



smartknowledgewealthacademy (skwealthacademy) 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

We’ve all heard the mantra that knowledge is power, but this saying is not entirely accurate. The Hagakure, an ancient text written in the early 1700s in Japan about the way of the warrior, states, **“Having wisdom and talent is the lowest tier of usefulness.”** Though many people may be confused by this statement, it merely means that wisdom and talent without direction and purpose is useless, much like knowledge without application is useless.

At [skwealthacademy](http://skwealthacademy.com) ([smartknowledgewealthacademy](http://smartknowledgewealthacademy.com)), 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. It may even be critical in making the right decisions during emergencies that will determine whether you live or die as well. By the time we graduate from high-school, the academic system has stripped 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

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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 in my Academy 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, levels of happiness, 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 classrooms around the world today, we have unfortunately entered an intellectual dark age that I intend to reverse with the launch of my 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, and despite one of the fundamental foundations of all scientific disciplines being the relentless questioning of authority. 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 Purpose 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*

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deeply rooted in politics, religion, finance, education, nationalism and culture, and in a diametrically opposed manner to a sound intellectual and introspective foundation. 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 people in positions of authority. In fact, during the course of my lifetime, I've lost count of how many times I've been engaged in debate with someone whose entire argument of an opposition viewpoint consists not of fact-based, intellectual refutations of my viewpoint, but simple vomited refutations of "that's been debunked by a fact-checker", despite "fact-checking" websites continually being exposed as billionaire-funded websites that declare anything that opposes their narrative as a "fact-checked" lie. Such arguments are the antithesis of intellect, and I intend to change such delusional beliefs with my Academy coursework.

More importantly, for many of us, our deeply held beliefs were blindly adopted from pre-engineered societal frameworks that include academic and career frameworks deeply-rooted in our psyches from birth. As a consequence, we unfortunately perceive those pathways that deviate from these pre-ordained pathways as odd or strange, when in fact, these pathways may possess the right answers to life. 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 the expenditure of 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 can even make us happy or provide us with 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 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, derived from many years of empirical experiences, in favor of their own strongly contrarian opinions that were based on zero experience.

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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 and 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 and 2021 that is likely to continue until 2023 and beyond. Each subsequent year spent inside the "educational" system has killed our abundant levels of creativity, individualism, curiosity and critical thinking skills and replaced these essential characteristics of a happy life, necessary for learning, with a collective, obedient hive-like mentality in which its inhabitants grow to love their servitude. This process is even more insidious than it appears to be on a surface-level because it is a process that has not even been recognized or acknowledged by the vast majority of us.

In fact, the dumbing down, transhumanism, social media-based 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 understanding that the real antidotes 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 unable to recognize this and instead, we numb our loneliness with opiates and alcohol. Of course, the unethical tyrants that have been locking down the entire world in 2021, including shuttling Australians into isolated camps in the Northern Territory that resemble WWII Japanese internment camps for merely having had contact with an "infected" person also realize this truism. This is precisely why they have been enforcing, non-scientific, non-factual, fear and propaganda based lockdowns around the world. Instead of solving a health crisis, they have artificially created one that is exponentially worse than could have ever been created by a dangerous virus. And the consequences of such immorality have been devastating. During 2021, according to the UK Office of National Statistics, alcohol-related deaths soared by 19%. Furthermore, according to Dr. Tony Rao of King's College London, surveys conducted after the first year of lockdown in the UK revealed that lockdowns created 1 million additional alcoholics (those that consume at least 50 units of alcohol per week). Child developmental tests conducted by UK child psychologists revealed that lockdowns and mandatory unscientific mask mandates severely impaired child cognitive development (Source: <https://summit.news/2021/08/13/lockdown-created-1-million-new-alcoholics-in-england/>).

One can be deeply lonely in a crowd of fifty people if one has nothing but superficial connections to all fifty, yet be completely at peace and feel extremely loved in a crowd of two, if one is deeply connected and rooted to that other single person.

It truly matters not that facts suggest the lockdowns have been used by the oligarchs as a guise to execute one of the largest wealth transfers in history to the richest 1% of the world at everyone else's expense (which you can [learn about here in this podcast](#)). Due to the lack of critical thinking

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development in schools worldwide, many among us unfortunately falsely believe everything that we have been ordered to believe about the necessity of lockdowns, despite mountains of facts that expose that lockdowns, not the virus, will kill millions more people than the virus ever could.

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 graduated from an Ivy League university and having been exposed to Ivy League graduates my entire life as a consequence, I can confirm that some of the lowest common-sense, non-critical thinking people I have ever met have been Ivy League graduates. In addition, 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 unavailable inside traditional institutional classrooms, we will 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, Stanford, and my alma mater, the University of Pennsylvania. I do not perceive these institutions as my “competition” because there is zero overlap with the curriculum I provide in the 22 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. I firmly believe that everyone should pursue education throughout one’s entire life, and not only during the years of traditional academic learning, from ages 6 to 21. I hope to keep learning until the day I die, whether my learning consists of a new language or the mastery of a new skill. 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.

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

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complexity of the addressed subject. Furthermore, since education is a never ending process, even those as old as 90-years of age can benefit tremendously 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 one of their desires.

The earlier a student completes the coursework in my Academy, the more beneficial it will be to his or her future life. 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 create and reinforce dullness. Thus, the longer a young child's mind remains untested within the confines of the institutional academic system, the dumber he or she will unfortunately become, and the more likely it will be for his or her dull mind to inflict deep wounds upon his or her psyche and cognitive development.

At skwealthacademy.com, 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 not only the easiest to command and control but also the easiest in which to find prisoners that can be put in charge of running the gulag. 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 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.

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 intellectual and personal freedom.

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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 two additional Master degrees (including an MBA), 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 proof of this statement throughout many courses in my online Academy. Unfortunately, only after I attained 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 a career in medicine. 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. Even among these science-based degrees, many universities’ curricula 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 decades-long to century-long relationships with 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, some wealthy “philanthropists” do not have ulterior motives for their massive donations to schools and they deserve our praise, but they are the exception, not the rule. However, we must always follow the money to understand the truth of “charitable” donations.

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

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About Being Sick in America, New York: St. Martin's Press, 2012). Most of us would agree that schoolingshould enhance and improve the quality of our lives as we transition from children to teenagers and eventually 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 the 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 the ability to buy and 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 one's life to improving our communities, uplifting our brothers and sisters down on their luck and in need, 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 for 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 not only academic success but also for life success. At skwealthacademy, I completely unwind the nonsense embedded in the above narrative and plan to disrupt the way every skwealthacademy member defines success by ensuring that additional elements necessary to live a valuable life 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 for a Wall Street firm that interacted with some of the wealthiest individuals in the United States on a regular basis for many years, I was often struck by how many of the wealthiest people I met were exceedingly lonely and unhappy, and this seeming contradiction required some time for ingestion and comprehension. After some thought, I realized that I too had bought into the ridiculous notion of success taught by teachers and professors in 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, cognitive dissonance set in because I had been conditioned to view them as "successful". Had I properly perceived people with incredible material wealth but little to no happiness as "unsuccessful" as is the proper perspective, I would have

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experienced zero cognitive dissonance. My cognitive dissonance only arose due to the fact that I resided in a mentally-sick society that embraces diseased notions of success.

Such mentally-sick notions of success are propagated not only at all levels of schooling, but also by many of the most visible leaders of society. For example, US President Barack Obama praised the South Korean school system as a model to which American students 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 ends and geared towards achievement of high grades on university entrance exams, was estimated to be about 75% of all South Korean high-school students. With the additional academic burden of an after-school hagwon, a typical day for the majority of South Korean students consists of schooling from 8AM to 10PM, or even midnight, a brutal academic schedule that leaves little time for the proper mental and physical development of teenagers. This is the very definition of a mentally diseased society. 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.

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”. Unfortunately, when a US President, popular throughout the world, praises empty calorie schooling from 8AM to midnight as a wonderful system to which American students should aspire, this only reinforces the notion of a mentally diseased society as a desirable one. Any type of knowledge that promotes the achievement of high grades without any true sustenance (applied knowledge) that can improve a person’s overall quality of life and not just their earning potential is “empty calorie” knowledge to me.

Unfortunately, this unilaterally awful adult advice often creates young South Korean teenagers that are mentally broken, depressed, highly anxious and suicidal. Sina Kim, a recent 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 a 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

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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, so common in classrooms all around the world, provide little to no increase in intellect.

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 heaped 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 consequently, they would have subsequently advised their children to pursue real education over high academic achievement in order to steer their children towards a life of deep meaning and purpose over a high-calorie, zero-nutrition curriculum only designed to yield success in the relentless goal of maximizing earning potential. 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’”*, the Korean education minister and government completely ignored these studies, and to this day, they remain silent about the need to correct this nationwide disastrous 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>).

Only monetary stresses have compelled some South Korean government leaders to openly question whether the nation’s obsession with academic achievement placed 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 in deference to even buying nutritious food for their children. Even with such obvious child neglect/abuse exercised by many parents, the South Korean government has refused to overhaul a national academic system that doesn’t even stress real education. (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 to produce the greatest possible numbers of compliant and obedient citizens. This real problem does not exist just in South Korea, but it exists in every nation in the world.

In 2016, South Korea had the highest rates of suicide in the industrialized world for 9-consecutive years for children and young adults in South Korea between the ages of 10 and 30. In fact, horrifically, suicide according to a 2016 Al Jazeera study, was the number one cause of death for this age group in Korea, with *“the stress of living in a hyper-competitive society or pressure over exam results and college entrance”* cited as the reason. My goal, in spending 15 years of my life developing the skwealthacademy

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curriculum was to not only squash society's conflation of academics, but also to squash society's narrow, mentally-unhealthy definition of income as the only measure of success.

I further believe that if academic institutions spent classroom hours truly educating students instead of engaging them in repetitive and boring rote memorization tasks, that after-school homework would be entirely unnecessary, or at a minimum, could be cut by 80% to 90%. Homework is only necessary because time spent during academic classroom hours is spent very inefficiently on useless activities. For parents that homeschool, I have discovered that they school 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. Additionally, exam systems often miserably fail to test real learning, so exams hold zero role in my Academy. Instead, I developed a series of exercises that accompany each course that ensure all skwealthacademy members will learn how to apply the rare knowledge they learn in each one of my courses to improve their lives. Why do I describe the knowledge in my Academy as "rare"? To begin, I created some of the knowledge myself, such as my Academy courses that teach how to find purpose in life, and my courses that describe the ten factors that must be present to establish a real gold standard and a sound monetary system that is fair and equitable for all. Since this is knowledge I created, it literally cannot be found in any academic classroom anywhere else in the entire world. Furthermore, the majority of knowledge in all my courses that are geared toward wealth building are completely absent in all MBA programs and business related courses in the entire world. The reason it took 15 years of my life to create all material for the 20+ course in my Academy is that every class had to undergo research, writing, editing, more research, more writing, more editing and more editing to ensure that all knowledge offered in my Academy is of extremely high utility and applicability and in addition, not offered by any other academic classroom in the entire world.

The courses in skwealthacademy are not the type of short courses that are offered by motivational speakers that cheer you on to produce a temporary emotional high that will evaporate after a day or two. None of the courses I developed are superficial courses simply designed to make you feel good for a day or two without imparting real applicable knowledge and lessons. For example, the course I developed to help people find their purpose in life consists of 220+ pages of written material, 10+ hours of audio files, and 7+ specific exercises. I further provide, in this course, a detailed, but customizable road map to help all students attain a baseline of consistent daily happiness and purpose for the rest of their lives. Sure, this course is absent the type of emotional cheerleading that is omnipresent in motivational seminars or offered by life coaches, but I guarantee you that the courses you will find in my Academy will provide far more life-altering and sustainable positive life changes than any other course of a similar topic for a fraction of the price. 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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Challenge Any Limiting Beliefs About What You Can Accomplish

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, I would have never been able to recognize and understand how much I didn’t know, and today, skwealthacademy would not exist. The self-educational process was almost 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 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,

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even when many of us encounter new knowledge that can significantly improve our lives, most of us make 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. If we continued to use the 1951 computer OS to complete our professional tasks today, how limiting to our success would such an OS be? 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. If we fast forward 14-years from the invention of the DOS-11 OS, 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 OS beyond the level it was at during our years in high-school. 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 or 70-years of age, and in explanation of his observation, 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 womanhood. 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 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 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 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 instead of intellect. We must realize that every year, the global oligarchs that control

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the flow of information through media constantly abuse our hackable OS exploits to further program conditioned subservience and obedience. 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 fully and willingly embraced by the masses that stripped us of our basic human rights. Sadly Huxley observed that the masses did not even need to be coerced into embracing behavior that stripped us of our own freedoms, so eager were the masses to embrace them. Yet most of us put forth little to zero effort to close the exploits that lead to such blind compliance to, and support of 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 2021 have deliberately fractured society by pitting immunized versus unimmunized, quarantined versus unquarantined, and mobile versus locked-down under house arrest. Yet, it seems that group after group after group that has been pitted against one other understand the division the oligarchs have engineered among us to keep us from uniting against them. I believe that it is our duty as human beings to patch all exploits in our operating systems immediately that have allowed the oligarchs in control of media, governments, finance, and military-industrial complexes to increase levels of hostility in society around the world and to create what I believe to be [the most divided state of humanity that has existed in our lifetime](#). Part of our duty to patch these exploits require 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 in courage 100% of the time.

Furthermore, it is up to us to free the brainwashed people that have been so easily duped into complying with mandated behavior that is freedom stripping with a simple “it’s for the good of the community” argument by educating these people that communists in Vietnam, Russia, Poland, Czechoslovakia and China seized power by duping people into communist behavior with “the good of the community” message. Perhaps, we can suggest that all people arguing on behalf of mandated tyrannical behavior as there are millions around the world, read Aleksandr Solzhenitsyn’s [For the Good of the Cause](#) to understand how seriously they’ve been duped. My commitment to always stand for what 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, skwealthacademy was birthed. There is always opportunity, even in oppression. And were it not for my commitment to standing up for my beliefs, the oligarchs would not have destroyed my first business, and you would not be reading a fact sheet about skwealthacademy now.

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

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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 perhaps even leave it vulnerable to hackers that might “brick” our hard drive and demand bitcoin 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 likely 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, our belief systems should never be bounded by such constructs.

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 others and 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, people that can stand for honor and courage against a mob of millions will be the ones that will change the world, maybe not by themselves alone, but at least one city or nation at a time. It is essential that we realize that our rejection of truth often remains rooted not in logic, but purely in the arrogance of 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 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 that have been handsomely paid by the oligarchs and rulers to spout nonsense as fact. 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, non-intellectual argument that I have encountered dozens of

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times when I was just a youngster in my early twenties, then you understand exactly what I mean. If any of you have ever had an argument with someone that was unable to rebut any facet of your fact 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 any of you have spoken to people that are at least open minded enough to listen to a dissenting opinion that is vastly more punctuated with fact than their opinion, but at the end of listening, states, *"I understand your points but I still think you're wrong,"* despite offering zero facts to support their complete rejection of your position, then you understand my point. 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; 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 necessarily means that all of us 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. In fact, here are [two simple questions you can ask of anyone](#) that will either reveal a person as rational and having the capacity to understand truth or expose a person as completely incapable of ever accepting a dissenting view as correct, and someone that will only waste your time. 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 those that have valid arguments against our current belief system with incorrect assertions that those that oppose our belief systems with valid arguments, and not us, are the ones that have fallen victim to cognitive dissonance and confirmation bias.

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

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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 any consumption of avocados today.

Though you may think this previous example is trivial, it can be extended to many similar situations. If you read my lengthier [skwealthacademy brochure](#), downloadable at the preceding link, you will discover that most Americans in the 1930s throughout the 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! And if you blindly believe that every US FDA (Food and Drug Administration) drug is “safe”, then you obviously are unaware of the FDA approved drugs that kill thousands of people every year. Furthermore, for those that believe that such mistakes are rare and that such mistakes are corrected immediately, the FDA approved Vioxx was sold in the US for more than five years before finally being permanently pulled from the shelves of pharmacies, but not [after killing at least 55,000 people and perhaps as many as half a million](#). 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, or worse yet, dismiss high value knowledge as useless simply because it dissents with our wrong beliefs, such knowledge is of low or zero utility. In addition, we could literally be receiving knowledge of low utility from the jump, as I would describe most of the knowledge I received inside academic classrooms for my entire life despite attending some of the alleged “best” ranked schools in the world. 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 “higher learning” which I frequently received during the 20-years of my life I spent sitting inside academic classrooms.

Though my thinking evolved tremendously from high school graduation to university graduation, from university graduation to master degree graduation, and from master degree 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

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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 quit the “American dream”. There is a linguistic theory called the Sapir–Whorf hypothesis that postulates that those that speak more languages have higher cognitive function and intellect than others. The hypothesis has two different schools of thought, one in which its proponents believe that linguistic ability determines thought and the level of cognition and another that claims that linguistic ability influences, but does not determine, thought and decisions. In any event, I firmly believe that the corporate world and entrepreneurialism produces similar demarcations in thought and cognitive ability when it comes to business knowledge. I believe that the more entrepreneurial pursuits in which we engage, the more truths about the global monetary system and pricing mechanisms we can identify, as constant residence inside the restrictive cocoon of corporatism will retard our ability to see business and financial truths. Thus, life as a corporate bee inside the beehive without the undertaking of more creative ventures blinds us to banking and financial reality.

It is my goal at skwealthacademy to not only expose the massive differences between the low to no utility business knowledge disseminated at 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 the drilling of low-utility theories of inapplicable information to the dispensation of high-utility applicable knowledge. 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 prominently recognized than Tesla’s, 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 then potentially fatal refrigeration process of cooling. Of course, though Einstein focused on theory over application, he was obviously brilliant. Today, Einstein remains 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, was an extension of Einstein’s special theory of relativity in which he concluded that even though forces of acceleration existed, the constant force of 9.81 m/s^2 that existed near the surface of the earth was not an accurate description of gravity. Instead, Einstein postulated gravity as a curvature in the space-time fabric of the universe, in which mass determined the curvature of space-time, and space-time determined the 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, scientists have argued theory for centuries and often been unable to reconcile differences in theoretical opinions. Consequently, the more important aspect of science and mathematics in my humble opinion, by far, is the work that bridges the giant leap between theory and applicability.

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Even in such a rigorously intellectual field as science, I firmly believe that the manner in which we view scientific “discoveries” needs to be updated. 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, before such theories and laws are proven (and some still have not been indisputably proven, including even the Big Bang Theory), they have more in common with explanations than discoveries. After all, 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 ignorant historians crediting Columbus with discovering America in 1492 when my ancestors migrated from Asia across the Bering land bridge to North America more than 20,000 years earlier. It is impossible to discover something that already exists or that had already been discovered. 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 hundred years to study gravitational theory, and I likely still never would have arrived at Einstein’s Theory of General Relativity. There is no doubting Einstein’s brilliance. In fact, it is incredible that there was no way to validate Einstein’s theory of gravitational waves when he wrote his theory of general relativity more than a hundred years ago, and that on 14 September 2015, scientists for the first time in human history detected gravitational waves with the use of twin Laser Interferometer Gravitational-wave Observatory (LIGO) detectors. Thus, on that date, Einstein’s more than a century old scientific theory of gravitational waves became scientific fact.

Though there is a massive difference between explanation and discovery, science often oddly completely fails to distinguish between these two constructs. In addition, academics fails to distinguish between theory and fact as I’ve literally spoken with dozens of recent university graduates that emphatically insist that unproven scientific theories are fact simply because they were taught such lies in school. Today, in the financial world, I see people present opinion as fact all the time, especially in the cryptocurrency world. I believe that these odd failures of distinction are not coincidental, but instead, deliberate efforts by those in power to use academics to dumb us down. One would never complete fitting all the pieces of a jigsaw puzzle together and claim that one “discovered” that particular jigsaw puzzle. I long ago arrived at the conclusion that the majority benefit of knowledge is in its application and true discovery, not just in theory and explanation. I discovered during my post academic life how much of the knowledge I learned in school was of extremely low utility in improving my life in the real world. Consequently, in my Academy, while I believe explanation is important, there are no exams that test regurgitation of the explanation element. I believe this staunch pillar of academia to be completely outdated and of extremely low utility. If the global academic system ever hopes to educate, of which I remain skeptical will happen in my lifetime on a systemic level, then applied knowledge in all subjects must occur now.

Unlike Einstein, Tesla focused his knowledge on application, thus using the theoretical realm of 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 among dozens of other inventions. (Source: Tesla, Nicola (2015). *My Inventions: The Autobiography of Nikola Tesla*.)

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New York: SoHoBooks). Many of Tesla's inventions possessed such high utility in society that they still are in wide use today. With rumors bubbling in the 2020s that UAPs (Unidentified Aerial Phenomena, formerly called UFOs) may be secret government aerial vehicles that use gravitational principles to travel in manners that appear magical to the human eye but may be perfectly explicable within the realm of science, perhaps more of Einstein's gravitational theories have finally transitioned into the applied phase.



Embrace, Don't Fear Change

I realized that not only was I taught an improper way to think about life during my whole academic life, but that I also was taught an improper dream – to acquire as much money as I could 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 say never to make snap 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 exercised the courage to walk away from these perks back then, I fear that I would still be miserably entrenched in corporate life today and chasing meaningless constructs. 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 is 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 for everyone.

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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), banker-spread financial misery, and perpetual fear and economic insecurity created by political propaganda and artificially-created pandemic lies - all simply due to the thirst for greed and the pursuit of profits over all other humanitarian considerations. I consider community, friendship and time to be the most valuable commodities over money to acquire during one’s life despite the dissent of the majority. The need to restore real humanitarian values to our lives is greater than ever right now. We must realize that all life is connected on our planet, and that any behavior, professional or otherwise, in which we engage that hurts others ultimately will always end up hurting all of humanity, including ourselves. I created skwealthacademy as a positive endeavor that will bring light to important issues that far too many of us still deem inconsequential. One of my missions for skwealthacademy is the creation of financial independence and security in a socially-responsible manner that contributes to the social well-being of every member of the communities in which we live.

Pedigree or High GPAs Do NOT Make You Smart

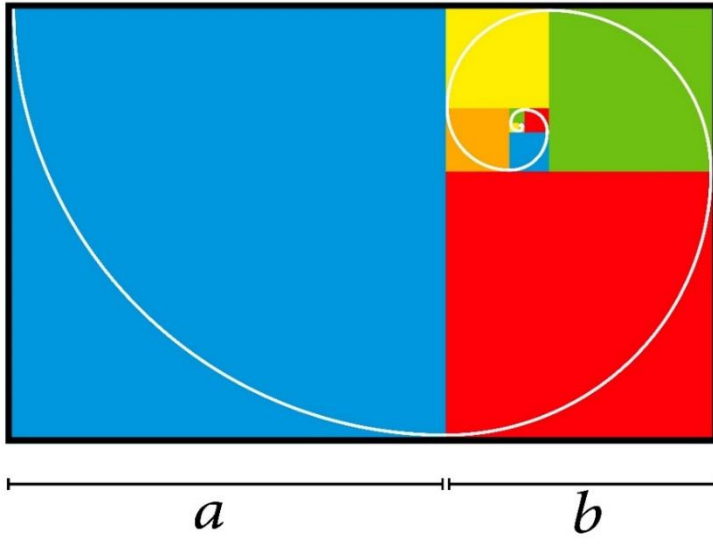
At skwealthacademy, there are no exams as part of my curriculum. I have no interest in being part of the global academic problem by promoting the flashy, non-substantive part of learning that consists of the achievement of high test scores, for all the reasons I’ve already explained. Despite attending 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.

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

The 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 to achieve life-changing alterations to our everyday thinking and behavioral patterns. Even worse, the achievement of high test exams often results in a false belief that we are smarter than everyone else, even when this is patently false. **We may indeed be intelligent if we scored spectacularly high on an exam, but if so, our intelligence exists despite a high exam score, not due to it.** The Sapir-Whorf linguistic theory theorizes that learning more languages than our native tongue will contribute far more to the improvement of our critical thinking skills than consistently achieving the highest exam scores in our classes for the entirety of our academic careers.

As the founder and developer of all skwealthacademy course materials, 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 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, because I foolishly believed that such achievements proved my intelligence. 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 retroactively learned that even the “best” schools in America truly failed to adequately educate their students. I considered if these **high exam scores had contributed, in any manner, to my overall happiness, success, and comprehensive life wealth and the answer was disappointingly a very resounding “No.”**

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Thus, I decided to scrap all exams I had developed for this Academy, though it was quite painful to trash a part of my Academy that had literally required hundreds of hours of time in development. Confident in my conclusion about the empty utility of an 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 hours to develop. However the mission of replacing exams with exercises was to supplant busy, low-utility work with high-utility, real-world application of the knowledge contained in each of my courses. Doing leads to high-utility, life-altering applicability of knowledge, not regurgitation of concepts on low-utility exams.

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, and 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 in which we never challenge any of 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 some of you are exceptional teachers that buck the system and instill critical thinking skills in your 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 have been 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 that even if skepticism is your middle name, 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 knowledge in the real world, I continued to delude myself into believing that my academic achievements were of great utility, even though deep down, I knew this belief to be false. I engaged in self-delusion 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 way to reconcile the significant quantities of money and time that I had devoted to my academic achievements was to fool myself about the high utility of my achievements rather than face the reality. However, once I committed to improving 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 versus the harsh reality that these degrees were largely a waste of two irrecoverable spent commodities - my time and my money.

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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 of high utility. If instead, I had approached an established business and offered to perform a skillset that the executives needed in the work environment 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 100% possible because after I graduated from my double master degree program and found banking an unsuitable career, I executed this aforementioned 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. I know most people with an Ivy League diploma and two master degrees would never be willing to work as an intern again for low pay but that is because academia destroys our ability to think creatively and to find solutions to situations believe to be impossible to everyone else. However, without taking this pathway, how in the world would a career finance professional have eventually secured a management position in the textile industry? Of course the answer would be that pursuit of this goal through traditional means would have resulted in 1,000 slammed doors per 1,000 opportunities. The only possible way to make such a professional leap was through non-traditional means. Thus, many of us deny alternative paths to an end goal simply because no one we know is seeking the road less traveled that is far more rational and far more valuable.

While my aim is to inspire you, a huge chasm exists 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, political parties and inside academic classrooms. The vast majority of us, as ridiculous as this may sound, have never chosen our beliefs. Our beliefs have been conditioned during our lives, and at times, merely handed to us for blind acceptance.

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 choose the same item that represents love, or has this universal belief been programmed into them?

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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 concern and terrify you, as this is the exact model used by the most oppressive nations in the world, like North Korea, to ensure that their population is brainwashed into a collective slave-like mentality that will always serve the state over themselves and their community. Sadly, the truly oppressed don't even realize the degree of their oppression and the blindly obedient don't even realize the massive level of their obedience that has been programmed over decades. Sadly, the goals of the fascist State and important goals of institutional academics today are aligned with one another in the oppression of the individual.

the skwealthacademy mission

My mission at skwealthacademy is to

- (1) identify and unwind blind acceptance of widely accepted concepts as "right" that may not be right for you even if they are "right" for the majority of people;
- (2) to rewire thought patterns to be receptive to creativity and new knowledge that challenges old ways of thinking;
- (3) 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;
- (4) 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. The pursuit of meaning and purpose 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 Google searches for "knowledge". 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 to critical thinking contained in 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.**

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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 also be thieves among us, as there have been throughout history, 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 that have disclosed to me that they truly do not find their work fulfilling but remain in it because of fear of an inability to make a career change, I firmly believe this mindset is wrong. I believe that people all over the world would reward them for leaving an industry that harms humanity and for having the 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 nearly 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

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survival indefinitely delayed my planned launch of skwealthacademy in March of 2020. Because a two-year Covid lockdown in Asia greatly cut into the savings I had set aside to launch my Academy, the planned launch of my Academy has now been delayed to the end of 2021/ start of 2022. If you are reading this fact sheet before I have launched my Academy, I could use all the help to replenish some of the savings that I had planned to use for my launch. If you would like to contribute to my cause, you may do so at www.gofundme.com/f/skwealthacademy. I still continue to receive many questions about the minimum age a child should possess to successfully complete my Academy courses. 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 differently than their peers for the particular topic being studied. Such discrepancies in learning speed should not be viewed as stigmatized obstacles, but instead should be viewed as wonderful opportunities to introduce peer-to-peer learning experiences inside the classroom. I am confident that even children as young as 10 can gain much from many of my skwealthacademy classes, for I am not here to serve as an authoritative, infallible teacher at the head of the classroom that should never be questioned, but rather to serve as a guide to help each individual unlock his or her 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 of you 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. 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

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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.

10-15 Years in the Making. Let's Make this Happen!

As it took several hours every day for the last 10-15 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 my vision at [skwealthacademy!](#) My goal is not just to have clients and to never have any interaction with them after they sign up for my courses, but rather my vision is to build a global community in which we can eventually share resources and work together in the future to build a community that will amount to a greater sum than our working parts. I have been working by myself, non-stop, for the last 10-15 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 contribute social capital into a community pool of money that can help other [skwealthacademy](#) members become future entrepreneurs in endeavors that inject much needed socially-conscious economic growth back into our communities. In order to do this, I will reinvest revenue streams from member subscriptions into my vision for building out [skwealthacademy](#) communities around the world. However, there is a good chance that in order to achieve this second phase of [skwealthacademy](#), I will need additional capital injections as well. If so, then at this future point in time, I will launch a kickstarter campaign 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 free newsletter, which you may do at [skwealthacademy.substack.com](#), doing so is one way to ensure that you will be informed of future developments in this endeavor of mine²¹. 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 certainly be a fleeting achievement. However, the ability to ensure that everyone finds his or her purpose in life is an achievement that grants everyone the highest possibility of achieving a sustainable level of happiness for the entirety of one's life. To download the comprehensive brochure describing all

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of the skwealthacademy coursework, please visit us at maalamalama.com/wordpress and click on the link for the skwealthacademy curriculum.

You have my heartfelt gratitude if you made it to the end of this fact sheet, stay tuned for our launch, and I hope to add you to the growing global skwealthacademy community today by having you sign up to my free newsletter at skwealthacademy.substack.com. 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 that reaches more than 50 nations 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 and find what lessons your struggles are meant to impart to you, 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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