee. Score two more rats for the Script.

## CONSUMERISM

As a child, we're taught to associate happiness with toys—dolls, Lego sets, Tonka trucks. As a teen, this association grows, as do the prices: XBOXs, electric guitars, bicycles. By the time we hit adulthood, this association continues, except now the toys require financing: entertainment systems, cars, boats, houses. As they say, insanity is financing a house for thirty years so you can enjoy it only on the weekend because you're too busy paying for it. While your home might be lovely, its three-decade mortgage isn't just a lien on the property; it's a lien on your labor, not to mention the lifetime lien from the state, commonly known as a property tax.

## RESPONSIBILITY (AND SURVIVAL)

The more responsibility undertaken, mortgages, student loans, car payments, children, the stronger the Script's grip becomes. Existence, such as food, housing, healthcare, baby shoes, is damn expensive. Deviously, the Script snags you young. With six-figures in student loans and a crappy job that can't move the needle, what better way to imprison yourself? The yoke of responsibility is the Script's MVP because it forces labor and consumption. In America, a college degree can cost six figures or more. The cost of raising a child can eclipse a quarter-million dollars. Weddings now can cost an upwards of \$50,000. Worse, you can't get sick. Your health insurance is about as useful as a chain-link fence is at stopping mosquitos. Oh, the joy of paying \$700 for

an ibuprofen pill just because the hospital dispensed it. Few escape this cruel joke and its avalanche of debt. It strips you of choice, putting a Scripted pen<sup>s2</sup> in charge. The *work/pay bills/die* scheme is now operative. You're forced into labor, or you live in a trailer, or in today's culture, you live with your parents.

## IGNORANCE

Ever wonder why no school or university taught you how to win your freedom? How to get rich? How to build a legacy while tapping into happiness and soulful fulfillment? How to think outside the box created by our thought-policers? Ever notice most information on wealth involves jobs, saving, and stock market patience? Why is the only version of financial freedom sanctioned by the *Script* the "save and invest" narrative? Ignorance is a Scripted goal. Authority pushes it, and consensus seals the deal.

In 1961, the Milgram Experiment revealed a troubling truth. When given orders by an authority figure, the average person will follow them. Without question. Even when those orders are harmful, even fatal, to innocent participants. Obedience to authority starts with our parents and is enforced during schooling. As long as the authority is recognized as legal and legitimate, people will obey. And there is no shortage of Scripted apostles preaching the gospel of the rat race: Yahoo Finance, Marketwatch, CNBC, Forbes, Reddit, and a multitude of rat race approved books from best-selling authors. When the crowd says, "this is how it's done," then it must be the truth. Omission of the truth by authority leads to consensus.

## PROMISES

The Script survives on lofty (and often distant) promises. The promise that the six-figure degree you just earned will score you the job of your choosing. The promise of lofty stock market returns, a vibrant economy, low inflation, and a growing job market. The promise that if you buy this car or that tech gadget, you'll be happy. And the dazzling promise that tops them all: invest all your savings with Wall Street (funding companies that support the Script) for thirty, forty, or fifty years, and then one distant day, you'll retire rich and win your freedom. Meanwhile, the central bank just printed another \$3 trillion in fiat money, your alma mater just signed a new football coach for \$20 million, and that hedge-fund billionaire wrote another book on how indexed-funds are the greatest invention since electricity.

## TAXATION

The rat race's primary purpose: Taxation and the confiscation of your labor, your risks, and your consumption. When you get your paycheck, you're taxed (payroll tax). When you buy food and life's necessities, you're taxed (sales tax). When you take investment risks that pay off, you're taxed (capital gains tax) but get no benefit when they don't. When you buy a home, you're taxed indefinitely (property tax). When the Federal Reserve prints more funny money, you're taxed (inflation). And finally, death—up to half of whatever pittance remains after all these insane taxes—is taxed again (inheritance tax). If confiscating 100 percent of your economic output makes slavery, at what point does it stop being slavery? 80 percent? 50 percent? 39.6 percent? No matter the number, we've become human collateral to keep the sovereign debt printers churning.

Once the Script snags you into its web and the walls of the rat race grow taller, mediocre comforts<sup>P3</sup> bribe you with its Pavlovian rewards: an addictive HBO series, a sporting event, a financed Audi that impresses the impressionable. Life slowly deteriorates from our childhood objective, happiness maximization, to nearly every adult's reality, misery minimization. Truth: your lifetime role has been Scripted for an uninspiring, tax-paying performance compliments of a Machiavellian system engineered for debt and dependence, not dreams. Niccolò Machiavelli would be impressed. Once you understand the religion and its priestly operatives, you can plot an escape.

## ☑ KEY CONCEPTS

- Regard the rat race like an economic religion, a cult of unwitting participants.
- You participate in the rat race in one of two roles: a shopping-rat or a savings-rat.
- A shopping-rat is a slave to consumption (of goods and media), a savings-rat is a slave to his savings and portfolio.
- When a shopping-rat questions the rat race, culture promotes the other rat race role, a savings-rat.
- The Script, or rat race dogma, has six components: [S]chooling [C]onsumption, [R]esponsibility [I]gnorance [P]romises, and [T]axation.

## THE HONEYPOT PRINCIPLE

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Living Patiently Poor to Die Foolishly  
Rich Is Patently Stupid



When driving into my neighborhood, there's a sign you wouldn't expect to see in a subdivision filled with seven-figures homes. It reads, *Warning: Bait Cars May Be Present*. If you're not familiar with computer terminology, a *honeypot* is a security measure designed to deflect and counteract unauthorized access to computer systems. The police also deploy honeypots in the form of sting operations, or in my case, parking bait cars in areas where thieves may troll for opportunity. In effect, the Honeypot Principle *is a scheme that tempts divergent behavior—but it still is part of the system*.

The rat race is equally clever and has its own honeypot. Its default orthodoxy is consumption: unconstrained materialism with the illusion that such consumption will make you hotter, healthier, and happier. Work, buy, pay taxes, repeat. But if you're smart enough to expose that scam and attempt divergent behavior, the Script ushers you into its fail-safe honeypot—becoming a fanatical savings-rat who will invest every dime into the stock market.

Open any best-selling finance book, a financial website, or a money magazine. Honeypot dogma is everywhere.

- *If you save 10% of your paycheck every month and invest it into the stock market, it will be worth millions in fifty years! You can retire rich!*
- *If you stop drinking Starbucks and invest your savings in an indexed-fund, you'll have six figures by the time your 65!*

Behind the honeypot scheme is another rat race conspirator: *compound interest*, or what I call the *Slowlane*. The Slowlane is the financial plan of optimizing mediocrity, a stale creed that if you live poorly today, depriving yourself of daily lattes, new cars, nice restaurants, and regular vacations, you can live richly later. Then, such magical futures are backed by magical charts, which undoubtedly show your financial empire magically ascending into the stratosphere after four or five magical decades. Great in theory, not so much in application. Fact is, the capital markets were never designed to make you rich. According to Investopedia, a capital market is “a medium to channel savings

and investment between suppliers of capital such as retail and institutional investors, and users of capital, like businesses, government and individuals.” The definition says nothing about getting rich as the financial zealots promise.

Simply put, compound interest is a dormant mathematical calculation with little to no impact on small numbers. The only thing that weaponizes compound interest is a large number. And people stuck in the rat race have no access to large numbers. Consider the following chart which shows the compound-interest payday for various lump sums at a five percent yield.

5% INTEREST	MONTHLY INCOME
\$500	\$2.08
\$5,000	\$20.83
\$50,000	\$208.33
\$500,000	\$2,083.33
\$5,000,000	\$20,833.33

Five percent interest on \$5 million dollars is a decent chunk of change. Problem is, most rat racers will never get there, and those who do, will need forty, or fifty years. You’re not going to escape the rat race turning nickels into dimes while waiting for a geriatric ward—for compound interest to truly invoke its power, you’ll need millions, *and you’ll need it fast*.

To make matters worse, pushing the Slowlane honeypot as a career is terribly lucrative. For example, I once came across a video from *Forbes*, a magazine featuring entrepreneurs and self-made business hotshots. This video, aptly titled “How to Get Rich,” pushed the “save for fifty years” narrative. After watching the video, I could only chuckle at the unspoken hypocrisy that escapes critique. So I did a little research into *Forbes* cover models. You know how many *Forbes* millionaires and billionaires actually followed this advice as recommended in the video?

None.

Subtract the entrepreneurs, the inheritors, the sports and entertainment titans, the corporate insiders, and those that serve the financial industry over investing in it, and you’ll find exactly what I found: the stock market isn’t making investors wealthy. *It makes its sycophants wealthy*. As expected, not one *Forbes* cover model got rich from the Slowlane honeypot. But a massive basket of them got rich pushing the advice.

*Champagne hypocrites* preach rat race constructs (jobs, stocks, frugality, patience) while they get rich with leveraged entrepreneurship (book sales, money management fees, seminars, financial products). For some reason, I don’t think that money guru who lives in Fiji and has houses spread around the

world is depriving himself of coffee, nice restaurants, and Swedish massages. In other words, stop drinking \$5 coffee so we can buy our \$5000 champagne. Beware of champagne hypocrites—propagandists who get rich selling you a “get rich” strategy that didn’t make them rich. Sounds like a mouthful, but if what your money guru *sells* and what your money guru *does* are two different things, you need a new guru.

Unfortunately, the consumption and compound interest doctrines are symbiotic to the rat race regime, two sides of the same rigged coin. It’s infallibly devious. Two doors, same slaughterhouse. No matter which side you play, you’re being conned. Instead of consuming and shopping for happiness, you’re saving and waiting for freedom. Adding to the irony, all your excess labor (savings) is invested into the stock market to help grow the companies facilitating the consumption paradigm.

While compound interest is a powerful mathematical truth (I do have a finance degree), in the context of economic realities it’s the Script’s biggest lie. Not because the math doesn’t work (it does) but because its application is never put into a realistic context. In effect, compound interest is the financial world’s version of the Drake Equation; it’s dependent on variable savings rates, variable jobs, variable returns, variable market instruments, variable inflation, variable political and economic climates, and finally, a variable life expectancy.

True, compound interest via market investments might build a portfolio over the decades. But compound interest’s evil twin—inflation—is also gnawing away at your real purchasing power. If you start saving at twenty-five in the year 2021 and end with millions by your sixty-fifth birthday (year 2061) your millions won’t be worth what it is today. A million today gets you a decent house. A million in 2061 might only snag a decent car.

Second, compound interest assumes a lot of “constants.” Constant employment, constant health, constant saving, constant economic booms, and constant controlled inflation. With all those stars in an unlikely alignment, you’re better off rolling dice in Las Vegas. Reality kills dreams. And it kills compound interest calculations on that stupid index card.

Empirically, ask yourself this. If compound interest was so effective, where are all the sixty-five-year-old multi-millionaires? Why aren’t at least half of the retired, rich? Are your grandparents multimillionaires?

According to a 2018 study by Northwestern Mutual, a third of Baby Boomers in retirement, or approaching it, have less than \$25,000 saved, or worse, nothing. It begs the question: If 33 percent can barely scrape up and invest 25Gs, how much do the other 66 percent have? According to 2019 data from the Federal Reserve’s Survey of Consumer Finances, a retiree in the 65-74 age range has a retirement account of a paltry \$164,000. Where are all those millionaires? This data unmasks the scientist. Multi-millionaire survivors of

compound interest and its ridiculous demands on savings and frugality are probably less than one percent—and that one percent gets the front page of Yahoo Finance and Marketwatch.

The truth is, Wall Street won't make you rich—*unless you work on Wall Street*. Market operators are the scientists, and they're not in the business of funding your posh retirement. They're in the business of funding their posh Hampton estates, their yachts, and their Italian villas. Metaphorically, if the world's economic religion had a heaven, compound interest would be the sacrament. Its preacher—the financial industry (and their media benefactors)—collects the tithes.

So when that radio host who is on 500 radio stations and lives in a mega ten-million-dollar mansion encourages you to scream on the phone because you haven't dined at a restaurant for three years, all in the name of being debt free, ask yourself this: Is this person financially free because that's precisely what they did? Or is he wealthy from selling books and preferred provider endorsements on a nationally syndicated radio/TV show?

In the same way a prison doesn't give their inmates instructions on how to escape, don't expect the rat race to advertise its escape. A financial guru likely lives a spectacular life not because of their advice, but because they've sold it to enough fools who believe the lie. Don't consent to be imprisoned for the first sixty-five years of your life so you can enjoy the last ten. Hope, patience, and deprivation are not a financial plan. It's bondage.

### ☒ KEY CONCEPTS

- Compound interest, or the Slowlane, is the idea that one dollar saved today will be worth millions in the distant future.
- The spending- and savings-rat are symbiotic, two sides to the same rigged coin.
- Inflation, time, and many lofty assumptions neuters compound interest.
- Data supports that compound interest, when applied in real life with real life circumstances, is grossly ineffective.
- The stock market isn't making investors wealthy; it makes its sycophants wealthy.
- Via mass marketing, champagne hypocrites get rich selling a "get rich" strategy that didn't make them rich.
- In the same way a prison doesn't give its inmates directions for escape, the rat race doesn't either.



# ***DEATH BY A THOUSAND PENNIES***

SATURDAY, SEPTEMBER 26TH, 2015 - 2:00 PM  
(5 years later)



Jeff peered out the second-floor window, his back to the kitchen table while his wife sat next to him. The sky was mostly overcast. One sunbeam tried to escape, but the gray cumulous quickly swallowed it. He glimpsed down to the backyard and watched his daughter Madison, now seven, playing fetch with Bella. He sipped his whiskey, his second of the day. It burned his throat, but he didn't care. Alcohol was his truth serum, and it pulled no punches today.

As he watched Maddy, it struck him that he didn't recognize her. It seemed just months ago she was crawling. Now she was almost five feet tall and fast-growing into his wife's mini-me. He was saddened that he had little memory of his daughter growing up. She was a spark for his spirit, the light that made his mundane day tolerable, but he didn't spend nearly enough time with her. His heart stung as he remembered that he and his wife have been promising Maddy a Disneyland trip for three years. After failing her again and again, Maddy just stopped asking. Jeff continued his forlorn gaze.

Maddy's long blond hair swirled in the wind as she won a tug-of-war with Bella. It reminded Jeff of riding on his Harley with Sam saddled behind him. Of course, that motorcycle had to be sold after the 2008 economic crash. And today, under Sam's oppressive savings and investment scheme, a motorbike was deemed a "non-essential" item. Worse, Sam had insisted that he sell his saxophone so they could pay off credit cards. He'd vetoed but was overruled. His saxophone was his last refuge of sanity, and now it sat on sale in the window at Saul's Tire and Pawn.

After a victorious tug with Bella, Madison threw the chew toy across the yard. Bella leisurely plodded after it.

Even Bella had changed.

She never used to lose a tug and could typically out-pull a Ford 150. And she could outrun a bullet. But something happened in the past five years... something Jeff couldn't quite explain. Bella went from spry to slog in a blink of an eye. It was like years of pages were added to his story, but the pages were blank—his memories sparse and vague. As the thought marinated in

the whiskey, it occurred to him that “sparse and vague” embodied his life. Joy, love, thrill, passion—sparse. His marriage, his life’s purpose, his relationship with his daughter—too vague.

He turned from the window and faced his wife, who was swiping through her phone. They were still stuck in their “shit-hole” townhome. Jeff, now 34, and Samantha, 33, were five years into Sam’s autocratic financial strategy, a strategy she’d insisted on and enforced while Jeff ambivalently obliged. He couldn’t contain the resentment that suffused his face as he glared at his wife. Feeling Jeff’s piercing eyes, Sam looked up from her phone.

“Drinking again?”

He mumbled something she couldn’t hear. She managed a dismissive nod and returned to her phone.

Jeff wondered why she continued the charade. He knew her better than she did. A lot had changed in five years, but nothing good. A faulty water heater stole Sam’s regular hot meditative baths. A loud neighbor who played afternoon *Call of Duty* stole her peaceful sleep. And their hellacious work schedule stole what remained of their listless marriage. He knew she couldn’t be happy, but she was hiding it. Or maybe it was denial?

Jeff opened his journal flamboyantly, a journal he’d toted around for his entire life. Named “Neve” (after the actress Neve Campbell, whom he’d crushed on in his teens), the notebook contained various confessions, doodles, calculations, and vision boards. A faded Chicago Cubs decal smudged the cover, its pages frayed and wrinkled. Sam glanced at him as he flicked his pen on one of the pages filled with numbers.

He placidly reported, “Unless we hit the lottery or I start throwing 100 mph fastballs for the Cubs, we’re going to be working for the rest of our lives.”

Sam gave him a furtive look, ending her phone scroll.

Jeff continued clearing his throat. “I’ve done the numbers. Even if the stock market kept rising for another ten years, we’re still screwed.”

Typically dismissive of her husband’s overly dramatic situational reports, Sam, for once, was listening. For the last five years, they’d done as all the pundits preached. They saved, they lived frugally, and they invested their excess savings in indexed funds. In exchange for their obedience, their life became increasingly mundane and dispirited. Their reward? An investment account that wasn’t growing fast enough because they couldn’t save fast enough.

Jeff pointed to Neve, a chart scribed on a page, “This market has been on a tear in the last five years and all we have to show for it is \$33,000. For your plan to work, we’ll need decades to make this happen, and that’s assuming the market continues going higher for the next twenty years!”

Sam placed her phone aside and admonished him, “Well that’s \$33,000

more than we had five years ago.” She glared at him sternly. “We’re making progress—they said it wouldn’t happen overnight.”

Jeff rolled his eyes and then angled into his wife, whispering as if he were speaking near eavesdroppers, “Samantha, let me ask you a serious question, and I want you to be honest. How many great memories can you remember in the last five years?” He glanced out the window at Maddy. “Our trip to Disney with Maddy? How about our Harley road trips in October, you know, when we used to go up to Wisconsin and admire the changing leaves?”

She glared at him with confusion as if he’d just told her they lived on the moon. “Exactly.” He slammed Neve shut. “Because there aren’t any great memories. We haven’t done any of that stuff. And we never will because every dime we earn, we save.” His voice grew louder. “It’s the same crap. Instead of work, sleep, *spend*, pay bills, repeat, it’s work, sleep, *save*, pay bills, repeat. We’ve replaced the *spend* with the *save*. It’s the same god damn rat race.”

He furrowed his brow and took another sip of his whiskey.

Sam shifted in her seat, angling away from him. After the silence lingered for an uncomfortable moment, she grabbed his whiskey. She chugged what remained and then exclaimed exasperatedly, “Maybe you’re right.”

She swallowed hard and scratched her eye, her mind wrangling with the confession. When her lips said nothing, Jeff flashed her an *I’m waiting* expression. She relented. “To be honest with you, I don’t know how to feel joy anymore. I don’t send my daughter off to school in the morning, and when I do see her, I’m resting in bed trying to sleep off the night shift. I feel like Maddy is my only joy, and if it weren’t for her, I’d probably be strung-out on anti-depressants. We don’t even see each other anymore, so it’s not your fault.”

Samantha’s nursing career was a grind and had only worsened in recent years. Reality erased her childhood visions of being a thoughtful and loving caregiver who starred in a Nicholas Sparks novel. Healthcare was corporatized and hence, profit optimized. Salaries, benefits, perks, and worse, patient care were all slashed. What wasn’t slashed were expectations and patient load. She’d often complain, “If I didn’t know better, you’d think I worked at McDonald’s. But instead of pushing fries, we’re pushing pills while pushing to get to the next patient.”

After going second shift for three years, she’d returned to the graveyard shift because it paid an extra \$3 per hour. When they discussed—or more like argued—about the move last year, Sam would contend, “We have to save more!” Jeff objected because he knew what the late shift did to her and their relationship. Sam would rebut, “We need the extra money if we’re going to pay off all our debts. I know you hate this townhouse, and we’d like our own place.” She continued the spin, “I heard on the news that interest rates are at all-time lows. And I watch the stock market every day. It keeps going up. If

we follow the rule of 72, our \$30,000 will turn into \$60,000 in just six years!” But her face betrayed the confidence in her voice.

Jeff laughed, “Yeah, and then what?” He nodded toward the garage and argued, “By then a new Corolla will cost \$40,000. And a 3-bedroom house \$1,000,000. And I’m tired of twilight-crosses!”

Their nightly “twilight-cross” was their rendezvous of the workdays. When Jeff got home from work, usually at six or seven at night, Sam readied for work at 11 PM. It was the few hours they had together. But by the time Jeff slugged home, he craved silence, not communication.

Worse, the graveyard shift meant their weekend was mostly ruined. A Friday 11 PM start could have repercussions well into Saturday evening. The return to the graveyard shift drained what little optimism that remained in their marriage—it was death by a thousand pennies, of course, all saved.

Back at the kitchen table, she continued the spin. “Jeff, we’ve just got to be patient.”

But, in reality, she was trying to convince herself. Pointing to her phone, she remarked, her voice still shallow in conviction, “That’s what Warren Buffett says, and he’s a billionaire.”

Jeff stood up from the kitchen table, the chair making a screeching noise as it dragged against the yellowed floor. He ignored whatever was on her phone and walked away. Stopping abruptly, he glared back at his wife, sneering, “I don’t think Warren Buffett is a billionaire because he saved five bucks on coffee and diddled with a job he hated for forty years.” He slapped Neve on the counter and stomped into the bedroom, the door slamming behind him.