



[smartknowledgewealthacademy \(skwealthacademy\)](https://skwealthacademy.com) fact sheet

"Real Wealth is Much More than Just Money."

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SmartKnowledge Wealthacademy Fact Sheet

"Real Wealth is Much More than Just Money"

A teacher is never a giver of truth. He is a guide, a pointer to the truth that every student must find for himself – Bruce Lee

At skwealthacademy (smartknowledgewealthacademy), my goal is to change how you think, no matter if you are 10 years-old or 90-years young! If you have ever spent considerable time in academic classrooms and on social media platforms, then in all likelihood, your brain is in need of serious rewiring to (1) reconnect essential neuronal pathways that have been destroyed and to (2) disconnect other established pathways that create uncritical acceptance of information and blind obedience to authority that narrows our possibilities in life and causes us to live our lives inside a neat little box that leaves our enormous potential untapped. Today's "modern" educational institutions, even the most prestigious universities in the world, remain deeply rooted in behavioral conditioning and boring, repetitive rote memorization tasks that kill individual creativity and critical thought. Consequently, we are conditioned in classrooms to think robotically and convergently, instead of intellectually, creatively and divergently. In life, being able to think critically and divergently is paramount to success, regardless of our goals. By the time we graduate from high-school, the academic system has succeeded in stripping most of us of our creativity and our critical thinking skills, a process that is expedited with social media use and furthered with the length of time we spend inside the traditional academic system.

Unfortunately, we apply this close-minded way of thinking to our careers, and more tragically, to all aspects of our lives. In fact, this process occurs in such an insidious manner that most of us are oblivious to this end result. Because of my desire to reverse this insidious process of the institutional academic system, I created a completely different platform of learning and education called skwealthacademy. I rooted each of the 20 courses that I personally developed over the course of the last 10 to 15 years in nine essential educational pillars that will disrupt academics from its highly diluted and low utility platform and return it to a true educational platform that will improve our life purpose, sense of well-being, happiness levels, and critical thinking skills. I re-named the website at which I have blogged for more than fifteen years, maalamalama, a Hawaiian word for brilliance, enlightenment and clarity of perception. Due to the lack of true education and critical thinking development in most academic

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classrooms around the world today, we have unfortunately entered an intellectual dark age that I intend to reverse with the launch of my revolutionary Academy. The roots of true education have been completely stripped from most academic institutions today, a facet of academia that has led to the production of young, behaviorally-conditioned adults that share more in common with obedient Pavlovian dogs than free-thinking human beings. Sadly, even among the coronavirus lockdowns of 2020 and 2021 that have not ended as of the last edit of this factsheet, the majority of adults all around the world have subjugated themselves with little resistance to non-scientific mandates of sinister oligarchs that have falsely fed us nonsense that they call “science” under the non-intellectual notion that their interpretation of science can never be challenged and is the only right one, despite global scientists and politicians having been proven wrong time and time again in their declarations. All of us have a creative genius residing inside of us, and at skwealthacademy, I intend to help everyone find this expression of genius.

The Nine Pillars of skwealthacademy

- (1) Return Education to Learning, Not Rote Memorization
- (2) Stress Real-Life Application of Knowledge, Not Useless Exam Scores
- (3) Acknowledge the Need to Pursue Education Outside of Traditional Academic Classrooms
- (4) Redefine Success and Wealth to Include Life Meaning and a Balance of Physical, Mental and Spiritual Wealth
- (5) Expose Lies About Money and Wealth Taught in Schools Today
- (6) Reprogram Our Brains to Think Critically, Not to Blindly Obey “Authority” Figures
- (7) Provide an Educational Curriculum Applicable for All Ages
- (8) Stress Personal Responsibility in the Pursuit of Our Life Goals; De-emphasize the Blame Game
- (9) Utilize Peer to Peer Learning to Foster Cooperation and Critical Thinking Skill Development

Far too many among us accept, without challenge, articles, ideas and information presented to us by a very rigidly controlled and mainstream media narrowly-funded by a few extremely wealthy people. For this precise reason, most of us need to deconstruct our present belief system before we can start the process of arriving at the truth and we need to empty our mental trash bins that currently command our minds to comply and obey, before we even can find the space to welcome new information and truth into our brains. Unfortunately, many of us fiercely cling to a very rigid belief system, *whose origins are deeply rooted in politics, religion, finance, education, nationalism and culture*, and in a diametrically opposed foundation to intellect and introspection. The most intellectually honest among us, after deep introspection and critical reflection, would acknowledge that our most deeply held beliefs about life have not resulted from any analytical or empirical research, reflection and critical thought, but were simply adopted and blindly embraced as a result of cultural norms, traditions, and endorsements by someone in a position of authority.

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More importantly, and even more horrifying, is that for many of us, our deeply held beliefs were blindly adopted from pre-engineered societal frameworks that include academic and career frameworks so deep-rooted into our psyches from birth, that those that deviate from these pre-ordained pathways are considered odd or strange. For example, consider how homeschooling, in 2021, is still considered by most as a fringe choice and not accepted as a viable and competitive alternative to institutional academics. A consequence of this narrow belief system is a crippling inability to formulate realistic expectations of the effort required to make our dreams come true, and a sense of entitlement that spawns unrealistic expectations of receiving large rewards without expending equivalent effort. How many of us blindly accept the societal norm of pursuing good grades and high test scores to gain entrance at top-tier schools to secure a good job at a prestigious corporation without ever questioning if this process would even make us happy and provide a meaningful life?

Many of us engage in this process simply because it is what everyone else is doing and because it fits our belief of what we are expected to do.

Consequently, if we take this pathway and find ourselves unsatisfied with life, we feel cheated of not attaining a result promised to us. How many of us have accepted our religion or no religion as the best choice for no other reason than our parents had no religion or commanded us to adopt the same religion as theirs? How many of us actually studied several religions before rejecting or adopting a religion as any intellectual would do? How many of us have passed judgment on another culture, race or community, without ever spending even one hour talking with not one, but with many different members of that culture, race or community? In my lifetime, I've met many adults that called the very type of gang members I mentored as a young adult in Los Angeles "animals that should be locked away in jail forever" even though every single person that offered such a cursory, non-experiential critique had never set foot in a poor community ridden with crime, never spent a single minute speaking with the kids they wanted to see locked up "forever", and possessed no real understanding of the struggles faced by the teenagers that lived in these communities. Yet they chose to completely discount my opinions that were derived from many years of empirical experiences, and chose to formulate strong opposition opinions from which I could not separate them.

Again, such indictments are not indictments against anyone's intellect. Rather, they are indictments of a broken academic system that fails to develop critical thinking skills and the pursuit of a meaningful life. They are indictments of a transhumanism agenda that encourages our increasing immersion in virtual worlds with virtual friends over engagement in the real world while it aggressively promotes an amoral world in which choices are relegated to better or worse versus right or wrong. Many leaders believe morality is a thing of the past and that amorality is superior to morality. Such thinking caused tyranny in the form of global lockdowns in 2020, 2021 that is likely to continue until 2023. Such an agenda has killed our abundant levels of creativity, individualism, curiosity and critical thinking skills with each subsequent year spent inside the system and replaced these characteristics, necessary for learning, with a collective, obedient hive-like mentality in which its inhabitants grow to love their servitude to those ruling this world with impunity. This process is even more insidious because it is a process that has not even been recognized or acknowledged by the vast majority of us.

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In fact, the dumbing down, transhumanism, social media, schooling agenda has muddled and distorted our understanding of the real world to such a degree that large percentages of people all over the world have resorted to self-medication as the antidote to anxiety, loneliness and depression, without realizing that the real antidote to loneliness are intimate connections with other human beings. Even a single intimate connection to one other human being can easily conquer loneliness of the highest order, yet millions among us seem to be able to unrecognize this and try to numb our loneliness with opiates and alcohol. **One can still be lonely in a crowd of fifty people if one has no connection with anyone, yet still feel completely at peace and loved in a crowd of one, if one is deeply connected and rooted to that other single person.**

Therefore, for all of us that attended a traditional brick-and-mortar school and university for the duration of our academic life, we are not completely at fault for our current uneducated state today, as rarely was our true intellect ever challenged and developed during the academic process. We are only at fault if we do not do anything to correct our academically-trained, lowly-educated egos. We all need to stop conflating academics with education as one can be highly-degreed but still highly ignorant and uneducated. Having condemned the institutional schooling system for well over a decade now, I have discovered that many people to this day still conflate my message, and falsely believe that I am promoting a dangerous message that “education is not necessary in life”, when in fact, I am promoting the exact opposite message – through education, we become the best versions of ourselves and reach our highest potential.

If I wholeheartedly believed that real learning (in any business-related degree) occurred within the hallowed halls of prestigious universities, then I would aggressively advocate pursuing and gaining entry to the business and graduate programs at Harvard, Oxford, Yale, the University of Tokyo, the University of British Columbia, the University of Munich, Australian National University, and Stanford. I do not perceive these institutions as my “competition” because there is zero overlap with the curriculum I provide in the 20 courses that constitute my Academy and the curricula of these academic institutions. Rather, my competition is any other organization that promotes critical thinking skill development, holistic wealth and success, applied business skills that will improve one’s quality of life, sound monetary principles, and corporate business ethics. However, because all traditional academic institutions, even those considered the best of the best, lack all 9 pillars I’ve described above necessary for fostering the development of intellect and real education, there are no traditional brick and mortar institutions of academics with whom I am in competition. In fact, I believe everyone should pursue education throughout one’s entire life, not only during just the years of traditional academic learning, from age 6 to age 21, but also throughout the course of one’s life. Today, and especially today, extracurricular learning is mandatory just to counterbalance the negative effects of traditional academic classrooms upon our learning abilities. Real learning must embrace the 9 pillars I listed above. I have yet to encounter a single traditional university in the entire world that incorporates more than 3 of the 9 pillars, let alone all nine.

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Consequently, a course about astronomy could be useless if it is taught in a manner in which memorization about planetary and universe facts are emphasized over understanding of how this knowledge can impact our ability to understand the purpose of our existence. Later in this fact sheet, you will learn that the vast majority of my skwealthacademy curriculum is appropriate for children as young as 10 to 12-years of age, though some courses may perhaps require parental guidance due to the complexity of the addressed subject. Furthermore, since education is a never ending process, even those as old as 90-years of age can also equally benefit from my Academy, as it contains loads of information that will help the elderly maximize the wealth they leave to their children, if this is a desire of theirs.

That said, I believe the earlier a student completes the coursework in my Academy, the more beneficial it will be to his or her future life, as the development of critical thinking skills will grant a young adult the insight to discern the very things about the institutional education system that I reveal in this fact sheet. With this understanding, a young man or woman can then make the critical decision about how best to pursue the education necessary to fulfill his or her life's goals. Iron sharpens iron, so the earlier a young child's mind is sharpened by being tested against iron, the faster he or she will make strides in building critical thinking skills that will serve him or her throughout his or her life. However, disuse and disinformation leads to dullness, so the longer a young child's mind remains untested and dulled within the confines of the institutional academic system, the dumber he or she will unfortunately become, and the more likely his or her dull mind is likely to inflict deep wounds upon the psyche from which he or she may never recover.

At skwealthacademy, I present a multitude of exercises in my courses that will undoubtedly challenge many of you to re-think your core beliefs about life, perhaps for the first time in your entire life. Have you ever thought about the reasons why the saying, "Ignorance is bliss" is known by nearly every single person in the world, regardless of culture, nationality, religion and race? Those that set economic and political agendas in every nation first and foremost desire nations full of behaviorally-conditioned, unthinking and ignorant people, as such populations are the easiest to command and control. Societies populated with ignorant citizens will never revolt, even when imprisoned with increasingly tyrannical rules, thereby ensuring that the ruling class will rule for another 100 years. However, more importantly for us, we need to discover and fully understand the academic tools they implement in classrooms that keep us desirous of remaining ignorant. I once heard Catherine Austin-Fitts, an alumna of the same Ivy League school as myself, brilliantly liken our economy to a tapeworm economy. Ms. Austin-Fitts stated that just as a tapeworm is a parasite that makes its host crave the very nutrients it needs to survive while systematically killing its host, global bankers make entire nations hand over the monetary resources they need to become stronger while simultaneously weakening the financial futures of every person living within these economies.

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Using this same analogy, our institutional academic system is a tapeworm education system that makes us crave the very behaviors and beliefs that those in power want us to adopt, beneficial to their control over us and detrimental to our pursuit of intellect and personal freedom.

In fact, in 2019, American teenagers declared becoming a social media influencer as their most desired job, with the social currency of “likes”, “reposts”, and “followers” more highly desired than the much more important social construct of life purpose. Ever since graduating from an Ivy League university and securing an additional MBA and Master in Public Policy degrees, I’ve acknowledged that these academic pursuits provided little value to the success of my entrepreneurial pursuits and to the development of my intellect. I quickly realized that a traditional business university “education” not only had near zero utility in the real world, but that **it was also harmful to my ability to succeed in the real world**, due to mountains of disinformation dispensed to me through academic textbooks and professorial lectures. This is not a statement I make lightly, and I provide proofs of this statement throughout many courses in my online Academy. Unfortunately, only after attaining these advanced degrees did I discover little correlation between the knowledge I had gained in school and the knowledge that was necessary to succeed in the real world (click here to find the link to download [a full description of the skwealthacademy curriculum](#)).

Regarding the pursuit of specialized degrees such as engineering, medicine, nursing, and so on, I firmly believe that a university and graduate level degree bestows a great deal of essential applied knowledge, unlike with a business education. If you’re uncertain of what you want to do with your life, and you spend four to eight years of your life obtaining a diploma in an area with a higher degree of applied knowledge, the diploma can still be useless to the pursuit of a happy and fulfilling life. This was the case for me, as I attained a degree in neurobiology but never did anything with it after graduation, as I decided I did not want to pursue medical school. Even if we are certain of our desire to pursue a specialized degree, we must still remain very wary of the heavy behavioral conditioning that often is imbedded in the academic work that accompanies specialized degrees as well. Even among these science-based degrees, many universities still leave a lot to be desired in critical thinking skills as you will learn in the courses of my Academy. If we really want to discover the truth about any matter, we may do so, nearly every single time, by merely “following the money.” If we do so with the US pharmaceutical and medical industry, we will discover that many top-tier US medical schools and associations have maintained a decades-long, and sometimes a century-long, relationship to the US banking Rockefeller clan, who have frequently “donated” multi-million dollar amounts to schools with top medical schools. As we all know, the very wealthy and powerful do not just hand out millions of dollars out of the “charity” of their hearts, but they often have hidden and very devious ulterior motives for doing so. Of course, there are some wealthy philanthropists that do not have ulterior motives, and for this, they deserve our praise. However, we must always follow the money to understand the truth of “charitable” donations.

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In fact, if curiosity inspires you, you may start your research into the deep and long-lasting connection between the Rockefeller's enormous monetary contributions to hospitals, medical schools, and national medical associations, and the propensity of doctors to prescribe prescription drugs at a disproportionate rate to their medical necessity, a practice that often directly benefits the Rockefeller's accumulation of enormous wealth. (Source: Ruesch, Hans. "The Truth About the Rockefeller Drug Empire: The Drug Story". <http://www.whale.to/b/ruesch.html> and Webb, Otis. How We Do Harm: A Doctor Breaks Ranks About Being Sick in America, New York: St. Martin's Press, 2012). Most of us would agree that schooling should enhance our lives and improve the quality of our lives as we transition from children to teenagers and from teenagers into young adults. I firmly believe that traditional brick and mortar classrooms in every nation in the world today emphasizes the wrong ideologies and platforms to achieve this critical mission of education. No matter in what nation a young adult attends school, he or she will be exposed to this exact same narrative from the time he or she is a very young and very impressionable child:

- (1) Study hard and achieve good grades.
- (2) Get the best grades possible to attend the best university possible.
- (3) Attend the best university possible to secure the best paying job possible.

And over and over again, throughout the entirety of our academic careers, we are conditioned to believe that the above path is the path to success and that only the ability to consume luxury goods is the crowning achievement of success. However, glaringly absent throughout our academic lives are any lessons about leaving a legacy, demonstrating compassion throughout our lives that improves life for everyone in our communities, finding purpose in our lives, or even conducting oneself honorably and with integrity in the pursuit of material wealth. When I was in business school, a specialized major in technology was offered and during student orientation, the Dean mentioned that a handful of additional slots were being offered to anyone that wanted to apply for this specialized concentration. Instead of fielding questions from students interested in learning more about this specialized concentration, the Dean was presented with a question from a student that had already gained acceptance into this specialized track that wanted to know if the addition of more students into the program would negatively affect his earning potential upon graduation. I don't blame the student for being so narcissistic because every part of the institutional academic conditioning process during our lifetime is geared towards creating an obsession with earning potential as the only metric for academic success. I desire to completely unwind the nonsense embedded in the above narrative and to disrupt the way every skwealthacademy member defines success by ensuring that many additional elements are every bit as important to our definition of success as simple monetary and material wealth.

As a former Private Banker and former Private Wealth Manager that interacted with some of the wealthiest individuals in the United States on a regular basis for many years, I often noted that many of the wealthiest people I met struck me as exceedingly lonely and unhappy. It took me some time to comprehend how someone with millions in the bank could be so unhappy. After some thought, I realized that I too had bought into the ridiculous notion of success taught by teachers and professors in

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the academic system. Consequently, when I encountered many people that resided in the top 1% to 5% of income earners in America and found them to be miserable, because I had been conditioned to view them as “successful”, cognitive dissonance set in. Had I properly perceived people with incredible material wealth but little to no happiness as “unsuccessful” as is the proper perspective, I would have experienced zero cognitive dissonance. My cognitive dissonance arose from the fact that I resided in a mentally-sick society that embraced diseased notions of success.

However, such mentally-sick notions of success are propagated not only at all levels of schooling, but also by the most visible members of society. For example, US President Barack Obama praised the South Korean school system as a model to which Americans should aspire due to its great “success” rate in consistently producing the top-ranked students in the world in regard to scores on standardized reading and math exams. In fact, emphasis is so high in South Korea upon students to attain lofty grades that the enrollment rate in hagwons, classes attended by students after “regular” school end often geared towards achievement of high grades on university entrance exams, was estimated to be about 75% of all South Korean high-school students. However, with the additional academic burden of an after-school hagwon, a typical day for the majority of South Korean students consisted of schooling from 8AM to 10PM, or even midnight, a brutal academic schedule that left little time for the development and sustenance of mental and physical health or even for basic fun social activities of which all teenagers should partake. The tragedy of a narrow focus on academics, praised by a US President, is that such a tunnel-visioned focus on academic achievement over true education often results in high rates of suicide among children. Unfortunately, along with US Presidents, South Korean teachers regularly dole out horrible advice to young impressionable students, warning young students to achieve high grades if they desire any chance to be “successful” in life.

Unfortunately, this unilaterally awful adult advice often creates young South Korean teenagers that are mentally broken, depressed, highly anxious and suicidal. Sina Kim, a university graduate, explained, *“Most teachers emphasize that if we failed Suneung [The College Scholastic Ability Test], the rest of our lives would be failure, because the test is the first (and last) step to our successful lives...[The Suneung] is the final goal and final determinant of our lives. We thought that if we successfully finish the test, then the bright future would automatically follow.”* Such an unhealthy and false narrative, so widely accepted by students worldwide, has all the makings of religious cult-like belief system. Se-Woong Koo, a hagwon employee, revealed the psychological cost of the academic hagwon experience to *The New York Times*: *“Hagwons are soulless facilities, with room after room divided by thin walls, lit by long fluorescent bulbs, and stuffed with students memorizing English vocabulary, Korean grammar rules and math formulas.”* (Source: Diamond, Anna. “South Korea’s Testing Fixation.” *The Atlantic*. 17 November 2016. Accessed 20 February 2017, www.theatlantic.com/education/archive/2016/11/south-korean-seniors-have-been-preparing-for-today-since-kindergarten/508031/). To add insult to mental injury, multiple academic studies have concluded that endless hours of engagement in repetitive rote-memorization exercises and drills designed to yield high exam scores to secure entrance into the nation’s top universities provide little to no increase in intellect.

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Most tragic of all, however, is the systemic negative impact of academic achievement upon the state of happiness among South Korean children. The irony of this situation is that if academic classrooms truly provided life-enhancing education and increased intellect, then parents that heap mountains of unreasonable academic pressure upon their children would have been intelligent enough to understand that rote memorization drills have zero correlation to intellect. And realizing this, they would have subsequently advised their children to pursue real education over high academic achievement in order to create a life of deep meaning and purpose over an empty nutrition, high calorie one engaged in the endless pursuit of money and materialism. Even when the South Korean government discovered *“that South Korean children were the least happy among those of 30 countries studied, most of them in the OECD, with the Health Ministry citing ‘academic stress’ as ‘the most relevant factor’”*, no national initiative originated to correct this mental health problem. (Park, Ju-min. “South Korean Children Finish Last in Happiness Survey.” Reuters. 4 November 2014. Accessed 20 February 2017, <https://www.reuters.com/article/us-southkorea-children-idUSKBN0I000A20141104>).

Furthermore, when some South Korean government leaders openly worried that the stress on academic achievement in their society was placing too much undue stress on a typical family’s living expenses, with many families spending up to 20% of their disposable income on the academic pursuits of their high-school aged students, a percentage allocation that often resulted in an inability to purchase nutritious food and increased child neglect, the government still refused to overhaul a national academic system that was screaming for a radical overhaul. (Source: Ripley, Amanda. “Teacher. Leave Those Kids Alone”. Seoul Sunday. 25 September 2011. Accessed 20 February 2017. <https://content.time.com/time/magazine/article/0,9171,2094427,00.html>). Such outcomes do not surprise me, as the history of national academic systems reveals that governments have always used institutional academics not to produce highly actualized citizens but instead to produce the greatest numbers of compliant and obedient citizens.

Perhaps US President Obama should have not ignored unacceptably high rates of suicide in South Korean society before he praised the great “success” of the South Korean academic system, but his praise of such a broken system did not surprise me as Obama is clearly an advocate of the Great Reset narrative that was being pushed in 2022 moving forward. In 2016, South Korea had the highest suicide rates in the industrialized world for 9-consecutive years. During this near decade of time, the number one cause of death for children and young adults in South Korea between the ages of 10 and 30 was suicide, according to a 2016 Al Jazeera study, with *“the stress of living in a hyper-competitive society or pressure over exam results and college entrance”* cited as the number one cause of suicide attempts. I view my goal to not only squash society’s confusion of academics with education and to start the transformation of academics into real education, but also to squash society’s narrow, mentally-unhealthy definition of success as one of the top missions of my online education Academy, skwealthacademy.

I further believe that if academic institutions spent classroom hours truly educating students instead of

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engaging them in repetitive and boring rote memorization tasks, that after-school homework would be entirely unnecessary. Homework is only necessary because time spent during academic classroom hours is spent terribly. For parents that homeschool, I discovered that they teach their children for far less time than traditional academic schools, yet their children spend far less combined time engaged in “class” and homework than any traditionally schooled child. Furthermore, exam systems often miserably fail to test real learning. Consequently, exams hold zero role in skwealthacademy. Instead, I developed a series of exercises that accompany each course to ensure that all skwealthacademy members will learn how to apply the rare knowledge they learn in each course to improve his or her life. Why do I describe the knowledge in my Academy as “rare”? It is indeed rare knowledge because I created some of the knowledge myself. Thus, it literally will be impossible to find the knowledge in my courses about creating a meaningful life and about all aspects necessary for sound money and a gold standard anywhere but in my academy. Furthermore, the majority of knowledge in all my courses, as the majority are geared toward wealth building, are completely absent in all MBA programs and business related courses that you will find anywhere in the world. In fact, I created all courses in my Academy to provide knowledge of high utility and applicability that is missing from all business programs in the entire world.

My courses are not short courses that are more appropriately presented by motivational speakers with a cheerleader personality that waves her pom poms and cheers you on to produce a temporary emotional high that will evaporate in an hour. These types of seminars will never produce any lasting significant change in your life. On the contrary, I designed all the courses in my academy to yield lasting results and every single one took months of painstaking development and editing to produce. For example, my course called “Why Finding Purpose Should Be Your Top Goal in Life” consists of 224 pages of written material, 10 hours of audio files, and 7 specific exercises to provide a specific road map to attaining consistent daily happiness and purpose for the rest of your life. I guarantee you that it will be far superior, at a fraction of the price, than any top motivational speaker two-day seminar you may have attended in your life that costs thousands of dollars. Though every person that joins my Academy can choose which courses to take and which ones to skip, I sincerely hope that every person will take this course because I consider it to be one of the two most important courses in my entire Academy.

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Academics is Limiting, Education is Limitless

Unfortunately, traditional scholastic classrooms all across the world confine the minds of young adults into a very narrow, and often wrong, belief system that persists into adulthood. There is little doubt that nearly everyone would agree that most schools teach convergent thinking instead of divergent thinking. One task we should complete every year, without fail, is to take inventory of our beliefs and to test our belief system to determine if they need modifications and/or alterations to align with reality. I call this process “updating our human Operating System (OS)”. I find it ironic that most of us religiously update the operating systems of our smartphones, laptops, iPads, and desktops, but fail to ever update our most important operating system – the human OS! If we all challenged ourselves to become a better person every year, the nature of such a challenge would require a constant annual analysis of our current beliefs and a consideration of the possibility that some of the core beliefs we presently hold may be wrong.

Growth is not just about accumulating more knowledge, but it is about having the wisdom to recognize the error of some of our core beliefs, to change them, and to consequently understand how to apply our newly acquired knowledge to not only improve our lives, but to improve the lives of those around us as well.

Had I never gone through the process of killing my ego and my Ivy League-obtained arrogance when I was young so that I could eventually understand how much I didn’t know, I would have no clue today of any of the information contained in my skwealthacademy. The self-educational process was almost

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solely responsible for the development of all the rare knowledge contained in my 20 skwealthacademy courses. The development of the courses in my Academy would not have been possible had I stopped my educational process after attaining my MBA and Master in Public Policy degrees. Furthermore, my belief system about finance and money would have remained stagnant and would have still revolved around all the misinformation and outdated information I was taught inside of business classrooms. Because of the behavioral conditioning that still occurs in institutional academic classrooms around the world today, even when many of us encounter new knowledge that can significantly improve our lives, most of us choose the unfortunate decision of dismissing all new knowledge that conflicts with our present beliefs, simply because of our misplaced faith in our library of academic-gained information. The fact that most of us spend zero time inspecting our core beliefs every year means that we will never be able to upgrade the most important hard drive and operating system we use every single day of our lives – the hardware that is our brain and the software that is our critical thinking framework.

Imagine if we still used the LEO (Lyons Electronic Office), the first computer OS (Operating System) invented in 1951, today. How limiting would the continued use of a 1951 computer OS be to our ability to complete our professional work tasks today? Or let's leap forward by two decades and upgrade our OS from LEO to DOS-11, invented in 1971. Even though the DOS-11 OS would be lightyears ahead in complexity of the LEO, if we were all forced to downgrade the current OS on our work laptops to the DOS-11 OS, I don't know a single one among us that would not complain about being taken back to the stone age of computing. Fast forward 14-years from the invention of the DOS-11 OS, when Apple introduced us to the first Mac OS, then lauded as a revolutionary leap in computer operating systems. Though computer companies continually update software and implement significant upgrades to their hardware and OS every year, most of us inexplicably fail to ever update our human OS beyond the level we possessed during our teenager years. Filipino-American comedian Jo Koy performs a comedic bit in which he states that Japanese females all sound the same, whether they are 12-years old or 70, and in his bit, he affects a cute or "kawaii" adolescent voice when pretending to be a 70-year old Japanese woman. Though of course Koy, uses a massive stereotype for comedic intent, imagine if we were like a stereotypical Japanese girl that never stopped using the kawaii voice even into late adulthood. The equivalent OS analogy would be to never update our OS beyond its existing level at our high school graduation. Before you state that the majority of us update our human operating systems, think about what you personally have done this year to update your human OS. Can you easily name at least 5 distinct separate activities that you have performed this year to update your OS? If not, then perhaps it may be time to ensure that you undertake activities on regular basis to update your OS every year.

When the May 2017 Wanna Cry ransomware attack infected hundreds of thousands of computers worldwide, security experts around the world realized that computer software OS upgrades sometimes were deliberately infected with uploadable exploitable hacks that enabled alphabet agency employees worldwide to spy on the daily computer activity of all infected PCs. Whenever such exploits are discovered that compromise the security of tens to hundreds of millions of PCs worldwide, software companies must release source code patches to immediately close these exploits or risk forever losing the trust (misplaced as it is) of their loyal customers. As humans, our hackable exploits explode if we fail

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to annually update our Operating System. These exploits manifest themselves in growing division, anger and conflict around the world and a complete fracturing of community into entropy as those in power hack our exploits to cancel out our logic, independence, rationality, and critical thought. If we allow our human OS to be hacked, global oligarchs can easily trick us into an increasing dependence on our basest level of emotions, fear and greed. In fact, commercial investment firms depend upon your OS being hackable to manipulate these base emotions.

We must realize that every year, the global oligarchs that control the flow of information through media constantly abuse the hackable exploits in our operating systems to further program conditioned subservience and obedience into the masses. Aldous Huxley, a British author that wrote the seminal book, *A Brave New World*, in 1932, stated that by 1962, he started to observe patterns of not only mass servitude to the oligarchs, but patterns of servitude that stripped the masses of basic human rights but yet were sadly fully and willingly embraced by the masses. If you want to understand further why billions around the world willingly accepted the injection of an experimental mRNA drug in 2021 and 2022, and millions wanted to strip those that questioned the safety of such drugs and thus refused them, of basic human rights, just read *A Brave New World*. Huxley stated in 1932, that the masses would not even need to be forced to embrace behavior that stripped them of their own freedoms, so eager would they be in future decades to willingly embrace them. We witnessed his prediction come true during tyrannical global Covid lockdowns. Yet most of us put forth little to zero effort to close the exploits that lead to such blind compliance to tyranny.

To the contrary, we should expend a considerable amount of energy every year to close these exploits in our brain that are being used to divide and conquer us today. It should be transparent that those in power in 2020 and 2021 deliberately fractured society by pitting immunized versus unimmunized, quarantined versus unquarantined, and mobile versus locked-down under house arrest. In fact, some even [proudly claimed the creation of such inequality and tyranny](#). Yet, it seems that no group that has been pitted against one another understands the division the oligarchs have created. I believe that it is our duty as human beings to patch all exploits in our operating systems that have allowed the ruling class to increase the levels of hostility we exhibit towards one another that has created [the most divided state of humanity that has existed in our lifetime](#). Part of our duty to patch these exploits requires us to speak out against all injustices for the greater good of our communities, no matter the harm that may come to us in doing so, and to encourage all others that are timid and fearful to shed themselves of controlling fear and act with courage 100% of the time. Doing so for the entirety of my adult life is the very reason you are receiving this opportunity to partake in skwealthacademy. For it was my commitment to always stand up for the ideas in which I believe and to never cower in fear of negative consequences that led to the demise of my first entrepreneurial endeavor in 2018. But out of the ashes of my first business, destroyed by the tech titans as a direct reprisal for my insolence, defiance and devotion to speaking truth to power, I rose stronger than ever to create skwealthacademy.

For this reason, you will discover in Course P, an exercise I developed that will expose for most of us, a

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faithful commitment to the exact same beliefs about important life constructs for the last 5 years, 10 years, or dependent upon our age, perhaps even for the last 30 years! Can you imagine if we kept the same OS on a laptop computer we purchased in 1990 for the rest of our lives? As we all know, consistent failure to update our computer OS will eventually lead to critical failure and vulnerability to hackers that might “brick” our hard drive and demand cryptocurrency ransom in return for “unbricking” it. Yet, for some reason, we believe that failure to update our human OS will not lead to the same consequence of critical failure. Because so many of us live our lives on the precipice of human OS failure, it is for this reason that we no longer have the capacity to distinguish between illusion and reality, whether this inability is regarding our beliefs about the global banking and monetary system, the global academic system, military and economic warfare, or even our beliefs about the necessity for global lockdowns that likely afflicted all of us to varying degrees for the entirety of 2020, 2021, and 2022.

As I stated earlier, most of us are often born into beliefs dictated to us by society that we would never believe were we born into a different country, culture or religion. Because truth and honor has no boundaries when it comes to nations, religion, cultures or race, this should never be the case with our belief systems.

This fact alone demands a critical introspection of our beliefs and should give rise to a mind-blowing realization. Most of us ignore life-changing knowledge even when we encounter and acquire it due to our blind acceptance of life paradigms taught to us and imposed upon us by the mob mentality of society. A tremendous amount of courage is required to embrace a belief different than the mob, as divergent opinions, even when correct, often instigate ridicule by the mob. However, the person that can stand for honor and courage against ten million of the mob is the person that will change the world, maybe not by himself or herself alone, but at least one person at a time. It is essential that we realize that our rejection of truth often remains rooted not in logic, but purely in emotion and ego. Some of us remain ignorant of truth simply to appease our ego, so we will not have to admit that a belief system we have followed for decades is wrong. Others among us willingly remain ignorant of truth simply to fit in with the hive mentality that our peers have adopted, in order to avoid the scorn of a group of pseudo-intellectuals. I have made every self-limiting mistake, at some point in my life, of which I speak of in this fact sheet, so I can speak from abundant personal experience regarding **the great susceptibility of all of us to making these mistakes**. However, if you complete all the coursework in skwealthacademy, I promise I will provide you with all the essential tools you need to avoid these same mistakes.

Unfortunately, those with money and power in every nation also understand how to exactly manipulate our emotional constitution, and seek to maintain control over us by appealing only to our emotions and ensuring that we push logic to the side. If any of you have ever had an argument with a young adult that attempts to rebut you with a non-intellectual but ego-driven, entitled argument of *“I went to Harvard. Where did you go to school?”*, a false argument I’ve encountered dozens of times when I was just a young buck in my early twenties, then you know what I mean. If any of you have ever had an argument

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with someone that was unable to rebut any facet of your fact-filled and logic-based argument, and then cusses you out in frustration and walks away from you, then you know what I mean. Humility, and humility in large doses, is necessary for anyone interested in truth. If we remain among the majority of people that believe all of our core beliefs are correct and that “the other guy or gal” is always wrong, then I urge you to stop and think about the implication of this statement. If the aforementioned statement describes us, we literally are claiming that:

(1) We have subjected all of our beliefs to rigorous, unbiased testing to confirm them as correct; and/or

(2) All of our core beliefs have originated from a group of infallible people.

Because both points (1) and (2) are literal impossibilities, this exposes the absurdity of believing that we never have held some false beliefs for very long periods of our lives. If we admit this logical conclusion, but still do not care to change or challenge any of our beliefs and upgrade our OS, then this simply means that we truly are not interested in improving the aspects of our lives that can lead to richer, contextual, more nuanced experiences, and in attaining a level of sustainable happiness and deeper meaning throughout our lives. As odd as this may sound, it takes work, real work, to find a meaningful life, and most people are unwilling to put in this work. The fact that you are still reading (or listening) to this means that you are not among the aimless and soulless of this world. Remember, the easiest person in the world to fool is the one that stares back at us from the mirror every day. If we are not extremely well-versed in the topics of cognitive dissonance and confirmation bias, we will even fool ourselves into believing we have tested our beliefs in many instances in which we have not tested them at all. Worse yet, our ego will lead us to dismiss valid arguments against our current belief system with barely any consideration.

As a quick example of one of the many fallacies I once believed when I was a teenager, due to a mind I had not yet learned to open, I once believed that I should avoid the consumption of avocados on a regular basis, even in moderation, because of several articles I had read by a few different doctors and nutritionists that strongly claimed avocados were an unhealthy food due to its high fat content. Like most people, I performed no further research on my own, simply blindly accepted what several people with authoritative titles stated as truth, and avoided eating avocados for years because of this misinformation to which I was exposed. I falsely concluded that a doctor and nutrition “experts” must know more about this topic than me, right? Today, most people know that avocados are a relatively healthy food despite their high fat content, as avocados are a source of nutrition that helps lower the LDL, the artery-clogging type of cholesterol, in people that are fit (Source: Zelman, Kathleen M. “All About Avocados.” *WebMD*, 13 June 2016. Accessed 1 February 2017. <http://www.webmd.com/food-recipes/all-about-avocados>). Had I not been willing to correct this false belief of mine, I would still be avoiding eating avocados today. And if you read my lengthier [skwealthacademy brochure](#), downloadable at the preceding link, you will discover that most Americans in the 1930s throughout the

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1950s, due to false advertising promoted by medical doctors beholden to the tobacco industry, not only believed that smoking cigarettes was a harmless activity, but also ludicrously believed that cigarettes were a cure for hypertension in pregnant women as well! Knowledge alone is not power, because as I stated earlier, if we encounter useful knowledge, but cannot evaluate or understand how to apply this knowledge in a way that improves our lives, such knowledge is of low or zero utility. Furthermore, any type of learning that impedes my ability to critically think is not educating me, but instead, dumbing me down. This is the type of “learning” to which I also was frequently exposed during the 20-years I spent inside of academic classrooms.

Though my thinking evolved tremendously from high school graduation to university graduation, from university graduation to graduate school graduation, and from graduate school graduation to life in the corporate arena, my business thinking and understanding evolved the most, by far, when I left the corporate world and decided to become an entrepreneur.

When I graduated from the academic world, I was still asleep and guided by the behavioral conditioning I had received during my 20-years in the academic world. Consequently, I sought and achieved employment as a Private Banker and Private Wealth Manager for one the largest banks in the United States and the highest profit-margin office of a Wall Street firm in Beverly Hills, California. Only after I realized that my pursuits were making me miserable, and that there was little truth to anything I learned in classrooms of my MBA program, did I finally forsake the “American dream”.

It is my goal at skwealthacademy to not only expose the massive differences between the low to no utility business knowledge disseminated at the university and graduate levels in academic classrooms worldwide and the knowledge of how financial and monetary markets actually work in the real world, but also to transform academics from low-level theories of inapplicable information to high-levels of applicable knowledge in the real world. I view the difference between the academic curricula of schools today and the educational curricula of skwealthacademy as being very similar to the differences between the work of Albert Einstein and Nicola Tesla. Though Einstein’s name is far more prominent than Tesla’s name, and Einstein is often promoted as the genius while Tesla’s name has been forgotten or only briefly mentioned in passing in many academic history books, the only thing Einstein ever invented was the “Einstein refrigerator”, a refrigerator that eliminated the potential fatal process of cooling that existed in refrigerators of the time. Instead, Einstein is much more widely recognized for complex mathematical theories, the most famous of which is his theory of relativity. The theory of gravitation, or gravity, postulated in 1915 by Einstein, was an extension of his special theory of relativity that concluded that although forces caused by acceleration existed, they were not an accurate description of gravity. Instead, Einstein insisted that gravity was a curvature in the space-time fabric of the universe in which mass determined the curvature of space-time and space-time determined the

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movement and pathway of mass. However, as of August 2017, scientists still have been unable to reconcile the theories of Quantum Physics with Einstein's theory of gravity, which has caused some scientists like Erik Verlinde to challenge the validity of Einstein's theory of gravity. Despite Verlinde being among a minority of scientists, the point is that scientists have argued theory for centuries. Consequently, the more important aspect of science and mathematics in my opinion, by far, is the work that bridges the giant leap between theory and applicability.

Even in such a rigorously intellectual field as science, I firmly believe that the way we view scientific "discoveries" needs much more critical thought. Often, scientific theories such as the theory of relativity, string theory, the second law of motion, the laws of planetary motion, and so on are hailed as discoveries. However, when such theories and laws are proven (and some still have not been indisputably proven, including even the Big Bang Theory), they possess more in common with explanations than discoveries, for one cannot discover a universal law that already exists. For example, "discovering" a scientific law that has already existed for millions of years is equivalent to Columbus claiming he discovered America when Native Americans that migrated from Asia across the Bering land bridge to North America had already lived in America for centuries prior to Columbus's "discovery". It is impossible to discover something that already exists. Does it take a tremendous amount of intellect to explain a universal law that has existed for millions of years that no one has been able to explain? Of course. Give me a life of a thousand years to study gravitational theory, and I likely still never would have come up with Einstein's Theory of General Relativity. However, a postulated theory only means the person proposing it is the first person to successfully explain the existence of a universal law, but it does not mean he or she discovered the laws that comprise the theory.

Though there is a massive difference between explanation and discovery, science often oddly completely fails to distinguish between these two constructs. I believe that this odd failure of distinction is not coincidental, but instead, deliberate, as another effort by those in power to use academics to dumb us down. One would never complete putting all the pieces of a jigsaw puzzle together and claim that one "discovered" the jigsaw puzzle. In developing skwealthacademy, I arrived at the conclusion that the majority benefit of knowledge is in application and true discovery, not just in theory and explanation. Consequently, in my Academy, while I believe explanation is important, there are no exams that test regurgitation of the explanation element. I believe this element of academia to be completely outdated and of low utility. If the global academic system ever hopes to educate again, of which I remain skeptical will happen in my lifetime sans independent academies such as this one, then this aspect of academia must be completely, immediately and radically overhauled.

Unlike Einstein, Tesla was all about applicability, and Tesla used his theoretical work in science and mathematics to invent dozens of things that did not exist before him, including the A/C current (an invention that gave the poor accessibility to cheap electricity for the first time in history), radio, the Tesla coil, X-rays, wireless communications, lasers, remote control, and the electric motor, just to name a few. (Source: Tesla, Nicola (2015). *My Inventions: The Autobiography of Nikola Tesla*. New York:

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SoHoBooks). In fact, many of Tesla's inventions were of such great applicability in society that they still are in use today. Though with rumors bubbling today that UAPs (Unidentified Aerial Phenomena, formerly called UFOs) may be secret government aerial vehicles that use gravitational theory to travel in manners that appear magical to the human eye but can be perfectly explained by gravitational theory, perhaps Einstein's theories have finally transitioned into the applied phase.



Why Academics Makes Us Resistant to Change

I realized that not only was I taught an improper way to think about life during my whole academic life, but I was taught an improper dream – to get as much money as I can for myself with no regard for the social consequences of my actions. At this point, I knew I had to reconstruct my life if I wanted to be happy. I made the decision to resign from my job at a Wall Street firm and a top American bank one morning on my drive to work. Some may say never to make snap, whimsical decisions regarding such important matters as one's career, but in all honesty, it was the best decision I ever made in my life. I had become too comfortable with routine and the perks of corporate banking such as free box seats to Los Angeles Lakers games and expensive dinners at fine Beverly Hills restaurants on the bank's expense account, and had I not had the courage to walk away from everything back then, I fear that I would still be miserable, entrenched in corporate life today. I would be rich, which I am not at this point, but rich, soulless, directionless and miserable. In reality, it wasn't a hard decision. Even though I had no other job or sources of income lined up when I quit, I knew it was the right decision for me. When you know something is right, uncertainty no longer becomes scary. Some people require methodical pre-planning to achieve one's goals while others, such as myself, respond equally well to the introduction of chaos and uncertainty. At skwealthacademy, I endorse choosing the path that is right for you, as there is no such thing as a single correct path.

At the point I realized I was on the wrong path, I chose to redefine my personal definition of "wealth and success" into one that vastly differed from the traditional, narcissistic, narrowly-focused societal definition of material and monetary gain. I decided to throw my money-based definition of wealth in the rubbish bin and pursue a much more expansive and holistic definition of success that incorporated high levels of compassion, friendship, health and happiness into my definition of wealth. Today, the world's citizens suffer from perpetual war, massive amounts of drug addiction (both illegal and legal), and

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banking-spread financial misery, simply because of our pursuit of profits over all other considerations with little to no concern for the suffering and misery created by our pursuit of the bottom line. I consider community, friendship and time as far more valuable commodities than money to acquire. Consequently, to combat our failure at times to realize that all life is connected on our planet, and that any work in which we engage that hurts others ultimately hurts all of humanity, I created skwealthacademy as a positive endeavor that will bring light to important issues that many still find inconsequential. All of us still working to create financial independence and security must do so in a socially-responsible manner that contributes to, instead of detracts from, the social well-being of every member of the communities in which we live.

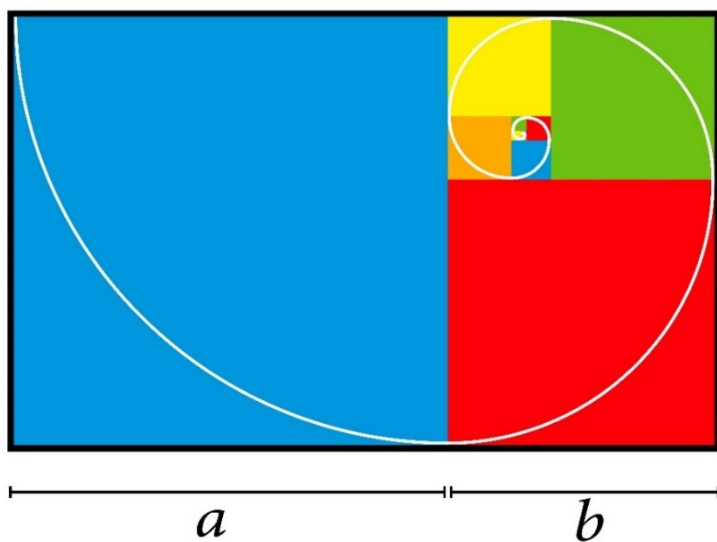
Pedigree or High GPAs Do NOT Make You Smart

At skwealthacademy, there are no exams as part of our curriculum. I have no interest in being part of the global academic problem by promoting the flashy but non-substantive part of learning that consists of the achievement of high test scores, for all the reasons I've already explained. Despite attending some of the most "prestigious" universities in the world, I reached the conclusion that these "top-tier" universities miserably failed to teach me how to apply any of the knowledge they taught me inside their classrooms to improve my life in the real world.

Everything I know today about improving my life in the real world I learned OUTSIDE of the university system through self-educational pursuits.

We must "do", or engage in activities that help us understand how to apply the knowledge we learn, in order to trigger life-changing transformations not only in life skills, but also in mental acuity.

Testing retention of knowledge through exams, as is the centuries-old tradition of brick and mortar academic institutions, results in no deep fundamental changes in the way we think and behave, and only results in falsely elevating our ego about our mental superiority to others while suppressing our intelligence. Such pillars of our academic system produce superficial changes in our thought patterns while simultaneously setting boundaries on our creativity and our potential.



$$(a + b)/b = b/a = 1,61803...$$

The very reason why we often feel great and “buzzed” for several days after attending an inspirational life seminar, but then subsequently fail to transform this “high on life” attitude into any significant improvements after the high fades, is due to the non-transformational focus of life seminars on producing short-term emotional highs and the absence of exercises that produce life-long benefits. Without the provision of specific exercises in which to engage, universities and inspirational seminars almost always fail or fall short in this

capacity, making it impossible for us to achieve life-changing alterations to our everyday thinking and behavioral patterns. Even worse, the achievement of high exam scores often results in a false belief that we are smarter than everyone else, when this is patently false. **We may indeed be intelligent if we scored spectacularly high on an exam, but this is an example of correlation, not causation. Our intelligence exists despite a high exam score, not due to it.**

As the founder and developer of all skwealthacademy course material, I too once believed the false paradigm that achieving high test scores was essential for “success” in life, and as such, I initially developed exams for all of my courses that literally took me hundreds of man hours to complete. During my academic life, I was successfully duped about the utility of high exam scores, and I mistakenly focused energy and time to achieve a 1480 SAT score (out of a perfect 1600) that placed my score above 98.5% of all test takers in the US. Likewise, I also achieved exam scores for my graduate school entrance exams that placed my scores above 93%, 95% and 97% of all test takers in America. Back then, I remember being quite proud of these empty achievements. While these high exam scores may have enabled me to gain entrance into some of the “best” schools in America, with the benefit of life experience later in life, I considered if these **high exam scores had contributed, in any manner, to my overall happiness, success, and comprehensive life wealth.**

After pondering this question for quite some time, I arrived at the honest conclusion that my high exam scores, among the highest in the entire nation of the United States at the time, literally contributed nothing to the achievement of the above goals, so I decided to scrap all exams I had developed for this Academy, though it was quite painful to trash a part of my Academy on which I had already spent hundreds of hours of time developing. Confident in my conclusion about the empty utility of an

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examination framework, I replaced the exams I had developed for my online Academy with the development of a comprehensive series of exercises that required additional hundreds of man hours. As my developed exercises focus solely on the real-world application of the knowledge contained in each of my courses, I know that it was the right decision. Doing leads to knowing, not regurgitation of knowledge on low-utility exams.

Why Inspiration Without Change is Empty

At skwealthacademy, I am confident that the exercises I developed for my courses will undoubtedly challenge many of you to reconsider your core beliefs about life, perhaps for the first time ever. I realize that the natural state of equilibrium for many of us, thanks to the dumbing down of our thinking skills that happens in the majority of school classrooms, is to remain in a state of inertia and to never challenge our core beliefs as possibly wrong. If you are a teacher, I want to urge you not to take offense to that previous statement. I know that exceptional teachers exist that buck the system and that instill critical thinking skills in their students. However, if you are one of these exceptional teachers, I know that you are well aware of the massive obstacles in developing critical thinking skills in your students, given the institutional academic framework by which you are instructed to teach your students. Consequently, whether teacher, student, entrepreneur, corporate employee, or retiree, I pose this one very simple question to you:

Are you completely happy and satisfied with your life right now?

If the answer to this question is no, then I guarantee you that even if skepticism is your middle name, that the courses in my Academy will greatly benefit you. At skwealthacademy, I provide tools and countermeasures that will allow you to avoid the pursuit of the wrong life path, and to correct this mistake if you have ever been plagued by this obstacle in the past. After I graduated from an Ivy League university, and then further attained an MBA and a Master in Public Policy, even after I learned of the low utility of my academic diplomas in the real world, I continued to tell myself that my academic achievements had great utility, even though deep down, I knew that I was only engaging in self-delusions. I did this because of the fact that the pursuits of my post-graduate degrees had consumed three years of my life, and it was difficult to admit that I had wasted three years of my life learning boatloads of information that were never going to improve the quality of my life. The much easier solution was to continue to fool myself about the high utility of my achievements rather than face the low utility of my achievements in terms of real world application. However, it is impossible to remain self-delusional if one commits to improving one's life. Once I decided that I really wanted to improve my life, I had to necessarily face reality and shed my delusions about the perceived high utility of my Ivy League education and advanced master degrees that opposed the harsh reality that these achievements were largely a waste of time and money.

In retrospect, I realized that I did not need to attend two-years of minimally useful, and mostly harmful, MBA classes to secure an internship, the only event of my MBA academic program that I deemed to be

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of high utility. If instead, I had approached an established business and offered to perform a skill that the executives needed and offered to work as a low-paid intern in exchange for the gained experience, most businesses would have offered me an internship. And in doing so, I would have saved enormous tuition, textbook and housing fees. How do I know this approach is possible? I know it is possible because, after graduating from my master degree programs, when I wished to learn about an industry in which I had little to no experience, but had other skills that were transferable to that industry, I took that approach to secure a job. Furthermore, after 6-months of a low-paid internship during which I proved my capability to excel, I secured an immediate transition into a much higher paid, full-time job. In business school, one would return from a low-paying 3-month summer internship to a non-paying scholastic environment again in which most students continue to rack up back-breaking amounts of debt. Thus, many of us deny alternative paths to an end goal simply because no one we know is seeking the road less traveled.

While my aim is to also inspire you, I recognize that there is a huge chasm between inspiration only, which may or may not lead to significant positive and lasting life changes, and inspiration that is tied to deep-rooted, fundamental changes in daily habitual behavior and critical thought. No baby is ever born a racist, hating a person of a different skin color at birth. Rather, children are taught such beliefs by his or her parents or by other programming sources like television shows and societal cues. Racist thought patterns are molded and shaped by experience over time. Though many of us do not realize it, many of the core beliefs we hold dear to our heart have also been programmed into us by television programs, parental guidance, social media, and inside academic classrooms. We have never chosen them at all.

Ask a four-year old child what item he should give to someone he or she loves, and he may tell you flowers, food, a kiss, a toy or even just a simple, beautiful hug. In fact, the answers to this question are likely to be endless, as a child's creativity and imagination at this age is unbounded, and a child's list of items that represent love have not yet been conditioned by any type of parental, media or scholastic programming or by any pressure to conform to societal "norms". However, ask any teenage boy living in a nation of leading economic power what he should give to the girl he eventually wants to marry, and no matter in which nation he lives, he is overwhelmingly likely to answer a diamond ring. Since a 4-year old child who has not yet been programmed by societal norms does not think of a diamond ring as an item that represents love, we must ask ourselves why nearly 100% of teenage boys living in industrialized nations believe that only a diamond ring represents love? Do teenage boys that live in different nations all randomly make the same choice of the item that represents love, or has this universal belief been programmed into them?

Reversing the process of our programmed belief system is an incredibly difficult process, but it is without doubt, feasible, with a little bit of discipline and hard work. As long as you are sincere in your desire to achieve a goal, no matter how difficult that goal may be, there is always a way. The fact that independence is being programmed out of children in most academic institutions in the world should deeply frighten you, as this is the exact model used by the most oppressive nations in the world, like

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North Korea, to ensure that their population is brainwashed into a collective slave-like mentality. The truly oppressed don't even realize they are oppressed and the blindly obedient don't even realize they are obedient. Sadly, these are important goals of institutional academics today.

the skwealthacademy mission

My mission at skwealthacademy is to identify and unwind blind acceptance of widely accepted concepts as "right" that often may not be right for you even if they are "right" for the majority of people, to rewire thought patterns to be receptive to creativity and new knowledge that challenges old ways of thinking, to retrain our minds to think divergently through dissemination of knowledge and the development of strong critical thinking frameworks absent from every single traditional academic classroom today, to enable all of us to view life with the curiosity of a child no matter our age, and most importantly, to refocus our pursuits in finding a meaningful purpose in life first, before we pursue material wealth, as the pursuit of meaning will not only create a better world for all of us, but will also allow us to achieve the financial wealth and success we desire in an ethical and honorable manner.

I firmly believe that all of the above are very achievable goals. In fact, all of us possessed the above perspectives in spades when we were young, but simply lost them as we became conditioned by belief systems rooted in false paradigms taught to us in classroom settings within the confines of limiting societal frameworks like social media platforms and searches for "knowledge" performed on the limiting belief platform of Google or Baidu. That said, achievable does not mean easy. Everything that is worth something in life requires discipline, commitment and initial hard work and often the hardest work involves reacquisition of a way of life that we once had but have now lost. Though I genuinely enjoyed the movie "The Matrix", one huge disservice of that movie is its message that taking the red pill and waking up to truth will reveal that life is miserable (again, another iteration of the "ignorance is bliss" motif, as the ignorant zombies in that film remained happy). **Instead, the exact opposite of this message is true.** When we understand that many of our belief systems are rooted in false paradigms, this enables us to break the chains of our self-limiting beliefs, to achieve self-actualization, to embrace a more positive outlook on life, and it opens our lives to a world of color that was previously black and white.

There is a false message being promoted today that you either have to sell-out to become rich or do something rooted in goodness and be poor. I firmly believe that most people are inherently kind and good, that they will support businesses and pay fair value for a service or good that promotes similar ideals, and that they will not steal from people that offer services or products that help them achieve a better life. Yes, there will always be thieves among us, and I've had my fair share of experiences with thieves during my entrepreneurial career. However, these few negative experiences will never negatively stain the experiences I've had with far more wonderful people. Consequently, to my former colleagues that still remain in banking because of fear of an inability to make a career change, I firmly believe this mindset is wrong. I believe that we, the people upon whom the creation of a better future world depends, would reward them for leaving an industry that harms humanity and for having the

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courage to start a new career in an industry that benefits humanity. Too often, we diminish the light of thousands of positive people while magnifying the darkness of a handful of negative people, and fail to have faith that the positive people will help us and provide financial support to all those courageous enough to make a transition from non-productive industries to productive ones.

skwealthacademy is Appropriate for All Ages



Even though being locked down for two years during covid travel lockdowns and being stuck in limbo, unable to return home, with only the contents of a suitcase packed for a two-week stay for survival, indefinitely delayed my planned launch of skwealthacademy in March of 2020, I still continue to receive many questions about the minimum age a child should possess to successfully complete my Academy courses. With this 2-year lockdown having greatly cut into the savings I had set aside to launch my Academy, my planned launch may now not occur until the start of 2023. If you would like to contribute to my cause, you may do so at www.gofundme.com/f/skwealthacademy. My motto is to never restrict and confine a young child's development, as this unfortunate choice frequently occurs in standard brick and mortar academic classrooms. When a child is held back in a classroom, that doesn't mean he or she is dumber than his or her classmates. Likewise, when a child excels in a classroom, that doesn't mean he or she is necessarily smarter than his or her classmates.

The proper interpretation of these two scenarios is that such students, relative to their peers, simply process information in a different manner for the particular topic being studied. Such discrepancies in learning speed should not be viewed as stigmatized obstacles, but instead, they should be viewed as presenting wonderful opportunities to introduce peer-to-peer learning experiences inside the classroom. I am confident that even children as young as 10 years of age can gain much from many of my skwealthacademy courses, because I am not here to serve as the authoritative, infallible teacher at the head of the classroom, but rather only to serve as a guide to help each individual unlock his or her

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bottomless well of curiosity. At skwealthacademy, I have only marked three courses as prerequisite courses, Course P: Why Finding a Life of Purpose Should Be Our Top Goal, Course K: Escape the Life Defeating Concepts of Cognitive Dissonance and Confirmation Bias, and Course O: Do Bankers Suppress Gold and Silver Prices? Furthermore, Course O is only a prerequisite course for those that wish to take all skwealthacademy courses pertaining to building wealth through investing in precious metal assets.

The reasons I have required these three courses of my Academy to be completed first are twofold. One, if we do not understand the principles of Cognitive Dissonance and Confirmation Bias fully, we may continue to be duped into believing false precepts and principles that limit our ability to internalize new concepts and knowledge. And of course, you will find every single course of my academy full of new concepts and ideas. Number two, though a course on life purpose may seem out of place for a wealth education Academy, I believe that it is a perfect fit. Why? Not only do traditional academic institutions fail miserably in providing real actionable steps to find deeper meaning and purpose in life that lead to greater levels of life satisfaction and happiness, but unfortunately, so do most parents. It is ironic that nearly all parents will express a strong desire for their children to be happy, but yet never teach them the skill of how to attain sustainable happiness.

Every year, my New Year's resolution is a simple one - simply to be a better man than I was the previous year. My goal at skwealthacademy for everyone that becomes part of my community is also the same - to ensure that you become a better person every year of your life. In order for me to be successful in my mission, I therefore ask for your dedication to the learning process before signing up for a single one of my courses. I guarantee that if you don't put much effort into the completion of my Academy, you won't get much out of it; however, I more importantly guarantee that the more effort you put into my Academy, the more rewards you will reap from it. I firmly believe that if you truly are committed to extracting the most possible goodwill and benefit from my Academy that you must commit to spending one to two hours daily in the engagement of my Academy coursework and applied exercises. Learning is not a process that begins with the first day of pre-school and ends with the last day of high-school, university or graduate school, but it is a never-ending process, no matter our age.

15 Years in the Making. Let's Make this Happen!

As it took several hours every day for the last 15 years of my life to research, develop, and write hundreds of pages of written materials, record hundreds of hours of audio files and develop numerous exercises to bridge the gap between knowledge and real world application, if you believe in the ideals of my Academy, please support us! My goal is not just to have clients and no interaction ever again with any of you, but it is to build a global community in which we can eventually share resources and work together in the future to build a greater sum than all of our working parts. I have been working by myself, non-stop, for the last 15 years to bring you skwealthacademy. The next step in my vision, after launch, is to build out peer-to-peer learning forums and entrepreneurial platforms in which skwealthacademy members can work with one another in building intellectual and entrepreneurial capital and in pooling financial capital that will help future entrepreneurs of the world provide solutions

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that inject much needed socially-conscious economic growth back into our communities. In order to do this, I will need your support. The money I receive from member subscriptions will be reinvested into building out and further developing my vision, but there is a good chance that in order to achieve the second phase of skwealthacademy, I will need the help of additional supporters.

If so, it is likely that I will launch a kickstarter campaign at some point after I launch my academy to achieve this purpose, so please keep your eyes and ears open to stay abreast of all developments in this arena. If you have not yet subscribed to my newsletter, you may do so (with limited access) for free at skwealthacademy.substack.com, and in doing so, you will ensure that you will be informed of future developments of these platforms. In conclusion, I once heard someone ask the question, "If you could have any superpower, what superpower would you want?" My answer is simple:

The ability to ensure that every person finds his or her purpose in life.

This is the superpower I desire, and hope to fulfill, with the creation of skwealthacademy, even more so than the ability to make people happy. Why? Because the ability to make people happy would almost be certain to be a fleeting achievement. However, the ability to ensure that everyone finds his or her purpose in life is an achievement that grants that person the highest possibility of achieving a level of happiness that is sustainable for life. To download the comprehensive brochure describing all of the skwealthacademy coursework, please visit us at maalamalama.com/wordpress and click on the link for the skwealthacademy curriculum.

Thank you, stay tuned for our launch, and I hope to add you to the growing global skwealthacademy community today. My last entrepreneurial endeavor attracted clients from 35 different nations including Greece, Hong Kong, Estonia, Croatia, Brazil, South Africa, America, Canada, Mexico, Singapore, China, South Korea, Japan, Germany, France, Spain, Russia, Thailand, England, Scotland, Ireland, Venezuela, Chile and more. I hope to build an even larger community with this new endeavor and hope you will be part of what is certain to be a very exciting journey. Always be grateful for your blessings, embrace struggles when they come your way, no matter how small or large, and most of all, always remember to remain intensely curious and to be immensely courageous.

J. Kim
Founder, Managing Director and Chief Educational Officer
skwealthacademy

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