



WHEN WONDER BECOMES WISDOM



Two Real-Life Experiments. One Lifelong Lesson.



Wonder → Action → Time → Feedback → Wisdom → Better Life



THE BIG IDEA

Wonder opens the door.
Action walks through it.
Time reveals the answer.



KEY TRUTH

You can't control the future, but you can control your questions, your actions, and your response.



DECISION QUALITY VS OUTCOME QUALITY

Wise decisions are made before knowing the outcome.



Outcomes contain luck. Processes create wisdom.

EXPERIMENT 1: FINANCIAL SIMPLIFICATION (2018 → 2026)



2018 Era

Portfolio was struggling. Mix of JAGLX, FTEC, FDIS, JETS.



I WONDER...

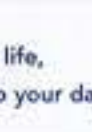
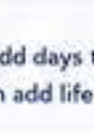
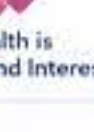
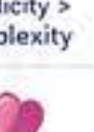
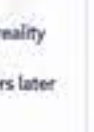
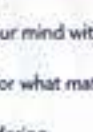
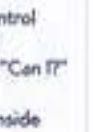
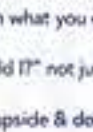
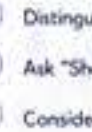
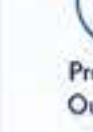
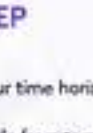
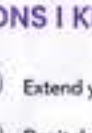
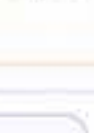
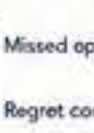
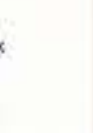
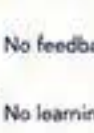
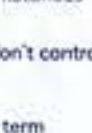
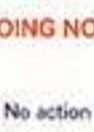
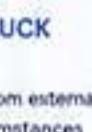
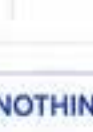
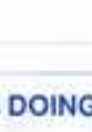
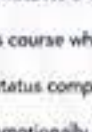
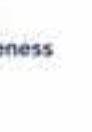
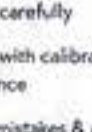
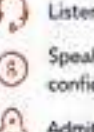
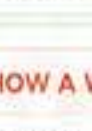
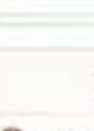
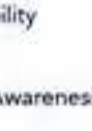
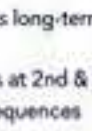
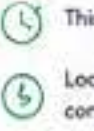
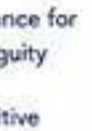
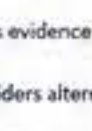
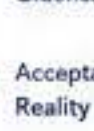
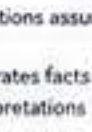
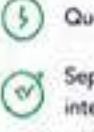
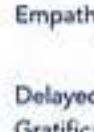
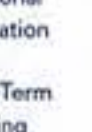
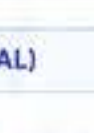
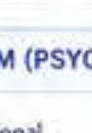
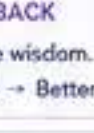
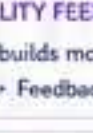
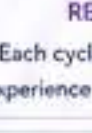
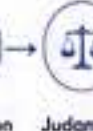
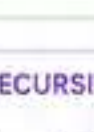
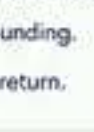
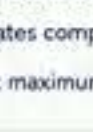
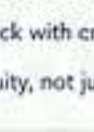
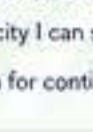
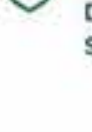
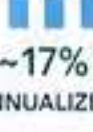
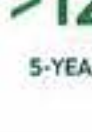
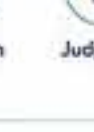
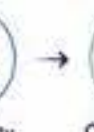
"If I simplify my portfolio to one item (FTEC only), what will happen?"



OBJECTIVE

Easier to track, chart, exit and manage. Simple for my wife when I'm gone.

PROCESS I FOLLOWED



RESULT (2026)

>120%

5-YEAR RETURN



~17% ANNUALIZED



SIMPLE. TRANSPARENT. DURABLE. SURVIVABLE.

WHAT I LEARNED

- Complexity creates more decisions and more mistakes.
- Simplicity I can stick with creates compounding.
- Design for continuity, not just maximum return.

EXPERIMENT 2: HEALTH TRANSFORMATION (2008 → 2026)



DEC 2008

MI: 100% LAD occlusion, ~80% RAD. Thought future was over.



I WONDER...

"If I continue my swimming and cycling program, what will happen?"



OBJECTIVE

Find out what's still possible. Live with purpose, not just survive.

PROCESS I FOLLOWED

