HUMAN DUAL MANDATE — BEYOND 60

Create Capacity. Preserve Capacity.

A simple framework for a meaningful next chapter.

A more purposeful tomorrow is a choice today.

Experience
Resources
Freedom
Greater Impact

1. INSPIRATION

A simple model from the Federal Reserve (only as inspiration).

Maximum Employment — People have jobs and opportunities ← + → **Stable Prices** — Low and stable inflation

Two objectives.
One decision framework.
Continuous adjustment.

2. THE CENTRAL DUAL MANDATE

A framework for your next chapter and your contribution to others.

CREATE CAPACITY
Build useful capability, earning opportunities, knowledge, skills, systems, and value.

Sustainable capability

PRESERVE CAPACITY
Protect health, capital, financial resources, knowledge, systems, relationships, and continuity.

Two Mandates. One Stronger Tomorrow.

Create today.
Preserve tomorrow.
Multiply the good.

3. ORIGINAL WORKING-LIFE DUAL MANDATE

Your practical foundation.

Stable income + **Stable expenses** → **Earn sustainably** + **Spend sustainably** → **Create + Preserve**

Same logic.
Wider impact.

4. RELIEF VS DURABLE CAPABILITY

Different purposes. Both have a role.

RELIEF

Food · Medical aid · Shelter · Urgent bills

Reduces immediate hardship.

↔

Relief and capability-building are complementary; immediate help can protect the ability to pursue a longer-term solution.

CAPABILITY BUILDING

Job opportunities · Skills training · Productive tools · Bookkeeping & financial literacy · Mentoring & guidance

Strengthens future earning and decision capacity.

3. WHAT CAN BE CREATED?

Ways to build capacity after 60.

Earning opportunities and jobs — e.g. small business operations → **Knowledge and skills** — e.g. technical training and practical experience → **Repeatable systems** — e.g. processes, accountability, governance → **Independent decision-makers** — e.g. cash-flow literacy and sound judgment

More than money. It's about people, skills, and systems that last.

6. WHAT MUST BE PRESERVED?

What protects is capability over time.

Capital — Productive assets, reinvestment, financial discipline → **Knowledge** — Document, teach, transfer across generations → **Systems** — Controls, processes, accountability → **People and succession** — Develop capable successors, distribute knowledge → **Values and stewardship** — Responsibility, long-term thinking, shared purpose

Generating wealth ≠ preserving wealth across time.

7. POST-60 OPERATING PRINCIPLES

Guidelines for a meaningful next chapter.

- Build without sacrificing retirement freedom.
- Teach earning capacity, not only transfer money.
- Separate operating capital from consumption.
- Document processes and develop successors.
- Investigate causes before judging failure.
- Respect other people's agency.
- Enjoyment and rest are legitimate parts of a well-lived life.

8. TWO-QUESTION DECISION FILTER

A simple way to evaluate your choices.

1. Does this create or preserve capacity?
2. Does this support an intentionally chosen life?

If conflict:

Identify capacity at risk → Identify the value being protected → Consider time horizon → Make the trade-off consciously

9. THREE KINDS OF DAYS

A balanced life supports a longer journey.

CREATE DAY — Teach, build, mentor, solve problems.

PRESERVE DAY — Health, finances, relationships, recovery.

ENJOYMENT DAY — Swim, cycle, read, rest, family.

Enjoyment is not a failure of productivity.

MY NEXT CHAPTER

Build what enables life to flourish.
Protect what allows capability to endure. Use your freedom intentionally.

A BRIGHTER TOMORROW IS A CHOICE TODAY.

Continuing Forward With Purpose

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