

Tomii Academy

COURSE DESCRIPTION BROCHURE

Welcome to a new way of thinking

the Tomii Academy curriculum

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

The below 20 courses (18 courses for the retail investor/regular student; and 20 courses for the professional athlete) are the culmination of my work over the past 10 to 15 years that include courses I believe every single institution of learning should offer, but unfortunately, are entirely absent from nearly every single academic high school, college and university classroom in every nation on planet Earth. I have marked three courses mandatory before completing any others. The first is Course K: Escape the Life Defeating Concepts of Cognitive Dissonance & Confirmation Bias, because this course contains the knowledge and exercises necessary to understand how to separate truth from propaganda that is required to successfully complete all other Tomii Academy courses.

Today, we live in a world in which many people exceedingly become furious when you disagree with them about a topic. This significant shift towards people becoming offended when you simply disagree with them and viewing anyone with opposition views as the “enemy” and away from people exercising reason and critical thinking skills is a consequence of the dumbing down of our world. The “dumbing down” process has happened over decades in academic classrooms and most recently, through addiction to social media platforms, and it is an insidious development that cripples our ability to make intelligent choices in every aspect of our lives. If we don’t identify the reasons that cause this type of irrational thinking, we won’t be able to correct them. This is why I have made Course K a mandatory course before completion of any other. The second mandatory course in my academy is Course P: Why Finding a Life of Purpose Should Be Our Top Goal. The reason this course is

mandatory is because one of the primary missions of my academy is to help everyone find their true purpose in life and to combat the absolutely false societal message that everyone’s purpose is to make as much money as possible to acquire the most material possessions before we die.

All credible studies that have closely examined issues of mental health issue have discovered that people with the highest levels of mental well-being regularly engage in activities from which they extract an enormous amount of **intrinsic value**, not extrinsic value. In other words, the entire message of competing with the Joneses to accumulate and show off material wealth is near guaranteed to produce high levels of unhappiness, anxiety and dissatisfaction over long, sustained periods of time. The unfortunate part of this equation is that most people have never received instruction in their lives about how to achieve meaning in their lives, which only comes from a state of flow produced from the pursuit of activities that produce intrinsic versus extrinsic meaning.

I believe that the near universal narrative being pushed in industrialized, developed nations all across the world of “study hard, get good grades, get the highest paying job, and buy the biggest home and nicest ride in your neighborhood” is a very psychologically damaging one, because this type of message may actually bring true happiness to 1 out of 100,000 and fool the other 99,999 into believing this is the pathway to a life of meaning and happiness. This likely is the thought process that leads to the well-known mid-life crisis, when adults reach middle-age and wonder why their dissatisfaction with life is so high after having attained everything they were taught would make them happy.

Though many who visit my academy will, at first, not consider Course P to be an important course due to the narrative being pushed in communities all around the world that money equals success, Course P can easily be the most important course you have ever taken in your life. Because Course P dispenses knowledge and activities that will produce a foundation for a strong sense of purpose and sustainable happiness, I believe this course is more valuable than any other course in my

academy, even those courses that teach how to preserve, build and sustain financial wealth. Consequently, this course is the second mandatory course of my academy.

Finally, the third and final mandatory course of my academy is Course O, Do Bankers Really Manipulate Gold Prices? The reason I have made Course O a mandatory course before completing other Tomii Academy courses is because I know that one of the most critical skills to possess when the global economy implodes again at some point between 2024 and 2029, a skill very few people possess, will be the ability to successfully separate propaganda disseminated in the mainstream financial news from financial truths. For example the absence of this skill already financially destroyed millions of citizens so thoroughly in nations that already experienced significant bouts of domestic currency devaluation in the period from 1990 to 2024, that millions may not spend their rest of their lives trying to recover from an easily preventable situation in which they now find themselves. For example, hundreds of millions in Argentina, Venezuela, Bolivia, Austria, Uzbekistan, Peru, Taiwan, Hungary, Chile, Estonia, Brazil, Poland, Armenia, Latvia, Ukraine and the Philippines, if they knew the information contained in Course O, likely would have taken measures that would have produced financial health 1,00 to 1,000 times better than the situation in which they found themselves in 2024. However, because they bought into the propaganda disseminated in their mainstream media, they failed to take any action when they had many years to do so. In other countries like Germany, Japan, and India, because citizens have long storied histories with their governments spreading financial propaganda, citizens have thus far been able to dismiss this propaganda, discern the truth, and take appropriate actions.

A detailed analysis of facts, absent of soundbites and biased narratives, provides the knowledge to understand which gold assets can protect and preserve wealth, with the proper skillset and tools to make the best decisions to deal with the peak fiat currency crisis. Consequently, completion of Course O will be critical in anyone's

ability to separate the wheat of financial truth from the chaff of financial lies to adopt the proper mindset to make intelligent decisions. The growing emerging market fiat currency contagion, already running high by 2024, will eventually move into industrialized, developed nations at some point between mid-2024 and 2029.

If you are reading this curriculum description in H1 2024 at which time I launched Tomii Academy, our launch was a soft launch with the launch of my 3 mandatory pre-requisite Courses of P, K and O along with about a dozen other courses. Though I have already written all materials and all exercises for all 20 courses in my academy, an average of between 20 to 40 hours of my time is required to record and edit all the audio files for each course, which may range from 5 to 6 hours per course on the low-end to upwards of 15 to 20 hours of audio material on the high end. Since I obviously can't record audio files for 8 hours straight without losing my voice, these constraints on the production of the audio files consequently served as a bottleneck on the release of the full academy. But do not fear. All courses will be launched within a few weeks after my initial soft launch.

Each Tomii Academy course contains both written materials and audio materials that provide a recording of all written materials. The majority of written materials consist of knowledge that you will likely never encounter (of never have encountered) in an academic classroom. I graduated from an Ivy League university, the University of Pennsylvania, for my undergraduate degree, a top 5 ranked US university when I attended, and then proceeded to earn two Master degrees, a Master in Business Administration and a Master in Public Policy from respectively ranked top 15 and top 5 master degree programs. Yet, all of the knowledge contained in my 20 courses in my academy was entirely absent from the schooling I received at these so-called top-ranked academic programs I attended, and you will find no information in the courses in my academy that I extracted from any academic classroom I ever attended. Furthermore, as most people conflate education with top-ranked academic programs, this is why all of the information in my academy was compiled through decades of self-education and not through any of my formalized schooling. For this reason, I also scrapped an entire year's worth of work that I spent developing exams for my academy courses. Because I later concluded, during the

developmental stages of my academy, that I did not want my academy to repeat the same mistakes made at top-ranked academic schools in which students that consistently score “A” grades learn little to no information of high utility in improving their quality of life, I decided that an examination system for my academy was antithetical to its very purpose.

Consequently, I decided to completely avoid testing regurgitation of information in my academy, a methodology used in every academic classroom today that does not lead to any real learning but only reinforces memorization of information while advancing very little of the learning and educational process. As a complete disruption of the current global academic system, I developed exercises for the majority of my courses designed to enhance the course material by requiring all Tomii Academy members to apply all learned materials to the real world in a manner that will improve their lives. In other words, my coursework revolves entirely around the completion of activities that demonstrate the real-world applicability of newly acquired knowledge rather than testing the useless regurgitation and memorization of such knowledge. Imagine how much more useful a mechanical engineering course would be if the final exam didn’t consist of 12 complex problems on a piece of paper but instead required all students to build a windmill capable of a specific energy output? For the few courses in my academy that lack exercises, these handful of courses are auxiliary courses to others and are simply meant to provide the foundational and necessary knowledgebase to successfully complete exercises provided in associated courses.

Finally, for those that want to reinforce their learning of the written materials by listening to the materials, or for those that merely want to listen to my courses while driving, riding the subway, exercising, or while sitting in a boring, disengaging lecture in a university classroom, I have provided high quality audio files for every single lesson of every Tomii Academy course. Please note that on occasion, I have included supplemental additional material in the audio files not included in the written materials. During the recording of the audio materials, I sometimes wandered off script to provide additional commentary. However, that said, for those of you that prefer reading over listening, all essential content is contained in the

written materials if you choose to only complete the written materials, you. I merely have included audio files to make the completion of my academy easier for those with a more mobile, on-the-go lifestyle.

Finally, please return to tomiiacademy.com to check for the release of new courses every subsequent month following our soft release, as my target is to release a new course every couple of weeks until the entire curriculum is available. Before I continue with a description of the courses, many have already asked me to explain what maalamalama means. Maalamalama is a Polynesian/Hawaiian word that means the light of knowledge, brilliance, clarity and enlightenment and it sounds exactly how it is spelled, with the “a” sound slightly elongated in the first syllable compared to the rest of the remaining syllables. I chose to name my website maalamalama, for I felt that the word perfectly described the type of coursework you will find at Tomii Academy. I have often stated that I do not believe in the oft-repeated phrase “knowledge is power”. Instead, at Tomii Academy, I have modified the “knowledge is power” saying to one that better fits my academy:

All knowledge is not power. Knowing how to apply knowledge to improve your life is power.

The process that is missing from nearly 100% of academic classrooms today is the bridging process between the bestowment of knowledge and the process of applying knowledge learned. At Tomii Academy, I ensure that you will understand how to apply all the knowledge you learn in my courses to improve your life. Many times, people learn extremely valuable knowledge, but then, absent the tools of how to apply this knowledge to improve one’s life, unfortunately the knowledge remains unused and wasted. This describes the majority of knowledge we acquire in school, and thus, why I refuse to embrace the “knowledge is power” narrative.

I firmly believe that the global academic system needs a complete overhaul as real learning and education have been systemically stripped from academic classrooms over the past several decades. Too many resources in academia are spent on activities of extremely low utility that require disproportionately large expenses, such as on

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increasing university and college entrance examination scores, an activity that really has little impact on increasing a young adult's intellect and happiness. On the contrary, this singular pursuit has been proven to be a leading source of anxiety, depression and sadly even suicide in many developed nations. Because such activities centered on industry profit making do not develop intellect or contribute to real learning, you will find such activities absent at Tomii Academy. At Tomii Academy, I instead provide exercises specifically designed to (1) enhance the understanding of the material just learned, instead of just "testing" regurgitation of it; and (2) bridge the gap between understanding of knowledge and application of knowledge so that everyone may actually learn how to apply newly learned knowledge to improve his or her life.

Finally, one of my future goals of is to eventually expand our services and build online forums whereby Tomii Academy members may engage in peer to peer learning and perhaps even collaborate with one another in profit-making pursuits. Regarding the exact nature of these collaborations, I am going to keep this idea under wraps until I am able to launch it (for obvious reasons) but it is an idea, if successful, that will truly be give back to all future Tomii Academy members. Thus, if you become a member after our launch, please be sure to visit our website often to discover more about a future fundraising campaign in which we will be raising funds to build out this component of our academy (Furthermore, when I am ready to launch this campaign, you will find further description of this campaign on our website).

In the course descriptions that follow, you will discover that some lesson titles have been partially blacked out. There is a reason for this, which I will explain shortly. However, the partial obscuring of some lesson titles should have zero impact on your ability to understand the contents of each course because I have written careful and detailed course descriptions that fully describe the purpose, lessons and exercises affiliated with each course. I have provided the lesson titles associated with each course (some of which have been partially blacked out) merely to provide a little more flavor to the course descriptions, but they are a bit

superfluous. The reason I decided to partially black out some lesson titles in the curriculum description was not to protect the identity of the coursework for fear of duplication. To the contrary, I did so to enable as many people searching for the information my academy offers on the internet to find it. Although this may seem counterintuitive at first, one of the primary reasons I decided to embark on this labor of love that spanned more than a decade of time to produce Tomii Academy was because I started to notice in 2008, that more and more of my online articles and videos were being banned and censored by Google and YouTube. I haven't yet removed my old skwealthacademy YouTube channel so to verify this, you may search for it and search for the most viewed video, which is a video with more than 12M views. You will note that the initial 73,000+ comments that were posted on this video have **all been deleted**, and furthermore, comments have been completely disabled on this video. I did not delete or censor comments on this video. Google and YouTube executives did so without asking for my permission or providing any warning of their censorial actions. Consequently, because of the increasing attack by State governments on narratives that disagree with their narratives, I wanted to keep any titles of any subject materials that may elicit the same type of censorship from the eyes of their search engine bots.

Unfortunately, this attack on free speech has been evident across many different technology platforms that deliver information flow, including the world's most popular search engine, social media platforms like Twitter (now X), YouTube, and mainstream news distribution channels like Facebook, the Washington Post, the UK Financial Times and more. This attack on free speech has led to aggressive de-platforming, demonetization, shadowbanning and even complete removal. As you will learn in some of my courses, flat out censorship from so-called democratic countries is happening with shockingly increasing frequency. Consequently, as a precautionary measure, I have opted to redact any part of lesson titles that may cause problems, including even things that may seem harmless, in preventing any interested world citizen from finding my website. As with my previous consulting business, I noticed that any article I posted online that made a completely innocent, factual, harmless statement, such as 'gold is money', was actively censored. So to ensure that all those that are interested in finding the content I am providing at Tomii Academy

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can indeed find it, I have chosen to partially black out some lesson names **though I haven't redacted any of the full course descriptions.**

With tuition running at about \$90,245 a year at top business schools in the world (2024 Harvard Business School Tuition and Textbook/Computer Material Fees) and with total annual fees approximately \$130,493 per year (based on figures posted on their website), this amounts to a two year expenditure of more than \$260,000 just to receive a "prestigious" MBA degree, and an absurd fee of a whopping approximate \$7,000 **per course** at Harvard Business School, before any additional costs of attendance. By the time you read this sentence, if it is a few years beyond 2024, the cost per course may have inflated to more than \$8,000 or \$9,000 per course. If I were competing with Harvard, my 20+ courses (as 7 of my 20 courses are so comprehensive they have a Part I and Part II), **they would be priced at a total cost of \$189,000**, a ridiculous price for any education, but still a massive 27% lower than a Harvard MBA. Keep these typical fees for top-tier academic instruction in mind as you review our curriculum, as my Tomii Academy courses provide far superior learning, education and utility than offered by any of the top business schools in the world. Remember, I graduated from an Ivy League university as well, and I would definitely state that Harvard does not provide a solid business education for their near \$7,000 a course price tag. What Harvard provides for this absurd price tag is access to top income jobs, but if one desires an MBA solely for this goal, one can merely just apply to top schools, and bring the acceptance letters to interviews, because honestly, **illustrating that you gained entrance into these schools, but not actually attending these schools, is sufficient to get hired into top paying jobs at top global firms if one interviews well.**

Finally, please note that in the Tomii Academy Course Descriptions, not all course lessons possess corresponding exercises. However, the noted Exercise number corresponds to the Lesson number. Therefore, Exercises #2, #4, #5 and #7 would correspond to the same numbered Lessons for that particular course. In each course, I have noted the total amount of lessons, the total amount of courses, the number of pages of written materials and the hours and minutes of the audio material. For each course, I have recorded

audio files for each lesson and exercise to provide everyone with the option to learn by reading, by listening or by a combination of both. The audio materials are simply a recitation of the written materials.

I truly believe that no other wealth academy in the world can possibly be more comprehensive, more valuable, and of greater utility in building wealth, success and happiness than one that required more than 15 years to develop, with the end result of painstaking years of blood, sweat and tear equity as follows: **20 courses, 190 lessons, 65 real world exercise, 4,000+ pages of coursework and more than 150 hours of recorded audio files.** So, without further ado, here are the Course Descriptions.

Course A
Avoid Epic Banker Lies
& Thrive Financially



COURSE A
AVOID EPIC BANKER LIES & THRIVE FINANCIALLY

7 Lessons, 3 Exercises, 83 pages Coursework, 2 hrs 53m Audio

Though this is one of the shortest courses of my academy in terms of the length of the written and audio materials, I cannot emphasize its importance. Understanding the most common banker lies will be of critical importance during the culmination of the Central Banker currency wars at some point between 2024 and 2029, when propaganda levels will escalate to extreme levels and many will be misled into making the same mistakes that have devastated millions, if not billions, of people living in emerging markets. The relative short length of this course in comparison to others definitely does not mean it should be a candidate for skipping. As the global currency wars intensify, Central Bankers around the world have been perpetuating, through their control of mainstream media, epic lies designed to mislead us and to break our proverbial “bank” or savings. Just as politicians frequently deliver public pronouncements to get elected and then do the exact opposite thing once elected, understanding “bank speak” will be crucial to our ability to survive the coming financial implosion of the bubble of everything. Do not follow banker words but heed only their actions, which often run in direct contradiction to their words. Learn not only about critical financial misinformation spread throughout classrooms for centuries, but more importantly, learn how to avoid becoming a victim of financial propaganda that often causes investors to believe that the worst yielding assets are the best yielding assets and that the best yielding assets are among the worst yielding assets. How could this be possible?

As most of you likely know, statistics can be manipulated by charlatans to illustrate and deceive what they truly show. The global financial world is

littered with these types of shenanigans, so in Course A, I will teach you how to spot them and how to avoid falling victim to them. Most importantly, I will teach you the truth about the global fractional reserve banking system to enable you to not only survive the final stage of the global banking currency wars that will culminate between 2020 and 2029, but with a little bit of hard work and planning, even prosper. By 2020, dozens of emerging market currencies had already crashed in purchasing power, and the guidance we provided from our previous consulting business allowed many of our clients that lived in these regions of the world to preserve their wealth while millions of others in those same nations lost vast amounts of their savings. Learn why Central Bankers and Commercial Bankers all over the world have propagated the myth that the best performing asset during a recent 15-year time span was the worst performing asset that one should never own, and why they aggressively and falsely promoted an asset that was one of the best assets to own as one of the worst assets to own. In 2020, the vast majority of people in developed nations were not prepared for the contagion of massively devaluing emerging market currencies to spread to developed markets. This course will provide you with the knowledge necessary to be prepared for the implosion of the Bubble of Everything.

LESSONS

Lesson #1

Epic Banker Lies about Wealth Preservation Have Caused Millions Around the World to Lose Wealth

Lesson #2

More Epic Banker Lies about Wealth Preservation

Lesson #3

How High Do Prices Have to Rise Before We Realize What is Wrong with the World's Monetary System?

Lesson #4

How to Outsmart the Enemy in a Devious War

Lesson #5

The Courageous and Smart Will Be Rewarded. The Timid and Naïve Will Suffer

Lesson #6

The Systemic Corruption of Our Global Monetary System, Widely Known and Understood in the Early 1900s, is Now Known by Less than 1 in a Million

Lesson #7

Avoid Being Misled by the “Doublespeak” of Central Bankers

EXERCISES

Exercise #1

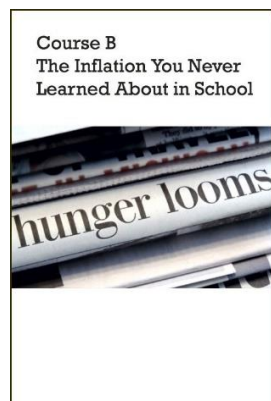
Understanding the Best assets to Purchase

Exercise #2

Understanding the Lies of Banker Reported Inflation

Exercise #4

Understanding the Bias of Internet Search Engines



COURSE B

THE INFLATION THEY NEVER TAUGHT YOU ABOUT IN SCHOOL

8 Lessons, 6 Exercises, 173 pages Coursework, 5hrs 29m Audio

This course discusses the true definition of inflation versus the textbook definition of inflation and further explores how bankers use inflation to systemically degrade our wealth. Even though bankers have turned “inflation” into a concept that is accepted and taught as part of the “natural” economic cycle in business schools all around the world, inflation is actually as unnatural and immoral a concept as monetarily possible. Learn how, little more than a century ago, no citizen of any nation willingly accepted significant inflation of their currency because they understood inflation to be wholly (and holy) unnatural. Learn how to calculate true inflation rates in your nation that often exceed government/banker “official” published rates by four to five times, and learn how to leverage knowledge of true inflation rates in your nation to not only better invest your money and keep money out of investments that financial advisors falsely inform you have positive annual yields (but really have negative yields NET of REAL inflation). In addition, gain the knowledge to never be misled by the thousands of economists and money managers around the world that continually quote fake “official” government inflation rates in the provision of their financial “advice” and learn not only how to calculate true inflation rates no matter in which nation you live, but also how to negotiate better salaries from your jobs and challenge annual salary raises that often are based on bogus and fake COLA (cost of living adjustment) data based on fake “official” inflation rates. If you’ve ever wondered how it was possible for your annual savings to shrink after receiving a pay “raise” and not increasing your spending habits, this course is for you.

LESSONS

Lesson #1

Nobody Understands Inflation Properly Because of Keynesian Economics

Lesson #2

A History of the People V. Central Bankers

Lesson #3

A Central Banks’ [REDACTED] - To Devalue All Currencies

Lesson #4

How Gold and Silver Protect Us Against [REDACTED]

Lesson #5

What Life Was Like in the Absence of [REDACTED] (& Inflation)

Lesson #6

The REAL Reasons Behind the American Revolution

Lesson #7

Banker Deception from the 1700s Until Today

Lesson #8

The Great Swindle of the Great Depression was the Blueprint for the Greater Swindle of 2008

EXERCISES

Exercise #1

Discover How Nations Deliberately Underreport Inflation Statistics

Exercise #2

Learn Why Bankers Fear a Return to [REDACTED]

Exercise #3

Discover the Truth about Inflation

Exercise #4

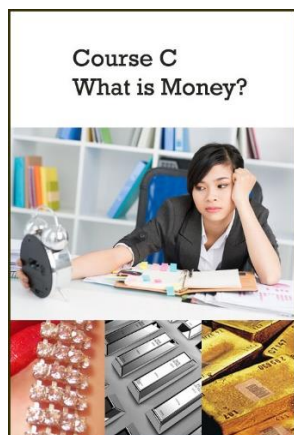
Learn How [REDACTED] Will Preserve Your Wealth and Prevent Your Savings from Disaster

Exercise #5

The Pledge of Intelligence

Exercise #8

Protect Your Savings Now



COURSE C

WHAT IS REAL MONEY? SHOCKINGLY VERY FEW OF US CAN ANSWER THIS QUESTION

Part I: 8 Lessons, 9 Exercises, 202 pages Coursework, 6hrs 31m Audio

Part II: 7 Lessons, 3 Exercises, 185 pages Coursework, 7hrs 44m Audio

In the year 2000, former US Central Bank Chairman Alan Greenspan told US Senator Ron Paul that he couldn't define what money was anymore and that **"it [was] not possible to manage something you cannot define."** Though this statement by the world's most powerful banker should have been an immediate red flag to every citizen in the world to prepare for decades of persistent devaluing purchasing power in domestic fiat currencies around the world, two decades later, less than 1% of the world's citizens have done anything not only to combat this devaluation but to prepare for the final end game which will devastate even "developed" economies of the world.

In Course C, I discuss concepts that you will not hear or read about in any academic classroom around the world that truly rule asset price behavior versus the theoretical supply and demand concepts we are taught to embrace in business schools. I further explain why your typical Econ 101 class, even those taught at Oxford, Cambridge, Harvard and Wharton business schools, has nearly zero value in understanding how currency valuations and market asset prices, both in commodities and stocks, are set. Here is a quick experiment you can do right now that will serve as validation of my claim. Ask 10 MBA graduates to name the 10 qualities all real money must have (not in each other's presence, but separately, so they cannot present one answer as a group of 10, but provide answers himself or herself). If they cannot name at least 7 or 8 of the 10 qualities all real money must possess, then this proves my point about the general lack of

utility about all monetary concepts covered in business schools all around the world, even the "top" ones, as this is one of the most basic foundations of real monetary theory that should be taught in all business classrooms yet is conspicuously absent from all of them.

Finally, you will learn why all Central Bankers create fiat currencies that cannot be "defined", as ridiculous as this concept sounds. There is an immoral, devious reason behind the production of fiat currencies that "cannot be defined" that has led to the enormous inequality in global wealth that existed in every nation on planet Earth by 2024. In this course I define the 10 characteristics that all real money should possess, and how this list will allow one to easily identify which forms of money one should hold and which forms one should sell, including any future cryptocurrency ICOs (Initial Coin Offerings). I use pricing mechanisms in another well-known global industry to illustrate how easily most of us can be led into embracing false price mechanisms. As long as we are born into monetary paradigms and are taught in school to never question them, we will never understand the truth about them.

In Course C, I discuss the assets everyone will need to own, rich or poor, if they want to survive the second meltdown of the global banking system and the implosion of the Bubble of Everything that will likely manifest between 2024 and 2029. I also break down the myths about bitcoin and other cryptocurrencies that will allow each person to make decisions about whether to invest in or completely avoid cryptocurrencies based upon real risks and real potential reward versus speculation and unsubstantiated rumors that are irresponsibly passed off as facts. I discuss why my analysis of bitcoin, contained in Course C, allowed me to call the exact top of bitcoin in late 2017 at \$20,000, and then accurately predict its price collapse twice, first to \$10,000, and then a second time to \$5,000 by the end of 2018. Learn my opinion of whether BTC will ever reach \$20,000 again in future years.

Finally, I provide exercises in Course C in which you will uncover the real reasons, not the academic textbook reasons, why all fiat currencies lose tremendous amounts of purchasing power over time. More importantly, learn the concrete steps you can take to not only stop this erosion of purchasing power, but to reverse it altogether. Learn why the "level playing field" narrative is a complete myth and how built in mechanisms provide massive advantages that specifically allow the rich to get richer with real world examples. Furthermore, learn what steps will be absolutely necessary to ensure the longevity of your financial future as the push towards a 100% digital

monetary system becomes stronger all around the world. Despite the level playing not being level, and never being level during any of our lifetimes, learn real practical steps you can take that will allow you to level the playing field as much as the system will allow.

LESSONS, PART I

Lesson #1

The 10 Qualities that All REAL Money Must Have

Lesson #2

Money is an Asset to Central Banks, a Debt to Governments, and a Hybrid Asset-Debt Instrument to Citizens

Lesson #3

Supply and Demand Forces Do Not Operate in Any Economy Per the Mechanisms We Are Taught in School

Lesson #4

The Myth of Diamonds: How the Diamond Industry Created [REDACTED]

Lesson #5

How the Banking Industry Runs on the Same Principles as the Diamond Industry

Lesson #6

The US Central Bank Falsifies [REDACTED]

Lesson #7

All Fiat Money is [REDACTED] Because It Does Not Fulfill the Requirements for Sound Money

Lesson #8

What Happens When Private Citizens Challenge the System with Real Money

EXERCISES, PART I

Exercise #1A

Confirm for Yourself that the Currencies in Widespread Global Use Today Are Not [REDACTED]

Exercise #1B

Confirm for Yourself that the Currencies in Widespread Global Use Today Lack [REDACTED] That Should Be a Mandatory Quality of All Money

Exercise #2

Learn the Horrifying Truth About Your Bank Account

Exercise #3

What You See is Often Not What You Get (discover

differences in spot gold prices and physical gold prices)

Exercise #4

Prices of [REDACTED] are Set by [REDACTED] Supply and Demand, NOT Real [REDACTED]

Exercise #5

Learn the Truth About US Dollar Demand

Exercise #6

Research Dark Secrets to Rid Yourself of Confirmation Bias

Exercise #7

How to Identify a Counterfeit Good

Exercise #8

Discover What Happens When You Use Real Money

Please see the description for Course C, Part 1 for an in depth description of the materials contained in Part 2. Lesson and exercise names for Part 2 are noted below.

LESSONS, PART II

Lesson #9

Real Money Does Not Spoil

Lesson #10

Why Trickle Down Economics is a Fairytale Told by the Wealthy

Lesson #11

Bankers Spread Historical Lies to Increase Our Acceptance of [REDACTED]

Lesson #12

When a Central Banker Can't Even Provide the Definition of the Money They Force Us to Use, You Know [REDACTED]

Lesson #13

The Problem with the Monetary System: A Debased Currency Leads to a Debased Economy

Lesson #14

Bonus Lesson: An Intellectual, Rational 44-Page Exposition of Bitcoin and Cryptocurrencies

Lesson #15

Bonus Lesson: An Intellectual, Rational 44-Page

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Exposition of Bitcoin and Cryptocurrencies

EXERCISES, PART II

Exercise #9

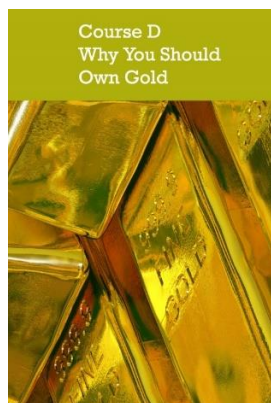
Yes, [REDACTED] Spoils Over Time

Exercise #10

The Lie About [REDACTED] Exposed

Exercise #12

Ask Your Friends and Family to Define Money



COURSE D WHY YOU SHOULD OWN GOLD TO SURVIVE THE GLOBAL CURRENCY WARS

**Part I: 7 Lessons, 5 Exercises, 224 pages Coursework,
7hrs Audio**

**Part II: 8 Lessons, 5 Exercises, 225 pages Coursework,
8hrs 46m Audio**

Please note that this course description applies to the cumulative materials contained in Parts 1 and 2 of this course. In this course, I review the history of money and then fiat currencies from 800AD until today, including an analysis of why fiat currencies have repeatedly collapsed to their intrinsic values of nothingness. I also review the highly misunderstood Gold Standard, including the difference between a real gold standard and multiple “fake” gold standards like Bretton Woods, imposed upon the world by the global banking cartel, the International Monetary Fund. I explain why academics throughout history have deliberately misled us about the qualities of a real gold standard, and why failure to understand the definition of a real gold standard will prevent you from understanding the truth about our modern global monetary system. I have never encountered a correct explanation online or in any book of a gold standard in my lifetime, and lacking this knowledge makes it practically impossible to fully understand why gold is a necessary component of everyone’s portfolio moving forward from 2024. In fact, nowhere else in the world will you find this correct explanation for a gold standard, to my knowledge, except in this course, as I spent more than a decade researching all the incorrect definitions of a gold standard that exist in order to compile my own list of 10 characteristics every gold standard must possess.

In Course D, I explain why an incorrect usage and definition of a gold standard explains the mass confusion that exists, especially among business school

graduates, about false claims that a modern global economy could never function efficiently under a true gold standard. In fact, with the invention of blockchain technology, a return to a true gold standard that far exceeds the best qualities of historical pseudo and fake gold standards is possible. To clearly describe a real gold standard, I analyze and fully deconstruct all the myths of gold standard “failures” in past global economies, falsely spread by business school professors all over the world. I further discuss real solutions to the weaknesses and problems of today’s global monetary system that are implementable with today’s technological infrastructure without the requirement of a multi-billion dollar investment to build out a new monetary platform.

If you’ve ever wanted a solid foundation to understand why you should own physical gold, Course D will provide you with all the knowledge you need to never question owning gold as part of your portfolio. I discuss how you can use the knowledge in Course D to not only improve the quality of your life, but also to initiate projects that can benefit all of humanity. Learn why “saving” under our current faulty global monetary system, as we are told every wise person should do, actually punishes us and possibly leads to a worse quality of life over time, as contrary to common sense as this may sound. Learn why even a melt up, instead of a meltdown in the US stock market between 2024 and 2029, if this happens, benefits no one. Lastly, discover various psychological tradecraft deployed by bankers in physical gold and silver markets that you must understand fully in order to make sound decisions when it comes to buying and selling any gold asset.

LESSONS, PART I

Lesson #1

Banker Deception from 800AD Until Today

Lesson #2

The History and Real Definition of the Gold Standard

Lesson #3

The 10 Characteristics of a Real Gold Standard

Lesson #4

Why a Gold Standard Would Regulate Wars and Bring About the Greatest Period of Peacetime in World History

Lesson #5

Would a Gold Standard [REDACTED] as Bankers Claim?

Lesson #6

Why a Gold Standard Would Not

Lesson #7

Gold is The Enemy of

EXERCISES, PART I

Exercise #1

Understand Why Gold Preserves Your Savings

Exercise #2

Determine if Your Domestic Currency is Money

Exercise #4

How Inflation Punishes You if You Choose to Save

Exercise #6

Would Adopting a Gold Standard Really Leave Your Nation Defenseless?

Please see the description for Course D, Part 1 for an in depth description of the materials contained in Part 2. Lesson and exercise names for Part 2 are noted below.

LESSONS, PART II

Lesson #8

The Devious Nature of the Invisible Tax

Lesson #9

The Psychological Games that Preceded the Great Depression Precede All Economic Crises

Lesson #10

When the Dollar Was Backed by Gold, It Was Simple to Define U.S. Dollar Supply and Money (Now It's Practically Impossible)

Lesson #11

The Ongoing Economic War Between the U.S. and the Eastern Hemisphere Powers

Lesson #12

The Tough Talk About Curbing Futures Manipulation in 2008 Was a Smoke Screen

Lesson #13

? You Better Believe That a Exists that Actively Works Against the Best Interests of Humanity

Lesson #14

Don't Fall Victim to the About the Gold Standard

Lesson #15

A Further Explanation of Why There Can Never Be Too Little Gold to Support a Gold Standard

EXERCISES, PART II

Exercise #8

Understand that When Bankers "Big" Gains in Stock Markets Do NOT Make Anyone Rich

Exercise #10

What We Can Learn From Asking Our Friends to Define a US Dollar

Exercise #12

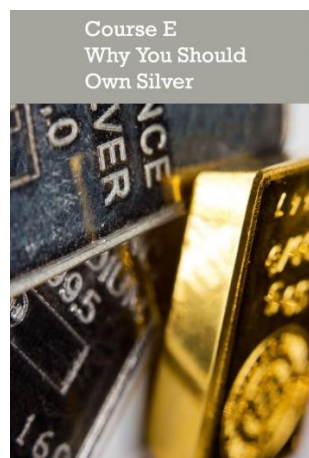
Discover for Yourself How Bankers Even Though Regulators Claim They Don't

Exercise #13

How Free Are We?

Exercise #14

Learn More About Set in Paper Gold and Silver Markets



Course E
Why You Should
Own Silver

COURSE E WHY YOU SHOULD OWN SILVER TO SURVIVE THE GLOBAL CURRENCY WARS

**8 Lessons, 5 Exercises, 156 pages Coursework,
6 hrs 53m Audio**

Though most people view silver as a dual monetary and industrial metal, during historical times when the world suffers from the uncertain fates of paper fiat currencies, silver's price behaves more like a monetary metal than an industrial metal. I am confident that at some point between 2024 and 2029, silver prices will once again behave like a monetary metal. It's difficult to believe that the silver price, at the end of 2018, had incredibly dropped to less than \$15 an ounce, and then in 2020, to barely above \$14 an ounce. Why was it incredible? It was incredible because this silver price certainly did not reflect global supply and demand, did not remotely act like a monetary metal during this time, and failed to accurately reflect the global currency wars taking place among the world's Central Bankers that devastated dozens upon dozens of fiat currencies' purchasing power. In other words, silver had everything going for it to manifest much higher prices yet the prices continued to sink. However, such low silver USD prices will not last very long, in my estimation, during 2024 to 2029.

In this course, you will learn why the upside in silver may even be greater than gold. If you also complete Course O, you will learn the reasons why silver prices defied all the fundamentals that were incredibly powerful in 2018 to mid-2020 and why this defiance is unlikely to last much longer. Furthermore, learn six compelling reasons to buy silver, as long as silver prices remain ludicrously underpriced. In Course E, learn the history of silver prices and its diverse uses, and discover the price setting mechanisms for silver that have nothing to do with the reality of global silver supply and

demand. Also learn why silver's strong price underperformance from 2011 to 2015 has forever and wrongly colored people's perception of silver as a risky asset, and why this will make nearly everyone in the entire world miss out on the great silver bull that will develop at some point between 2024 and 2029. Learn also if silver's rarity as a precious metal over gold in above-ground quantities is really true or if this belief is just a myth and how knowledge of the answer to this question should affect your allocation towards physical silver versus physical gold. Finally, learn the extremely important difference between price and value when it comes to precious metal investment analysis, including a real world exercise that will likely shock you and finally convince you once and for all, how to properly analyze silver as an investment asset.

LESSONS

Lesson #1

**A Brief History of Silver Prices & the Almost Certain
of the Paper Silver SLV ETF**

Lesson #2

Six Reasons to Own Silver

Lesson #3

Silver - More Rare than Gold, or Not?

Lesson #4

Silver's Industrial Uses Constantly Drain Supply

Lesson #5

Silver's Historical Monetary Role

Lesson #6

Essays on Silver's Monetary Role

Lesson #7

**Silver Was Money in Modern US Times for the Briefest
of Moments**

Lesson #8

**The Only Reason We Don't Have Sound Money in the
Global Economy**

EXERCISES

Exercise #1

Why We Should Never Blindly Believe

Exercise #2

Learning the Difference Between Price and Value

Exercise #3

**Learn About the [REDACTED] Created by Bankers About
Silver Coins**

Exercise #5

Take Steps to Protect Your Savings Before It's Too Late

Exercise #6

Are Your Beliefs Really Your Own?

Exercise #7

**Interview Some People to Discover Just How Deep
Deceit Runs**

Course F
The Wealth Destruction
of Fractional Reserve Banking



COURSE F FRACTIONAL RESERVE BANKING, HUMANITY HELPFUL OR HURTFUL?

**PART I: 7 Lessons, 141 pages Coursework,
5hrs 40m audio materials**

**PART II: 7 lessons, 101 pages Coursework,
3hrs 57m audio materials**

Learn about the hidden history of fractional reserve banking, including its true purpose. Once and for all, I answer the question if fractional reserve banking is harmful or helpful to our abilities to build sustainable wealth over time by closely inspecting the truth and falsehoods of many accepted narratives, including the claim that the economic playing field is level for everyone. Furthermore, I break down the largest global export of the fractional reserve banking system to discover if this export is helpful or harmful to all global citizens. I also reveal if the mechanisms that enabled just 8 people, by 2018, to accumulate the equivalent amount of wealth as the bottom 3.8 billion people of the world, is directly, indirectly, or not at all related to the fractional reserve banking system.

Consider that US Central Bankers created a minimum of \$29 trillion out of thin air to save global banks, both domestic and foreign, from collapsing during the 2008 global financial crisis. To grant you an idea of how much currency \$29 trillion represents, were you to lay down a one dollar bill side by side from the earth to the sun 93 million miles away, \$29 trillion would travel from the earth to the sun not once, not twice, but 22 times! Most people have no idea how large a quantity 1 trillion really is, let alone 29 trillion. Expressed another way, 1 million seconds is about 11.5 days. 1 trillion seconds is more than 31,700 years! And the US Central Bank created at least \$29 trillion to bail out global banks after the 2008 global

financial crisis. Every single well-known philosopher and religious leader in history, when asked about fractional reserve banking, expressed opinions about fractional reserve banking. Discover what their opinions were and the reasons behind their opinions, topics that remain taboo in academic classrooms that even specifically teach about these famous philosophers.

History teaches us that unwarranted monetary creation always creates various market collapses, but also that the wealthy always succeed in quietly exiting overinflated markets right before they collapse. In all of these historical instance, the majority of the public is taken to the cleaners during such economic collapses. Learn how to identify and exit price-distorted markets before they collapse. Discover what the über wealthy understand about the fractional reserve banking system that enables them to exit markets right before crashes repeatedly throughout history. Furthermore, learn truths about the intimate connection between Central Bankers and taxes of which 99% of the general population is completely ignorant. Also learn whether bankers' claims that their global banking and monetary system is responsible for providing a better quality of life is true or a complete fabrication and distortion of truth. Also learn why every single person in the entire world, interested in solving issues of global hunger, poverty and war, has focused on the wrong solution for hundreds of years. Learn what solutions we need to implement first and foremost to have any chance of solving any of these aforementioned issues in a sustainable manner.

Lastly, I discuss how my understanding of the fractional reserve banking system enabled me to predict the global stock market collapse in 2008 just weeks before it happened, and I will teach you how to increase your understanding. I will explain why collapses in global stock, real estate, and bond markets on a massive scale is an inevitable event between 2024 and 2029, and why,

when it happens again, all mainstream media outlets will present a unified message that "no one could ever have predicted this event" even though I have predicted it right here in this brochure. Furthermore, learn why the enormous volumes of US dollars created to address the 2008 global banking crisis will present enormous problems for all US dollar holders, especially for those with their savings locked up in US dollars, between 2024 and 2029.

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**COURSE F, LESSONS
PART I**

**Lesson #1
How Bankers Introduced the Fractional Reserve
System of Fiat Currency with Little Protest**

**Lesson #2
The Biggest Global Export of the Fractional Reserve
Banking System – [REDACTED]**

**Lesson #3
The Untold Hidden Story of Honest Banking & Real
Money**

**Lesson #4
Understand Why None Among Us are Yet Free Men
and Women**

**Lesson #5
The Unspoken Right That is Never Included in Any
Country's Bill of Rights**

**Lesson #6
Central Bankers are Responsible for [REDACTED] in Global
Wealth**

**Lesson #7
All Central Banks Print [REDACTED] Money**

*Please see the description for Course F, Part 1 for an in
depth description of the materials contained in Part 2.
Lessons for Part 2 are noted below.*

LESSONS, PART II

**Lesson #8
How Central Bankers Manage to Retain their Global
Power**

**Lesson #9
The Entire Purpose of Federal Income Taxes is Not to
Provide Social Services But [REDACTED]**

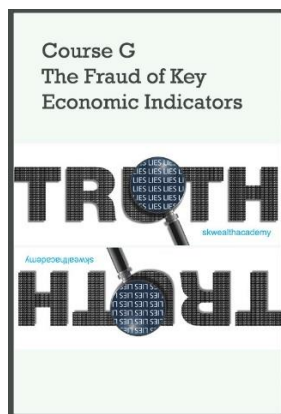
**Lesson #10
Improvements in Living Standards Have Occurred Not
Because of, but in Spite of, Our Modern Monetary
System**

**Lesson #11
How Central Bankers Enable [REDACTED]**

**Lesson #12
How Central Bankers Perpetuate [REDACTED]**

**Lesson #13
On a Lesser Scale, All Global Commercial Bankers
Continue the Punitive Policies of Central Bankers**

**Lesson #14
Fractional Reserve Banking is the Key to Understanding
the Necessity of Owning [REDACTED] Silver**



COURSE G THE FRAUD OF KEY ECONOMIC INDICATORS

9 lessons, 128 pages written materials, 5hrs 43m audio

In Course G, an extension of Course B, learn the additional key economic indicators, besides the inflation statistic, that all governments regularly meddle with in order to paint a certain picture and narrative that they use to keep the public misinformed and stuck in economic quicksand. Learn how to stop being goaded and manipulated by often misleading official key economic statistics into making poor investment decisions. Learn how the “juicing” of key economic statistics has goaded even many people into poor financial decisions, and more importantly, learn how to immediately stop this pattern to begin making more beneficial financial decisions in your life. Learn how to challenge even the ideas that we’ve accepted for our entire lives to create better lives for ourselves. Most importantly, learn how to preserve your wealth even when your nation’s monetary policies are destroying the wealth of everyone else around you. Finally, learn which financial theories and ideas, taught in business schools all around the world, are flat out incorrect and why belief in these theories can set you back by decades in your journey to retirement and financial freedom.

Though Course G is one of the very few courses in my academy that contains no exercises, the information contained in Course G is critical to understand and will provide the necessary foundation to complete the 6-month to year-long exercises provided in Courses B, C, D and E.

COURSE G, LESSONS

Lesson #1

Statistical Lies

Lesson #2

The 3 Card Monte Game of Official Government Economic Statistics

Lesson #3

A Close Inspection of Key US Economic Indicators and How [REDACTED]

Lesson #4

The Lies of Official [REDACTED] Statistics

Lesson #5

The Lies of the [REDACTED]

Lesson #6

Phony Economic Figures Allow Bankers & the Government to [REDACTED] in Other Areas of Life

Lesson #7

How US Federal Reserve Bankers Have Stamped Out 100% of All Dissent

Lesson #8

The Myth of the Efficient Market Hypothesis, Diversification and Free Markets

Lesson #9

The Fraud Regularly Cooked into Quarterly Corporate Earnings Statements

Courses H, I & J
A Manipulated World, Censorship of
Austrian Economics, and the
"Enronization" of Corporate Financials



COURSES H, I & J IT'S A MANIPULATED WORLD, THE ACADEMIC CENSORSHIP OF AUSTRIAN ECONOMICS, & THE "ENRONIZATION" OF CORPORATE FINANCIAL STATEMENTS

Near Completion, Coming Soon!

This course discusses some of the most egregious examples of proven banker manipulation in the LIBOR, ForEx and commodity markets in recent times. In this course, you will learn how banking has transformed over the centuries for the worse, from an honest institution, like the 1609 Municipal Bank of Amsterdam, to a parasitic force today that sucks blood from its hosts, all of us. This course explores how former US Central Bank Chairman Alan Greenspan utterly destroyed free markets when he allowed the unregulated proliferation of financial paper derivatives to rule the market. You will learn how, today, bankers use paper financial derivative instruments to create fake markets for commodities for the sole purpose of manipulating prices up and down to pocket profits. Furthermore, you will learn how bankers use HFT (High Frequency Trading) algorithms and dark pools to operate in the shadows, outside the public scrutiny of regulators, and pocket risk-free profits at the expense of their marks. You will further learn why today's global stock markets are fraught with huge risks and why they are NOTHING like the US stock markets of the 80s and 90s that averaged 17% to 18% annual yields. To sum this course up in a nut shell, you will learn all the things deliberately censored and omitted from business academic programs around the world, including all MBA programs, about the real price setting mechanisms of global assets.

Secondly, in this course, you will learn why all major

world economies apply Keynesian economics to their monetary policies even though these policies deliberately destroy the purchasing power of our savings. The vast majority of people in this world, including economists, that advocate Keynesian economics, do not really understand the harm Keynesian monetary policy inflicts upon all of humanity. Consequently, most of the world's economists end up supporting and vouching for Keynesian economics. A common theme in many of my academy courses, as you likely know by now, is the extremely difficult task of unlearning misinformation created by the power of the human ego, even when we are presented with opposition facts. John Maynard Keynes, who founded Keynesian economics, stated in his 1919 book, *The Economic Consequences of Peace*, "**Lenin was right. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million is able to diagnose.**"

Even Keynes knew that "not one man in a million" would be able to explain the wealth destructive consequences of his advocated monetary policies correctly, and to this day, this state of ignorance about Keynesian and Austrian economic policies persists. In this course, I deconstruct the misinformation taught in nearly every business school classroom in the entire world about free markets and reveal the artificial constructs that give rise to market economic booms and collapses that simply could never co-exist with free market capitalism. Furthermore, I reveal why all Central Bankers and nearly all academics praise Keynesian Economic policies and laud fiat currencies and never support Austrian Economic policies and sound monetary policies. In this course, I reveal the real reasons why Austrian Economics remain untaught by every major and top-ranked business school in the world in a detailed and truthful manner and the reasons why so many economists make media appearances after every stock market and housing market crash and claim that the crashes were "unforeseeable".

Finally, I discuss why there is almost no utility in learning how to dissect corporate financial statements ever since the 2008 financial crisis forever changed the landscape of truthful and ethical accounting practices for the worse. Today, many corporations are allowed to falsify their financial statements on an "Enron" like level, thus invalidating the reason to analyze them. Therefore, unless you are a forensic accountant that would be allowed access to a company's real financial data that is no longer publicly reported or filed, analyzing publicly

released corporate financials today is a complete waste of time. The days when strong stock markets were backed by strong economies and robust stock prices were backed by financially robust companies have long since disappeared. Instead, global stock markets have become playgrounds for criminals to “sucker” and draw money into them at the precise moments they are offloading bloated, overpriced and price distorted assets to the retail investor. In this course, you will learn about the massive shifts in accounting regulations that now allow corporate executives to regularly misrepresent their true financial condition, and you will learn the tricks of the trade that allow companies to construct an illusion of financial strength in the stock market even when their companies are performing quite poorly.

COURSE H, IT'S A MANIPULATED WORLD, LESSONS

Lesson #1

Concrete Evidence that the US Stock Market Has Been [REDACTED] for Decades

Lesson #2

How Bankers Use High Frequency Trading Algorithmic Software to [REDACTED]

Lesson #3

Why Do So Many of Us So Easily Embrace Banker [REDACTED]?

Lesson #4

Why [REDACTED] is Clearly Manipulation and Not a Natural Part of the Economic Cycle

Lesson #5

Bankers are the Parasites. We are the Hosts

COURSE I, THE ACADEMIC CENSORSHIP OF AUSTRIAN ECONOMICS, LESSONS

Lesson #1

An Introduction to Keynesian and Austrian Economics

Lesson #2

Keynesian Economics Sell the Lie that Central Banks are Necessary to Grant Economic Stability

Lesson #3

Bust Cycles are the Rebound From Destructive Keynesian Economic Policies

Lesson #4

Who is Friedrich A. Hayek?

Lesson #5

It is Impossible for Central Banks and Free Markets to Co-Exist

COURSE J, THE “ENRONIZATION” OF CORPORATE FINANCIAL STATEMENTS, LESSONS

Lesson #1

The Different Ways Earnings Are Calculated

Lesson #2

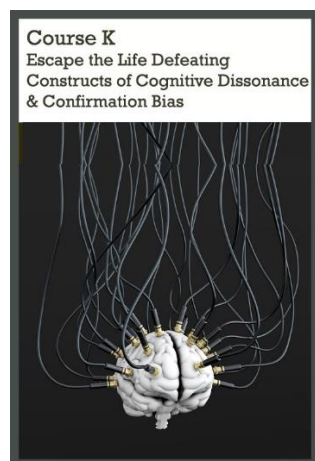
Why Pro Forma Earnings are Useless as Research Tools But Great for Selling Stocks

Lesson #3

How Financial Companies Can Declare Strong Earnings and Simultaneously Be Insolvent

Lesson #4

How Can Economic Recoveries Be Jobless and Growthless? They Can't!



COURSE K
ESCAPE THE LIFE DEFEATING CONCEPTS OF
COGNITIVE DISSONANCE & CONFIRMATION
BIAS

Part I: 14 Lessons, 8 Exercises, 1 Video,
298 pages Coursework, 10hrs 53m audio
Part II: 7 lessons, 3 exercises, 268 pages Coursework,
7hrs 22m audio

Learn how the banking elite use cognitive dissonance and confirmation bias to ensure that most of us will never understand the truths and reality about money and the global banking system. Learn how the banking industry and their funded academic and media outlets wield cognitive dissonance as a weapon to maximize civil obedience to their immoral financial systems. Learn about the documented history of the global academic system that the United States imported and then exported to the rest of the world - the Prussian schooling system - that was anti-educational, anti-critical thinking and anti-learning and relied on an exam system that identified and separated obedient students from disobedient students. Learn how the principles of cognitive dissonance and confirmation bias are shockingly used to induce learned helplessness in modern society and how Pavlovian/ Skinnerian Animal Conditioning Methods have been imbedded into school classrooms all around the world that actually kill our critical thinking by the time we graduate from university. Learn why self-education is a 100% absolute necessity if you want to retain your individuality, creativity, curiosity, mindfulness, and enhance your critical thinking skills and intellect. Most importantly, complete the exercises in Course K to learn how to consistently identify cognitive dissonance and confirmation bias tendencies that may have been

already ingrained in our way of thinking by decades of exposure to academics and media that currently cause us to make poor decisions in our lives about education, career, money and even relationships.

In Course K, I teach you how to identify poor tendencies that give rise to poor decisions. More importantly, you will learn how to unwind, even if you are far removed from your academic years, decades of cognitive dissonance and confirmation bias programming to avoid being led down the same negative pathways in the future that perhaps you may have found yourself entrapped for many years. Though many among us do not believe that allowing cognitive dissonance and confirmation bias into our lives is a big deal as we use the excuse that "everyone falls victim to it", I provide many real world examples in this course of how the inability to identify cognitive dissonance and confirmation bias in our decision making may repeatedly introduce harmful behaviors into our lives. I also provide real world examples of how humanity's embrace of these concepts, designed to instill obedience and compliance in us, is so powerful, that in many instances, when given an opportunity to choose between safety and harm, we still choose the behavior that puts us in harm's way.

In other words, consider this course to be one of the most important in my entire academy, as completing this course could literally save your life or the lives of loved ones in the future. And in the process, empower yourself to understand how the world of finance, money, and politics truly operates. Learn how those in power use mass media, social media, and internet search engines to spread disinformation and keep us compliant within a self-limiting framework of life that they specifically constructed to limit and contain our true potential as human beings, but within which they themselves never elect to reside. Think of our choices in life as the complete electromagnetic spectrum that contains not only visible light that spans wavelengths that appear as red, orange, yellow, green, blue, indigo and violet, but that also includes non-visible radio waves, microwaves, infrared rays, and X-rays. Then consider the framework in which we make our choices as limited only to the narrow band of visible light, while the rest of the much larger electromagnetic spectrum is completely ignored. This is basically the framework by which the vast majority of us operate.

In Course K, learn the steps we can take to break free of such self-limiting, self-defeating beliefs and complete exercises that will help unleash our true potential,

perhaps for the very first time in our lives. Also learn how those in power are responsible for the disappearance of ethics and morality from society and the techniques they have imbedded into social networks across the world. If you have had a sense that the world is becoming more and more devoid of morals and ethics in recent years, you would be correct, and it is by design by the unethical people in power. Learn what actionable behaviors we can take to avoid becoming a victim to these societal changes. Learn how rapidly changing distribution channels of news and information through social media shape and influence societal narratives, often in a sinister way. And learn how understanding these issues will help you successfully separate propaganda from truth.

LESSONS, PART I

Lesson #1

Shocking Us into Cognitive Dissonance Obedience

Lesson #2

**The Tradecraft of Academic Indoctrination
(Gradualism, Hegelian Dialectic, Semantic Deception)**

Lesson #3

**The Mission of Institutional Academics is to Instill
Learned Helplessness**

Lesson #4

**Studies Reveal That Virtually No REAL Learning
Happens Inside Traditional Brick and Mortar
Classrooms**

Lesson #5

**Standardized Testing & High-School and University
Prep Courses – Another Step on the Road to Nowhere**

Lesson #6

**Why Today's Schooling Objectives Help Crush Dissent
to Any Given Narrative, Even if the Current Narrative is
Wrong**

Lesson #7

Why Academia Detests Divergent Thinking

Lesson #8

Confirmation Bias Explains Why We Often Cling to Lies

Lesson #9

**The Psychological Games that Preceded the Great
Depression Precede All Economic Crises**

Lesson #10

**How You Word Your Question Is Vital to Whether or Not
You Successfully Arrive at the Truth**

Lesson #11

**People Often Use Their Own Ignorance about a Topic to
Confirm Their False Beliefs**

Lesson #12

**Everything in the Mass Media Today is Designed to
Enhance Cognitive Dissonance & Confirmation Bias**

Lesson #13

The Boiled Frog

Lesson #14

Don't Believe Everything You Read on the Internet

EXERCISES, PART I

Exercise #1

Learn How to Reconnect with the Real World

Exercise #2A

Break the Inertia of Routine. Make a Change

Exercise #2B

**Break the Risk-Reward Training of the Academic School
System at Home (For Parents of Young Children and
Teenagers Only)**

Exercise #3

**Take the 1st Step in Breaking the Cycle of Learned
Helplessness Today**

Exercise #4

**Discover How You May Be Compliant to Authority
Without Even Realizing It!**

Exercise #5

**Find a Better Use for Money than High-School, College,
and Graduate School Prep Exam Courses**

Exercise #6

**Discover How Much Our Education System Has Been
"Dumbed Down" from the 1800s**

Exercise #10

**Explore Your Beliefs to See if They Have Been Influenced
by Cognitive Dissonance and Confirmation Bias Principles**

Exercise #11

Prove Compartmentalization Exists in our Workplace

Exercise #12

Discover How Shockingly Censors Search Results, and How this Discovery Could Change Your Entire World View

Please see the description for Course K, Part 1 for an in-depth description of the materials contained in Part 2. Lesson and exercise names for Part 2 are noted below.

LESSONS, PART II

Lesson #15

The Critical Thinker's Guide to Convincing Others of the Truth

Lesson #16

The First Casualty of the Internet of Everything (IOE) and the Explosion of Social Media is Truth

Lesson #17

Critical Points Summary: The 10 Rules of Living a Sustainable Happy, Productive and Positive Life

Lesson #18

Legality is Often Mistakenly Conflated with Morality

Lesson #19

The Rise of the Great Pseudo-Intellectual

Lesson #20

The Flaws of Rigid Thinking

Addendum

The Critical Thinker's Guide to Convincing Others of the Truth

EXERCISES, PART II

Exercise #15

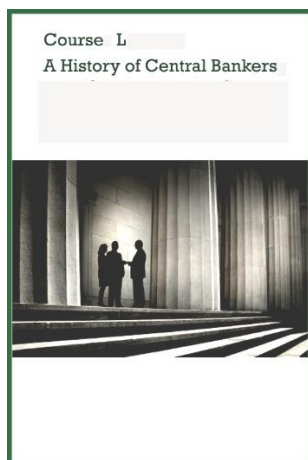
Start Building a More Mindful, Happier and Positive Life Today

Exercise #17

Inflexible Thinking Exposed and What You Can Do to Overcome It

Exercise #18

More Inflexible Thinking, Exposed



COURSE L

A HISTORY OF CENTRAL BANKERS & THEIR MOTIVES

7 Lessons, 158 pages Coursework, 6hrs 7m Audio

This course discusses the true role of Central Bankers in society and how the owners and shareholders of most privately-owned Central Banks around the world dictate the imbalances in wealth in every country through their monopolistic control of money in every nation in the world. Learn, once and for all, the definitive answer about whether or not Central Bankers publicly stated mission to stabilize the economy and facilitate low unemployment rates and low inflation rates are true. Learn about mechanisms of the Central Banking fiat currency and fractional reserve banking system that you will never learn inside the four walls of any business academic classroom, and how they provide marked, definitive advantages to certain groups in society. Finally, learn why financial regulators miserably fail at their job of protecting consumers due to the deep connections between Central Banks, global banking corporations, and the regulatory agencies.

LESSONS

Lesson #1

Central Banks are Responsible for Obscene Imbalances in Global Wealth

Lesson #2

Our Income Taxes are a

Lesson #3

How Central Bank Policies Enable Perpetual War

Lesson #4

The Real Mission of Central Bankers is to

Lesson #5

Criticisms Levied Against the Federal Reserve During and Following its Formation

Lesson #6

The Revolving Door Between Central Banks, Wall Street, and Governments

COURSES M & N

HOW BANKERS SHAPE WORLD THOUGHT and THE FOUR PILLARS OF BUILDING WEALTH

Near Completion, Coming Soon!

Learn why most academic courses regarding Central Banking taught in classrooms today are steeped more in fairytales than reality. Learn why the Central Banking fairytales of Course L are perpetually re-told by mainstream financial media journalists and economists every year. And finally, learn how Central Bankers keep such a tight grip on the narratives spread by economists and how they control an unchallenged narrative inside academic classrooms. Learn how they use their influence over career economists to shape public thought about money and financial markets in a manner that always serves and benefits them but often relies on distorted information. Learn why no career academic and economist will ever speak out against Central Banking monetary policy.

Finally explore four non-monetary pillars crucial to building wealth and engage in exercises that will ensure these pillars remain a foundation of your wealth building throughout your entire life. Learn why we all should value a commodity that most of us typically devalue – time – and how efficient use of this one commodity can drastically alter the quality of our lives and our happiness for the better. Finally, discover why two of the most widely taught theories in business school classrooms today, the EMH (Efficient Market Hypothesis) and Diversification, hold no water – a discovery that will make you question everything you learn in business school.

HOW CENTRAL BANKERS SHAPE WORLD THOUGHT

LESSONS

Lesson #1

How Bankers Co-Opted Global Education

Lesson #2

Why Traditional Education Stifles the Ability to Build Wealth

THE FOUR PILLARS OF BUILDING WEALTH

LESSONS

Lesson #1

Be Bold When Others Are Afraid

Lesson #2

Use Principle of Leverage to Multiply Your Wealth

Lesson #3

Why Time is the Most Undervalued Commodity

Lesson #4

Why You Should Paper Trade Before You Trade With Real Money

Lesson #5

Fourteen Lessons From Navy SEALs You Should Apply to Building Wealth

Course O
Do Bankers Suppress Gold
and Silver Prices?



COURSE O

DO BANKERS SUPPRESS GOLD & SILVER PRICES?

**Part I: 8 Lessons, 1 Exercise, 172 pages Coursework
6hrs 48m Audio**

Part II: 10 Lessons, 183 pages Coursework, 6hrs 35m Audio

In the last decade, a fiercely contested topic has arisen in public investment forums regarding whether or not bankers suppress gold and silver prices. Most of these debates have been driven by emotion and political expediency, but very little fact. Even as recently as 2020, this debate was still ongoing and highly controversial, with many prominent members of the gold community insisting that any belief in Central Banker gold price manipulation is pure rubbish. However, one must not be misled by the extensive white noise surrounding this topic, spread by both industry insiders and outsiders if one wishes to arrive at a clear and prudent understanding about this topic. Furthermore, a clear and prudent understanding of this topic will likely be the difference of whether or not you survive the culmination of the ongoing Central Banker global currency wars that will likely occur between 2024 and 2029. To arrive at the truth of this question, I analyze the role of regulatory agencies, futures markets, and HFT (high frequency trading) algorithms in setting gold and silver prices to determine if the influence of these players allows for market price discovery or manipulated price discovery. I further explore whether China and Russia, two of the largest holders of physical gold in the world, have attempted to unduly influence the trajectory of gold and silver prices lower, or if they are fighting to liberate gold prices higher. This is the trillion dollar question many gold and silver investors want addressed. Finally, I lay down the truth about whether certain widely accepted narratives, such as the daily volume of global forex markets dwarfing the daily volume of gold and silver markets are true, or just myths spread by the investment industry to

control asset prices.

In Course O, I put many of the above questions to rest by presenting clear evidence that proves once and for all, the answers to the questions of what factors truly set gold and silver market prices. However, with a couple of the above questions, there is not enough evidence to provide a clear cut answer, so I present the evidence that exists, draw conclusions from the available evidence, and then make predictions of future asset price behavior based upon these best drawn conclusions. I have labeled Course O as one of **the prerequisite courses of my academy** because one must understand information presented in this course first, before one can successfully navigate any other course in my academy that deals with gold and precious metals. Without understanding the real factors that set asset prices, specifically in gold and silver, none of which are ever discussed in the mainstream media or in any academic business school classroom, one will never be able to make intelligent decisions in the face of crashing and/or turbulent stock markets.

LESSONS, PART I

Lesson #1

Understanding the Reasons Why So Many of Us Denied ██████████ for So Long

Lesson #2

A Discussion of Why Morality Cannot Be Seasonal or Situational if We Want to Improve Our World

Lesson #3

Why China & Russia Didn't Push Back Against Western Banker Takedowns of Gold & Silver Prices (From 2011 to 2015 & What's Ahead)

Lesson #4

Bankers Have Used Global Futures Markets as Their Playground to ██████████

Lesson #5

The Tricks of the Trade

Lesson#6

The Reasons Extreme Wealth Inequality Has Grown from 2008 to 2018

Lesson #7

How Bankers Use HFT Algorithms to ██████████

Lesson #8

How Financial Regulatory Agencies Have Been ██████████

EXERCISES, PART I

Exercise #8

**Learn the Best Time to Convert Your Domestic
Currency into Physical Gold and Physical Silver**

*Please see the description for Course O, Part 1 for an
in-depth description of the materials contained in Part
2. Lesson names for Part 2 are noted below.*

LESSONS, PART II

Lesson #9

How Bankers Use HFT Algorithms to [REDACTED]

Lesson #10

Why Gold and Silver Price [REDACTED]

Lesson #11

[REDACTED] of the Loco London Markets

Lesson #12

**Prominent Members of the Gold and Silver
Community that Continue to Deny [REDACTED]**

Lesson #13

How the London Price Fix Works & the Fraud of [REDACTED]

Lesson #14

**We Often Hear That Physical Gold and Silver Markets
Are Tiny Compared to the Global Forex Markets, But
is This True?**

Lesson #15

**Why [REDACTED] Has Not, Does Not, and May Never
Reflect Free Market Prices**

Lesson #16

**A History of Central Bank Gold Leasing in the 1990s
and the Changing Power Structure in Global Gold
Pricing Markets**

Lesson #17

**Bankers Have Used Global Futures Market as Their
Criminal Playground to “Legally” Commit Fraud for
Decades**

Lesson #18

**Plan for a Future that Doesn’t Depend on Chinese
and Russian Gold Markets Liberating Price From the
Fraudulent Western Price Manipulations**



COURSE P

WHY FINDING A LIFE OF PURPOSE SHOULD BE OUR TOP GOAL

Part I: 5 Lessons, 9 Exercises, 283 pages Coursework, 10hrs 17 min Audio

Part II: 5 lessons, 6 Exercises, 236 pages Coursework, 7hrs 37 m Audio

This course focuses on my mission to make every person the best version of himself or herself as continual growth, challenges and struggles that arise from having a purpose in life gives rise to longer periods of sustainable happiness over the course of our lifetimes. In my humble opinion, the vast reason the great majority of people, when interviewed about their level of happiness over the cumulative period of their lives, provide answers that reveal a low level of happiness, is due to their choice to follow a pre-determined path in life regarding school, family and career that the rest of society follows without ever determining if this path is right for them. We go to school because we are told this is the way to be “educated”. We go to work for someone else because we are told it’s “too hard” to become an entrepreneur. We start a family by a certain age because it’s what we’re supposed to do or we want children to take care of us in old age, which should never be the reason to have a child. We’re ordered to believe in political and financial paradigms because doing so is part of being a “good citizen”, and we support them, even when these paradigms are unethical and immoral, and should anyone disagree with these paradigms, we are told to shame them and ostracize them. We follow the goal of getting the highest exam scores possible to secure the best paying job so we can buy the biggest home and fanciest ride in our neighborhood because this is exactly what

everyone else is doing, but we never stop at any point in our lives and ask,

“But is this what I want?”

Considering all of the decisions we make that are not voluntary but scripted during our lives, no wonder the rates of anxiety, depression and suicide have exploded in many nations that cater and slot every newborn child into these scripted choices. This course is designed specifically to open our eyes and to demonstrate that nearly 100% of us never consider the full and wide array of options open to us in life. Most of us make choices about nearly every significant aspect of our life from a limited framework, pre-determined by someone else, that all funnel through the same doorway. Not only are extremely limited choices falsely presented to us as “limitless” choices,

but when our choices do not work out, we have been programmed, through the behavioral conditioning tactics imbedded into the paradigms of our social environments, NOT to assume personal responsibility for our choices and actions. Instead, because many of us have been programmed like unthinking zombies to blame others for our own shortcomings, like immigrants, our parents, our business partners, or our political and religious leaders, we simply fall into the trap of elevating our levels of learned helplessness, an epidemic that has been spreading like wildfire throughout the entire world in developed nations for the past couple of decades.

To counter these psychologically damaging firmaments that encapsulate most of us and keep us confined within a limited operational framework throughout our entire lives, I designed Course P to specifically illustrate that our choices in life, can, and should consist of far greater options than the majority of us ever consider. The societal frameworks I have discussed above keep most of us on autopilot from infancy to childhood, then from childhood to teenage years, then from teenage years to adult years, and finally from adult years to old age and retirement. However, this suboptimal situation can only develop if we continually fail to update the most important Operating System – our critical thinking skills – and our hard drive – our brains – during the entire course of our lives. Though our way of thinking is pliable due to the neuroplasticity of our brains, which means we can continually update our Operating System (OS) throughout the course of our lives, and therefore continually improve our ability to build a life that

specifically suits our requirements for happiness and satisfaction, the vast majority of us spend zero time on a daily basis updating our OS, which ultimately is the reason that we find ourselves surrounded by obedient, compliant creatures that have lost the ability to think for themselves and have essentially become wards of the State.

This path, of course, is ultimately a very pessimistic one, though it is the one to which the vast majority of us subscribe, and this is ultimately why rates of loneliness, depression and anxiety have exploded in recent years as well. There are far better choices for the majority of us during each stage of our lives, that we do not even consider, that would make each one of us far happier and far more satisfied with life. One way to accomplish this goal is to ensure that we have a balance of mental, physical and material wealth instead of just focusing on the singular pursuit of material wealth as society instructs us to do.

Furthermore, we must realize that the proper balance of mental, physical and material wealth is different for each one of us. In Course P, I provide activities and exercises that will help you discover your own customizable balance among these three elements that provides the greatest intrinsic value specifically to you. The reason why finding purpose is so critical to achieving sustainable happiness in life is because finding purpose is an intrinsic, not extrinsic, pursuit, in which the discovery of your purpose will be uniquely specific to you and may not even be comprehensible to others. Thus, once each one of us completes the journey of finding purpose to our life, then we will finally understand our optimal balance among mental, physical and material wealth.

In Part 1 of this course, you will learn to formulate your own definition of happiness and success, as most times, we chase a definition of happiness and success that has been formulated by others, whether or not we are conscious of this situation. Over the course of our lifetime, institutional academics, the multi-billion dollar advertising industry, and social media engagement will expose us to literally hundreds of thousands of messages and images that subconsciously create our definitions of happiness and success for us that has zero basis and foundation to our personal journey in life. However, these artificially adopted definitions rarely create happiness and success in our lives, and it is necessary to unwind, unlearn and de-program these messages. In Part 1 of Course P, I provide exercises that will allow you to successfully achieve this.

LESSONS, PART I

Lesson #1

Don't Fall Victim to Chasing the Things in Life Society Tells Us to Chase. Be Brave Enough to Chase Purpose Instead

Lesson #2

Start a Daily Meditative Practice (or Yoga or Martial Arts!)

Lesson #3

Trim the Tree of Negativity

Lesson #4

Money Can't Buy Us Purpose or Happiness

Lesson #5

I Am Not Your Teacher

EXERCISES, PART I

Exercise #1A

Interview the World About Happiness

Exercise #1B

Interview the World About Success

Exercise #2A

Start a Daily Meditation Practice

Exercise #2B (For Parents Only)

Teach Your Child about the Dangers of Social Media

Exercise #3A

Trim the Tree of Negativity

Exercise #3B

Commit to Less Social Media Use, Starting Today. Do More IRL, AFTK Activities. Do Less in Virtual Worlds

Exercise #4

Learn to Let Go of Ego

Exercise #5A

The Gratitude Journal

Exercise #5B

The Goal Journal

COURSE P, PART II

Why is finding a purpose in your life so paramount to sustainable happiness in our lives? This is a subject that should be taught in every academic classroom and at home by every parent, but is almost completely absent in both academic classrooms and in the home environment. Finding purpose is critical because doing so will provide the answers to the proper pathways to education, career and wealth that is unique to each one of us and that will lead all of us down a pathway completely off the beaten, well-worn track onto exciting, stimulating and wondrous pathways we never before considered. When college and university students comment that everyone on their campus seems to fit a “cookie cutter” mold, this commentary is the result of such choices being entirely stripped from them. Finding purpose not only provides the foundation for lasting happiness in life, but it also will elevate the good times and ease the pain of struggle during the bad times in our lives.

Having purpose allows us to work through struggles with stronger conviction to overcome our struggles more quickly, as struggles are much more easily overcome when we have a reason and purpose to defeat them versus when we have no clear purpose and objective in life. And making as much money as possible is not a clear purpose and objective with any sustainable meaning. Many of us are taught to shun struggle instead of to face and embrace it when we encounter it. I believe this is the exact opposite behavior that gives life meaning. To find one’s purpose, one has to be willing to suffer real struggle in one’s life and even to seek it out, at times, if one does not encounter it, as struggle is the critical building block of character. So, embrace struggle. Do not run from it.

In Part 2 of Course P, we continue the journey we started in Part 1, and we build upon the real-world lessons we learned in Part 1 to continue our progression updating our human Operating Systems. In Part 2, for those of you that have been exposed to negative and harmful belief patterns about not only other people, but perhaps even yourself, I provide real-world exercises that continue to unwind any negative behaviors of learned helplessness that we may have embraced for the majority of our lifetimes, even for those of us that may have been told by irresponsible and absentee parents that we were not “good enough” to amount to anything in life. I will further teach you how to seize control of aspects of your happiness that you can completely control while you simultaneously learn to relinquish the constructs

of your life that are outside of your control. I also expose why many self-help seminars fail to achieve lasting change in your life though you may receive an endorphin rush while in attendance and return home motivated and excited to change your life, only to find your enthusiasm gone after a week. Changing your life requires a system and discipline, and while the exercises performed at self-help and positive thinking seminars are great for a temporary boost of feel-good endorphins, the majority fail to produce any real change in your life due to the lack of a regimented schedule to achieve real change. I have ensured that Course P will provide this critical step.

Finally, learn how many of us subconsciously invite negativity into our lives and the steps we must take to cut all unnecessary negativity out of our lives that are preventing us from finding our purpose in life. Learn why so many of us cling to wrong and negative beliefs, even when indisputable facts are staring us in the face, and why only a willingness to engage in a period of brutally honest self-reflection can repair any Operating System damaged by years of negative reinforcement and self-defeating behavior. Use the exercises provided in Part 2 of Course P to complete this transformation that must be accompanied by a sincere desire to create a better life.

LESSONS, PART II

Lesson #6

Why the Issue of Personal Freedom Cannot Be Separated From the Pursuit of Happiness

Lesson #7

How to Find Purpose

Lesson #8

In Order to Escape Irrationality, We Must First Understand It

Lesson #9

Happiness is the Sibling of Purpose

Lesson #10

There is No Such Thing as Negative Knowledge, Only Knowledge

EXERCISES, PART II

Exercise #6

Unwind Compliance Conditioning

Exercise #8A

Understand That We are in Control of Our Own Happiness

Exercise #8B

Light Up the World and Be the Light (learn how to not instinctively react negatively to events outside of your control)

Exercise #9

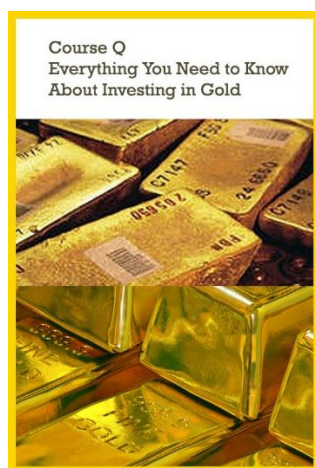
Strengthen Your Tree of Positivity

Exercise #10

Transform News About Negative Behavior into Positive Action

Exercise #11

Discover the Antidote for Increasing Rates of Loneliness in Society



COURSE Q EVERYTHING YOU NEED TO KNOW ABOUT INVESTING IN GOLD ASSETS

**PART I: 13 Lessons, 1 Exercise, 171 pages Coursework,
7hrs 54m Audio**

**PART II: 7 Lessons, 1 Exercise, 210 pages Coursework,
7hrs 5m Audio**

Course Q is one of the most dense, information rich courses in Tomii Academy in which I've crammed, as the course title suggests, everything you need to know about investing in gold assets, including how to select the best physical gold assets and gold mining stocks, including junior mining stocks. As should be expected, this course is comprised of a whopping 228 pages of materials and more than 10 hours of audio files that provide my expertise compiled over more than a decade of gold asset investing. In essence, it includes all the information you will never learn in an MBA program or within a Wall Street investment firm or brokerage house. In this course, I teach you everything you need to know so that you can build a portfolio of the best physical gold assets and best gold mining stocks in the world specifically catered to your risk profile, as some gold assets possess a great deal more risk while others possess considerably less risk. Learn why applying the information you learned in business school, including MBA programs, and by following big global bank analysts and online analysts could be hazardous to your financial health, as certain analytic rules that specifically apply only to gold and silver mining stocks are not taught in any college or university anywhere in the world and are therefore unknown by even Wall Street bank analysts. Learn also the tricks of the trade that you must avoid when wheeling and dealing within the precious metals arena. Many charlatans exist in the physical and gold mining company universe that incessantly hype up assets that are really duds and only rise on the backs

of adeptly executed "pump and dump" scams. Learn how to avoid making critical mistakes in dealing with these scam artists, and more importantly, how to spot them to avoid dealing with them in the first place. Learn how to separate wild unsubstantiated claims often made in the precious metals mining industry from the truth. Most importantly, learn how you can combine your knowledge from Course O of this academy to benefit your gold asset investing strategy by completing specially designed exercises that allow you to identify more heavily price manipulated assets from their less heavily manipulated peers. As you complete the exercises associated with Course Q, you will gain valuable levels of comfort in your ability to invest in the little understood world of junior gold and silver mining stocks that often appreciate by 500% or more during gold bulls. Furthermore, you will learn how to safely purchase the best physical gold asset in the world.

COURSE Q, LESSONS

Lesson #1

Assessing the Risk-Reward of Different Investment Choices in Gold Assets

Lesson #2

How to Assess the Risk of Various Precious Metal Investments

Lesson #3

An Examination of Facts Removes the "Speculative" Cloud that Hangs Over Investments in Precious Metals

Lesson #4

How to Assess Characteristics of Gold and Gold Mining Stocks

Lesson #5

How to Find Quality Gold Mining Stocks

Lesson #6

Options Trading is Now the Most Corrupt in Our Lifetime. The Days of Easy Money by Trading Options is Over

Lesson #7

Increasing State Propaganda is Making Understanding Truth About Gold and Silver Investments Increasingly More Difficult

Lesson #8
Understand the Different Stages of Gold and Silver Mining Companies

Lesson #9
Six Qualities to Assess a High Quality Gold Mining Company

Lesson #10
Understand the Amount of Gold a Mining Company Really Owns Versus What it "Claims" in its Press Releases

Lesson #11
Understand the Gold Mining Lag

Lesson#12
Everything You Need to Know About How to Buy and Sell Gold Stocks

Lesson #13
How to Allocate Money to Different Stage Gold and Silver Mining Company Stocks

EXERCISES, PART I
Exercise #1
Learn How to Find Reputable Gold Bullion Dealers

Please see the description for Course Q, Part 1 for an in-depth description of the materials contained in Part 2. Lesson names for Part 2 are noted below.

LESSONS, PART II
Lesson #14
Learn How to Properly Assess the Financial Statements of Gold/Silver Mining

Lesson #15
Understanding the Different Rules for Buying Junior Gold (and Silver) Mining Stocks

Lesson #16
The Best Physical Gold Asset You Can Buy

Lesson #17
The Global Gold Reports, the Central Banker Propaganda Effect and the Fatal Flaw of Using Automated Stop Loss Orders with Mining Stocks

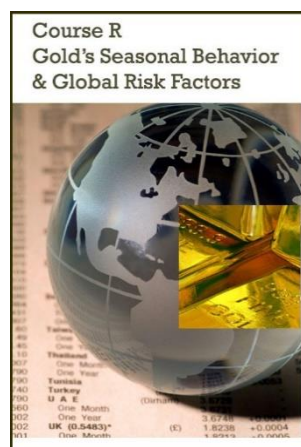
Lesson #18
How Changing Paper Gold Markets and Increasing

Collaboration Between Western and Asian Paper Gold Markets Will Impact Physical Gold Prices Moving Forward from 2024

Lesson #19
The Moscow World Standard

Lesson #20
Why the Massive Growing Gap Between Shanghai and London/New York Gold and Silver Benchmark Prices Matter

EXERCISES, PART II
Exercise #14
Learn How to Identify the Best Gold & Silver Mining Stocks in the World



COURSE R GOLD'S SEASONAL BEHAVIOR AND GLOBAL RISK FACTORS

**11 Lessons, Tomii Academy Mining Glossary, 213 pages
Coursework, 6hrs 41sm Audio**

In Course R, you will learn how to use gold's seasonal behavior and seasonal risk factors to improve your yields every year when you invest in gold and other precious metal assets. Learn what the major global threats are to the performance of gold and precious metal asset prices each year. Learn why the contagion of the world's emerging market countries will spread to the developed world currencies. Learn my unique take on how certain financial metrics widely used in the gold and silver mining industry should be modified and calculated in order to arrive at a clear assessment that you will never learn in business school. Learn why the usual manner in which these financial metrics are usually calculated to determine if a mining company is financially robust or not can lead to poor investment decisions that can easily be avoided by applying the lessons in this course.

Gold like many commodities, has certain seasonal behaviors in asset prices that one can utilize to lessen the risk of price volatility by buying it every year during seasonally low price periods and selling into seasonally high price periods. In fact, on my social media channels that were still active before the launch of this new venture, I suggested buying gold at \$1,180 an ounce and silver at about \$13.80 an ounce in 2018, which turned out to be very close to the exact lows before prices of both precious metals soared over the next year. Of course, there are always years in which gold asset prices behave as an exception to their seasonal patterns, but still, understanding these seasonal patterns provides a much better chance for a gold investor to buy in at annual low prices rather than annual high prices given gold's notorious

volatility. Silver has a reputation, well-deserved, for exhibiting even more price volatility than gold. However, volatility does not equal risk, as obviously if one is able to identify low-risk, high-reward entry points to purchase gold and silver, then one will be able to remove much of the risk of purchasing these assets. Though most people automatically assume that events that influence gold prices involve physical gold dynamics like increased buying during the Indian Diwali and wedding seasons, many other factors that have nothing to do with physical gold and silver dynamics significantly affect gold/silver prices. Learn how to leverage knowledge about these other factors to improve annual returns from investing in gold and silver assets. Finally, there are no assets that are risk-free. Gold and silver assets possess a number of different global risk factors, though not nearly the number of risk factors possessed by the asset most people typically consider to be money – fiat currencies. Learn about these global risk factors to understand what percentage of your savings account should be devoted to physical gold and silver.

Finally, I have compiled my very own Tomii Academy Glossary of Mining Terms which contains all the terms you need to understand to have confidence in your gold and silver mining stock picks. Furthermore, learn what tweaks you must make to calculating standard financial metrics that apply specifically only to the gold and silver mining industry, as some standard metrics cannot be calculated in the normal fashion if they are to yield useful information in your decision making.

LESSONS

Lesson #1

How to Leverage Gold and Silver's Seasonal Behavior into Better Decision Making

Lesson #2

How to Buy Junior Gold and Silver Mining Stocks

Lesson #3

Understand How Extended Periods of Low Gold/Silver Prices Delay Production Schedules

Lesson #4

Analyzing Silver Mining Stocks

Lesson #5

Understanding Annual Threats to Gold/Silver Companies, Part I

Lesson #6

**Understanding Annual Threats to Gold/Silver
Companies, Part II**

Lesson #7

**Understanding Annual Threats to Gold/Silver
Companies, Part III**

Lesson #8

**Understanding Annual Threats to Gold/Silver
Companies, Part IV**

Lesson #9

**How to Protect Yourself from Emerging Market
Currency Collapse Contagion Spreading to Major
Currencies**

Lesson #10

**By Late 2018, the Gold Price Had Risen Significantly in
Previous Years in Nearly All Global Currencies Except**



Lesson #10

**What You Need to Understand About the Cyprus
Bankruptcies to Survive**

**The Comprehensive Tomii Academy Glossary of
Mining Terms**



COURSE S

NON-TRADITIONAL TIPS TO ENHANCE BUYING AND SELLING MARGINS IN THE STOCK MARKET

8 Lessons, 112 pages Coursework, 4hrs 41sm Audio

In Course S, Learn the tricks of the trade in order to maximize yield on investment returns by tracking insider trading behavior, and stock market behavior and price anomalies that point to insider movements likely spurred by inside information. Though insider trading is illegal, many Congressman, Parliament Members, Presidents and Prime Ministers and their family members are extremely likely to regularly engage in it, as evidenced by triple-digit returns gained on many of their stock investments, sometimes over a condensed period of just a few days after buying an asset. If all of these corrupt politicians were truly investment geniuses, and not regularly using inside information to make risk-free enormous profits within a few days, which often consists of buying a stock a few days to weeks before it doubles and triples in share price, then the biggest global investment firms would hire them and pay them a mid 9-figure USD annual salary for them to manage multi-billion dollar portfolios. Since this never happens, we can safely assume that these politicians regularly engage in illegal insider trading and exhibit behavior for which every other citizen of their nation would be prosecuted and sent to jail.

Sometimes, however, massive anomalies materialize in average daily trading volumes in stocks and in options that reveal insiders are trading on private and undisclosed information. Learn how to identify these anomalies and how they may possibly allow you to piggy back on such trades without having access to this inside information. In Course S, learn how to also interpret basic stock chart formations, like candlestick

formations to make better decisions about when to buy and sell specific stocks. In addition, learn why technical chart patterns often come true **not because they are actually predictive, but simply because bankers "paint the charts"** and turn technical chart patterns into self-fulfilling prophecies. Learn how bankers use computer run algorithmic software programs to "paint the charts" and create desired stock price behavior by triggering traders to trade stocks in a certain manner.

In other words, software program run trading leads future stock price behavior, and not the other way around, though delusional technical chart analysts believe they are accurately predicting future price behavior through their analysis. For example, consider a situation in which a charlatan quack "futurist" met with an unpopular person that had only 5 friends, and told him that more than 100 people would show up to his birthday party if he had one.

If this person had unwavering belief in the quack futurist's predictive powers, much like some analysts have unwavering faith in the power of technical chart analysis, he would do everything in his power to make the futurist's prediction come true. For example, he might advertise a free open bar all night at a popular nightclub on a popular radio station, and after 300 people turned out for his birthday celebration only because of the promise of free drinks, the man of the hour might wrongly attribute the massive turnout to the futurist's ability to "see the future", due to his blind faith in the quack. Stock prices often behave in the same manner after HFT (high frequency trading) programs paint stock charts to direct traders to engage in behavior that drives desired future price behavior. Though there has long been debate over this matter of technical chart analysis, there is enough evidence to strongly argue that painted charts lead stock price behavior and not the other way around.

Lastly, though COT reports are often referred to in the gold and silver asset world as extremely useful in predicting future gold and silver price behavior, learn why their utility in this area has been greatly diminished, and finally, learn the hidden truth behind the origins of Futures Markets and ETF products versus the banker-given explanations for their development.

LESSONS

Lesson #1

Learn to Interpret the Meaning of Abnormal Daily Trading Volume Spikes

Lesson #2

How to Correctly Interpret Insider Selling and Insider Buying

Lesson #3

Where to Find information About Corporate Insider Trading

Lesson #4

Learn How to Read Basic Candlestick Charts

Lesson #5

Are COT (Commitment of Trader) Reports Still Useful in Timing the Buying and Selling of Gold and Silver Assets?

Lesson #6

Central Bankers Manipulate Equity Markets All the Time

Lesson #7

The Real Reason Why Bankers Created Futures Markets and ETF Products

The following course is only included with the smartknowledgesportswelthacademy and are for Pro Athletes Only. All other courses besides this one, contained in the smartknowledge sportswelthacademy are the same as above.



COURSE T THE BIGGEST FINANCIAL PROBLEMS THAT PRO ATHLETES ENCOUNTER

I have developed the four lessons in Course T specifically for the professional athlete that wants to out-negotiate, out-reason and out-think a Harvard or Oxford MBA graduate and to help the professional athlete avoid the dozens of horror stories in which professional athletes like Tim Duncan and Iron Mike Tyson were ripped off by shady financial advisers, promoters and managers. I specifically designed this course to help the pro athlete avoid making a bad investment in a restaurant, carwash, record label and other “fun” investments that have very high failure rates. Quite literally, in the first quarter of 2024, I provided an investment strategy in my \$16 a month newsletter, that anyone could have executed within less than an hour's time to turn \$10M into \$13,590,000 in just a few weeks' time. What would you rather do? Spend an hour to make nearly \$3.6M

or dump \$10M into opening a massively risky nightclub or record label that's going to require hundreds of hours of work and may end up in complete failure? Preserving your wealth for retirement is not a complex matter and you can certainly learn how to do this for yourself.

In addition, I developed exercises to help professional athletes avoid being misled by the very organizations that are supposedly looking out for their best interests. According to a March 23, 2009 Sports Illustrated study, within a mere two years of retirement, 78% of former NFL players are either bankrupt or under serious financial stresses. Within 5 years of retirement, 60% of former NBA players are bankrupt. If you think the person signing your paycheck cares about you, how many stories have you read about sports team owners helping out these thousands of professional athletes that have gone broke a few years after retirement? I can recall one in the past twenty years. Luckily, this data does not mean that these mistakes are not avoidable. The overwhelming amount of such mistakes are avoidable, but most professional athletes and their financial advisers simply are not well versed in how to avoid them. That's why I spent years designing this course specifically to help the professional athlete prepare for life after sports.

For any athlete that earns even several million dollars during their career, a group that includes thousands of professional athletes, this sum should be more than enough that you never have to work after you retire, if you manage your wealth correctly during your prime earning years. According to the US Labor Bureau, the annual median wage for American workers in Q1, 2019 was \$905 per week or \$47,060 per year for a 40-hour workweek. And this amount is before taxes, with the after-tax takeaway pay, depending upon the state of residence, likely well below \$30,000 per year.

A decade ago, half of the world's population, or 4 billion, would have to work for almost 16 ½ years to earn what Steph Curry earned for one minute of court time playing basketball in the 2023-2024 season. And in 2024, the average citizen in Mozambique would have had to work for 50 years to earn what Steph Curry earned in one minute.

Even for an athlete that earned \$10MM+ in five years, he or she has earned a sum of money that would take more than half the American population more than

200-years to earn. Consequently, it is truly horrific when a professional athlete retires with thousands of times more money than half the world earns in an entire year and lacks the knowledge to keep and grow it.

Frankly, the biggest mistake professional athletes make is failing to manage their wealth correctly during their prime earning years. As an example of how poor advice and guidance is consistently provided to athletes, even under good intentions, the NFLPA (NFL Players' Association) created the Financial Adviser Registration Program under the premise that it would help NFL players find financial advisers they could "trust." Instead, many scam artists and frauds registered under this program and deceived many NFL players into falsely believing that a "registered" NFLPA financial adviser was automatically trustworthy, or at a minimum, much more trustworthy than a non-registered NFLPA adviser. Instead, this registration program made it easier for many financial advisers to dupe and steal money from professional football players because registration, though anyone with \$2,500 and just 8 years of experience could achieve it, literally provided no distinction between honest and dishonest advisers.

Since then, many NFL players have reported monetary theft by NFLPA "registered advisers" due to the near non-existent vetting process of the NFLPA. To help an athlete assess if an adviser is qualified and trustworthy, I've created a simple nine question interview that pro athletes can conduct with every person lobbying to become their "trusted" adviser. If an advisor fails to answer at least 7 or 8 of the 9 questions correctly, then the pro athlete should never hire him or her. With this one simple tool, many financial scams and future tragedies can be avoided.

Furthermore, this tool can even be used by every professional athlete with their current advisers. If an athlete's current adviser cannot ANSWER AT LEAST 7 of the 9 QUESTIONS CORRECTLY, then an athlete will know that his advisor is not worth the amount he is paying him every year, ***before the advisor makes poor investments with the athlete's money.*** Education, and not schooling, will serve as the primary factor in whether or not an adviser answers the 9 questions correctly. A self-educated adviser with no college degree is probably more likely to answer the questions correctly versus someone with a Harvard MBA. The most important aspect about finding a competent advisor is not his or her academic

background, but his or her ability to protect, preserve and grow your savings.

If you can't find anyone that can answer these NINE QUESTIONS correctly, which is always a real possibility, then complete this course during the offseason, and **TRUST YOURSELF WITH MANAGING YOUR OWN MONEY.** If your reaction to this comment is that you don't have the time to manage your own money, in reality, you are saying you are just too lazy to do the right thing. As a professional athlete, I already know that you understand the value of hard work, discipline, and not cutting corners, because if you lacked any of these qualities, unless you are supremely gifted natural athlete, there is no way you could have made it to the rarefied air of professional sports. Furthermore, even if you are a supremely gifted natural athlete like Allen Iverson or Zion Williamson, without discipline and hard work, laziness will eventually be your pass out of the league. Thus, it defies all logic and common sense to work for years to hone the abilities to gain entrance into the rarified arena of professional sports but then be unwilling to spend a month to a few months to ensure that the money you earn from your craft will last long after you retire from the arena of professional sports.

Money management is not as complicated as those in the business make it out to be, and if you cannot find anyone that is qualified, BECOME THAT QUALIFIED PERSON YOURSELF by completing my pro sports wealth academy course during the offseason. Many financial "advisers" are only interested in keeping you dependent upon them so they can continue charging enormous fees to get rich themselves. These types of greedy advisers will not only falsely tell you how difficult it is to manage money to prevent you from taking control over your own financial future, but they likely are also unqualified to manage your money.

In addition, I studied the most frequently repeated mistakes made by professional athletes, not just in handling their money, but also in handling other aspects of their life, like impending retirement. In this course, I provide exercises to ensure that no professional athlete that completes this course will repeat these common, but preventable, mistakes. Furthermore, having had professional NBA players as clients before, and consequently consorting with many entertainers in Los Angeles, I understand specific needs possessed by professional athletes. Consequently, while I address even simple mistakes,

like a failure to budget money every year, I also understand that a simple budgeting exercise that would apply to most people of any other profession cannot be applied to professional athletes. Thus, I have customized even simple exercises to fit the lifestyle needs of a professional athlete. It is this insight that is often lacking in an academically trained advisor that possesses zero experience working with professional athletes. Furthermore, having worked as a Private Banker and Private Wealth Manager for two of the largest US financial institutions in the past, I know the tricks of the trade people use to hide their incompetency when managing money and to steal money from you from right underneath your nose. I designed a few essential tasks that you must perform every year that will allow you to sleep peacefully at night in the knowledge that your advisors are not stealing from you.

Finally, as a professional athlete, you must realize that you must not automatically trust those with good intentions that wish to help you. Though possession of a good heart and good intentions are certainly admirable traits, having possession of these two fine qualities does not necessarily translate into competency.

And what you absolutely need in a financial advisor is an extremely high level of competency, just not a high level of kindness.

In this course, I provide you the tools to ensure that any kindness and trust you display will not come back to hurt you down the road and that will allow you to make the difficult decisions that such a career will force you to make.

One of the biggest problems facing professional athletes during retirement that is hardly ever discussed but can often be devastating, is the abrupt change in self-image that accompanies the retirement phase of an athlete's career. After being accustomed to receiving the applause of tens of thousands of adoring fans on a nightly or weekly basis, many athletes have a difficult time adjusting to just the occasional acknowledgement during retirement that happens at a public venue. To many retired athletes, this abrupt disruption and absence of fan adoration causes many to abandon retirement and once again seek the endorphin rush that accompanies thousands of screaming fans. Retired athletes often make a comeback from retirement due to self-deception in which they convince themselves that it is not the

adoration they miss, but the sport itself. In combat sports like American football, mixed martial arts, and boxing, this decision can negatively impact a professional athlete for the rest of his or her life if it is an improper one.

Usually, an athlete's inability to deal with the absence of adoring fans has its origins rooted in a lack of planning during the athlete's professional career and it points back to the necessity of building a non-sports based legacy before retirement. Most professional athlete's mistake their legacy as just being a professional sports star. **While this is important, the most important legacy a professional athlete will ever build is the legacy he or she builds outside of professional sports and not the one as an athlete.**

Why?

Because the legacy a pro athlete builds outside the sport will provide meaning to his or her life in retirement. The ones that only focus only on building a legacy of winning sports championships are the ones that often feel lonely and empty after they retire because they did spend adequate time building a more important legacy during their career that would provide deeper meaning to their lives and existence. For example, though Los Angeles Laker NBA point guard Magic Johnson was a legend during his playing days, the narrative in 2020 with most rookie NBA players that entered the league that year was that Magic was a business mogul first, and a legendary point guard second. 2020 rookie NBA players were more aware of Magic's accomplishments as a non-athlete than as an athlete. Consequently, the athletes that are able to correctly identify how they can leverage the legacy they build as a pro athlete to create an even bigger legacy during retirement, while they are still active athletes, are the ones that have the easiest transitions in life and remain the happiest in retirement. In Course T, I provide professional athletes with the tools to discover their life legacy while still an active athlete.

To cap off this highly valuable course, I provide a negotiating tactic that I am 99.9% certain that sports agents, whether they are with Roc Nation Sports, Klutch Sports Group, Creative Artists Agency, Boras Corporation, Relativity Sports, Wasserman Media Group, Excel Sports Management, ACES, Athletes First, Rosenhaus Sport Representation (RSR), or any other top sports agencies, do NOT use. But yet this negotiation tactic will separate you, as a pro athlete, f

from every other athlete out there. This negotiating point, if properly used by an agent, could potentially result in contracts that are several to tens of millions of dollars more than contracts negotiated without this tactic.

Almost every professional sports agent today will negotiate on the same points of guaranteed v. non-guaranteed money (especially in the NFL), length of contract, and slotting, with agents that represent NFL rookies particularly bound by slotting issues since the 2011 Collective Bargaining Agreement introduced a much harder cap and a more well-defined slotting procedure. However, if you are a seasoned veteran and exploring free agency, there is much more leeway for salary negotiations and more leeway for millions of dollars to be secured or improperly left on the negotiating table with poor negotiating tactics.

Many agents will use recently negotiated contracts for athletes of similar skillsets, statistics and talent as a precedent to negotiate contracts for the free agents they represent, but this is NOT the proper way to negotiate and often can shortchange an athlete of millions of dollars. In this course, I reveal one negotiating tactic that I'm confident that 99%+ agents NEVER use that can grant you a huge tactical advantage in securing the highest monetary amount possible. Sign up for this course today to learn about this unused and overlooked negotiating tactic.

Alternatively, contact us to set up a private consultation for a minimum of 8 professional athletes at protectyourwealth@tomiiacademy.com. As we are based in Asia, and most of our clients will likely be located in the Western hemisphere for this service, we can only provide this service to a group of at least 8 athletes or more

LESSONS

Lesson #1

The Seven Question Survey to Separate the True Advisors/Agents From the Fakes

Lesson #2

The Eight Most Common Mistakes All Professional Athletes Must Avoid When Managing Their Money

Lesson #3

Understand the Massive Difference Between a Sports Legacy and a Life Legacy

Lesson #4

The Most Valuable Negotiating Tactic Ever for Pro Athletes

EXERCISES

Exercise #1

Administer the 7 Question Survey to Find a Competent Advisor

Exercise #2

Eight Exercises to Avoid the Eight Most Common Mistakes

Exercise #3

How to Make a Seamless, Easy Transition Between Professional Athlete and Retirement

Exercise #4

The Negotiation Checklist

Please Keep an Eye Out for our Future Tomii Academy Fundraising Campaign

Please note that it has taken me more than 15 full years to develop all the materials for Tomii Academy and that I have already completed development of all written materials of this Academy. However, quite literally, since 2020, I spent thousands of hours to re-record and edit many of the audio files and written materials in this Academy to update them for all the global changes that occurred from the start of 2020 to the start of 2024. In the future, we will be raising money to:

(1) pay the significant fees due to lawyers and blockchain companies to ensure a high level of intellectual property protection for all of our materials/courses; and

(2) partially fund our Phase 2 Tomii Academy projects.

Please keep your eyes and ears open regarding this future campaign (to be launched sometime after 2024) and assist our efforts to raise the funds necessary to initiate the launch of Phase 2 of my academy, the details of which have yet to be determined but likely will include communication platforms among all Tomii Academy members that allow for the incubation of knowledge and ideas extracted from the Tomii Academy coursework and knowledge base.

Please bookmark our website, www.tomiiacademy.com, that will become live upon the 2024 launch of this Academy, and subscribe to our continuing Tomii Academy substack newsletter at tomiiacademy.substack.com. To start 2024 we have rebranded our investment newsletter with the same name to align with the launch of Tomii Academy.

www.tomiiacademy.com

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