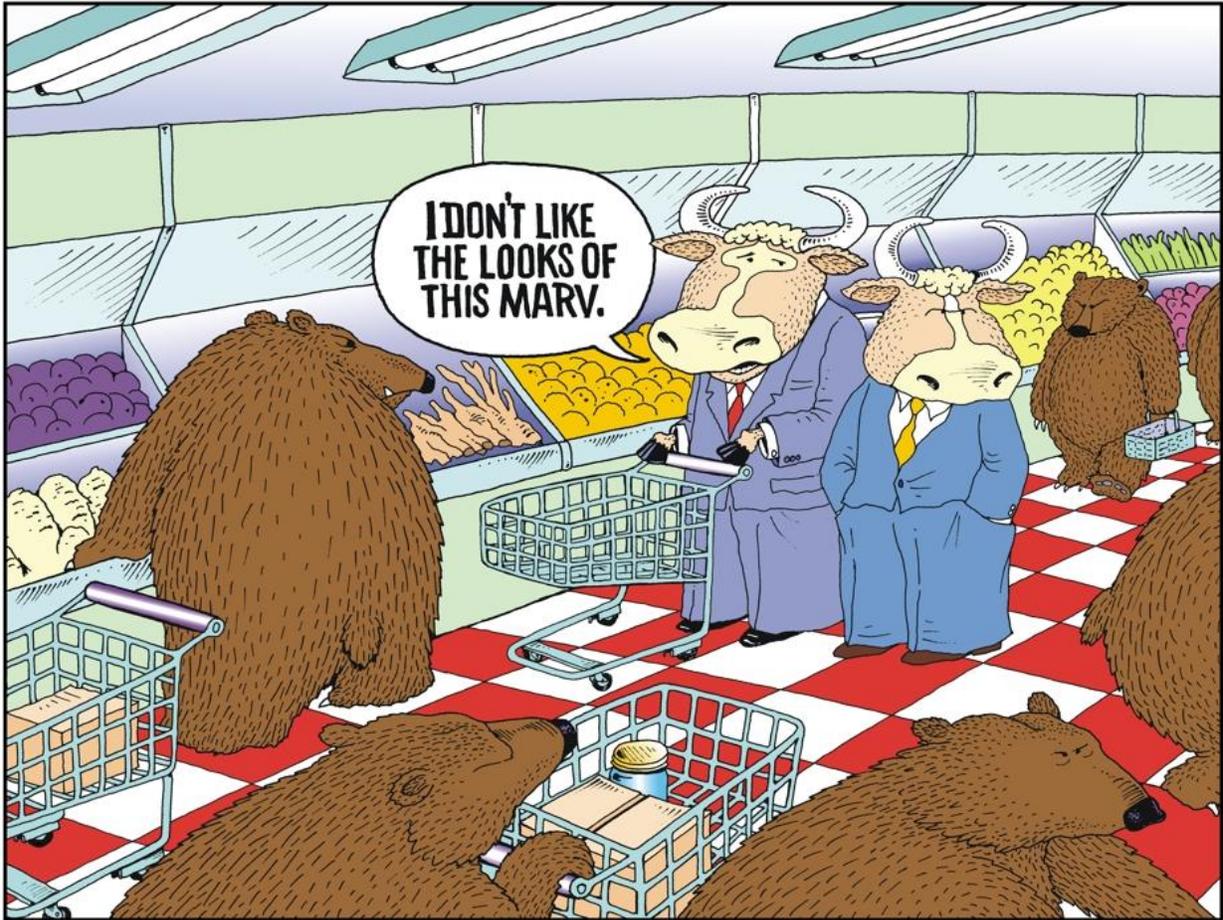


Youtube Channel 



COPYRIGHT JOHN S. PRITCHETT



She wanted to have dinner somewhere really expensive



Man Hires Oscars Orchestra To Play 'Wrap It Up' Music When Wife's Stories Go Too Long

Disclaimer: I am not a financial advisor, and do not make any recommendations on what to buy or sell.

The information offered here is for educational purposes only and does not constitute financial, legal or professional advice. NO ONE, including me, has any idea what the market will do.

Each person must determine their own risk profile, trading/investing style and take responsibility for any trades they make. Always do your own research and due diligence before making any investment decisions.

Past performance does not guarantee future results!

Most of the charts shown in this newsletter are courtesy of StockCharts.com and can be found on the website shown at the top of the page. Here is a link to the StockCharts.com pricing and if you sign up, I would appreciate if you used my email as a referral (danbyrd@comcast.net)

[Service Levels, Data Plans and Pricing | StockCharts.com](#)



Economic Calendar for Last Week:

Time	Cur.	Event	Imp.	Actual	Forecast	Previous
Tuesday, March 10, 2026						
10:00	🇺🇸 USD	Existing Home Sales (Feb)	★★★	4.09M	3.89M	4.02M
Wednesday, March 11, 2026						
08:30	🇺🇸 USD	CPI (MoM) (Feb)	★★★	0.3%	0.3%	0.2%
08:30	🇺🇸 USD	CPI (YoY) (Feb)	★★★	2.4%	2.4%	2.4%
08:30	🇺🇸 USD	Core CPI (MoM) (Feb)	★★★	0.2%	0.2%	0.3%
10:30	🇺🇸 USD	Crude Oil Inventories	★★★	3.824M	2.800M	3.475M
13:00	🇺🇸 USD	10-Year Note Auction	★★★	4.217%		4.177%
16:25	🇺🇸 USD	U.S. President Trump Speaks 	★★★			
Thursday, March 12, 2026						
08:30	🇺🇸 USD	Initial Jobless Claims	★★★	213K	214K	214K
13:00	🇺🇸 USD	30-Year Bond Auction	★★★	4.871%		4.750%
Friday, March 13, 2026						
08:30	🇺🇸 USD	GDP (QoQ) (Q4) P	★★★	0.7%	1.4%	4.4%
08:30	🇺🇸 USD	Core PCE Price Index (MoM) (Jan)	★★★	0.4%	0.4%	0.4%
08:30	🇺🇸 USD	Core PCE Price Index (YoY) (Jan)	★★★	3.1%	3.1%	3.0%
08:30	🇺🇸 USD	Durable Goods Orders (MoM) (Jan) P	★★★	0.0%	1.1%	-0.9%
10:00	🇺🇸 USD	JOLTS Job Openings (Jan)	★★★	6.946M	6.760M	6.550M

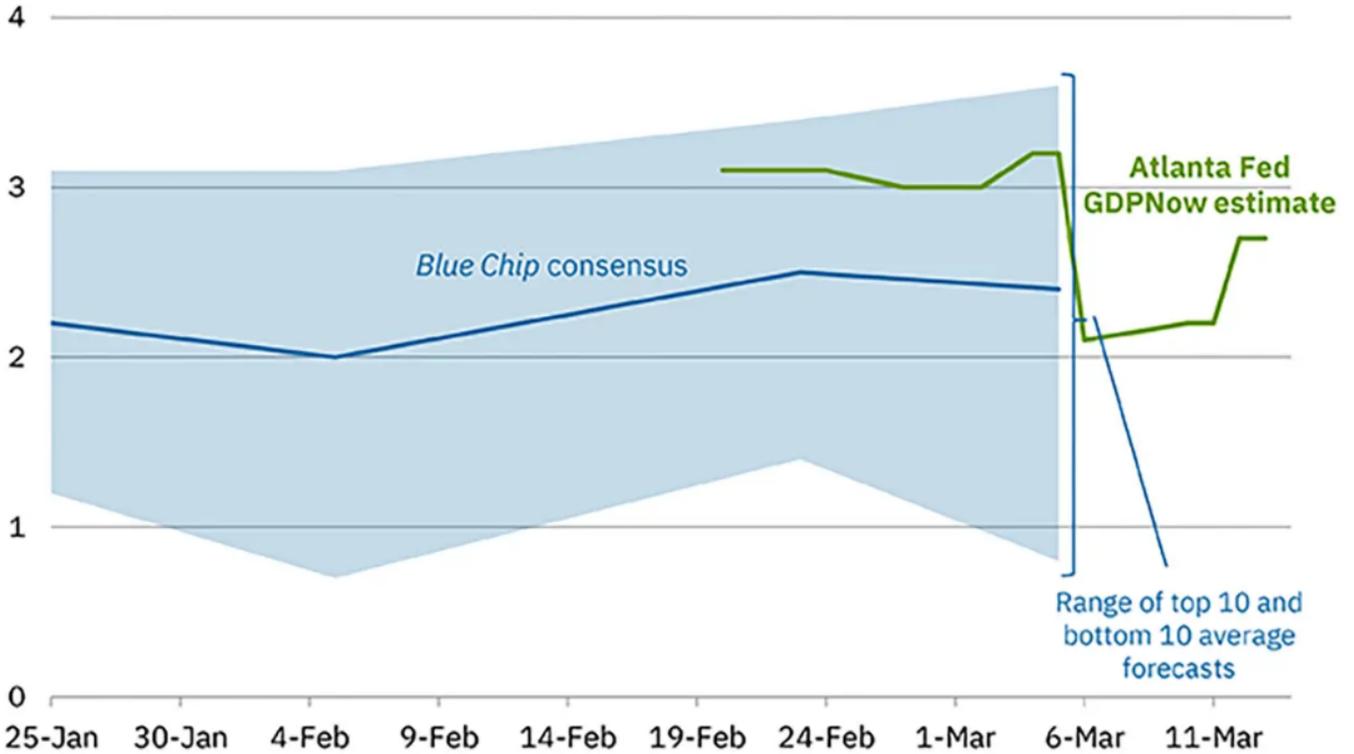
Economic Calendar for Next Week:

Time	Cur.	Event	Imp.	Actual	Forecast	Previous
Wednesday, March 18, 2026						
08:30	🇺🇸 USD	PPI (MoM) (Feb)	★★★		0.3%	0.5%
10:30	🇺🇸 USD	Crude Oil Inventories	★★★			3.824M
14:00	🇺🇸 USD	Fed Interest Rate Decision	★★★		3.75%	3.75%
14:00	🇺🇸 USD	FOMC Economic Projections 🗣️	★★★			
14:00	🇺🇸 USD	FOMC Statement 📄	★★★			
14:30	🇺🇸 USD	FOMC Press Conference 🗣️	★★★			
Thursday, March 19, 2026						
08:30	🇺🇸 USD	Philadelphia Fed Manufacturing Index (Mar)	★★★		17.5	16.3
08:30	🇺🇸 USD	Initial Jobless Claims	★★★		215K	213K
10:00	🇺🇸 USD	New Home Sales (Jan)	★★★		723K	745K
Saturday, March 21, 2026						
10:30	🇺🇸 USD	Fed Chair Powell Speaks 🗣️	★★★			

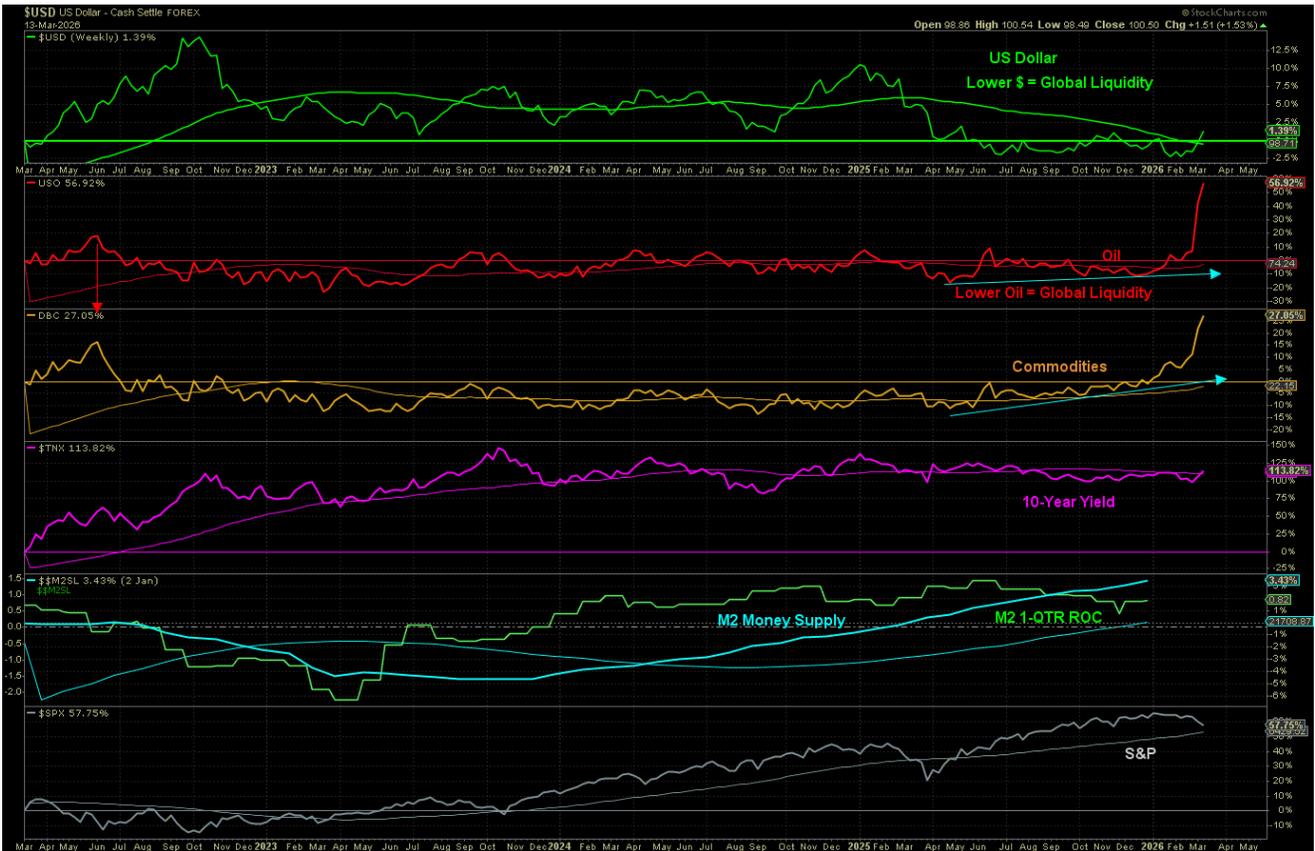
CME FEDWATCH TOOL - AGGREGATED MEETING PROBABILITIES				
MEETING DATE	275-300	300-325	325-350	350-375
3/18/2026	0.00 %	0.00 %	1.86 %	98.14 %
4/29/2026	0.00 %	0.00 %	6.00 %	94.00 %
6/17/2026	0.00 %	0.00 %	25.03 %	74.97 %
7/29/2026	0.00 %	0.00 %	40.00 %	60.00 %
9/16/2026	0.00 %	0.00 %	55.14 %	44.86 %
10/28/2026	0.00 %	0.00 %	64.00 %	36.00 %
12/9/2026	0.00 %	0.00 %	86.00 %	14.00 %
1/27/2027	0.00 %	0.00 %	86.00 %	14.00 %
3/17/2027	0.00 %	0.00 %	92.00 %	8.00 %
4/28/2027	0.00 %	0.00 %	92.00 %	8.00 %
6/9/2027	0.00 %	3.79 %	96.21 %	0.00 %
7/28/2027	0.00 %	6.00 %	94.00 %	0.00 %
9/15/2027	0.00 %	20.00 %	80.00 %	0.00 %
10/27/2027	0.00 %	20.00 %	80.00 %	0.00 %
12/8/2027	8.96 %	91.04 %	0.00 %	0.00 %

Evolution of Atlanta Fed GDPNow real GDP estimate for 2026:Q1

Quarterly percent change (SAAR)



Here's a look at global liquidity, which may be on the verge of contracting materially:

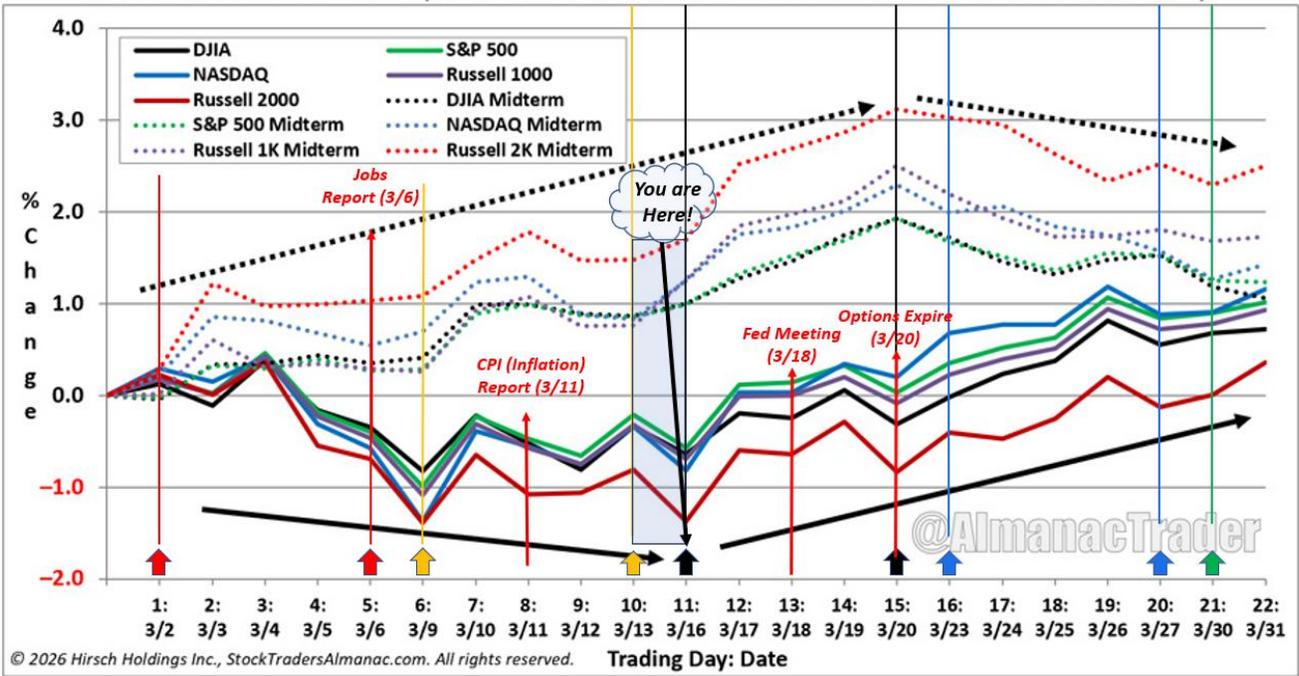


Big Cap Tech (NDX) vs M2 Money Supply (Liquidity):



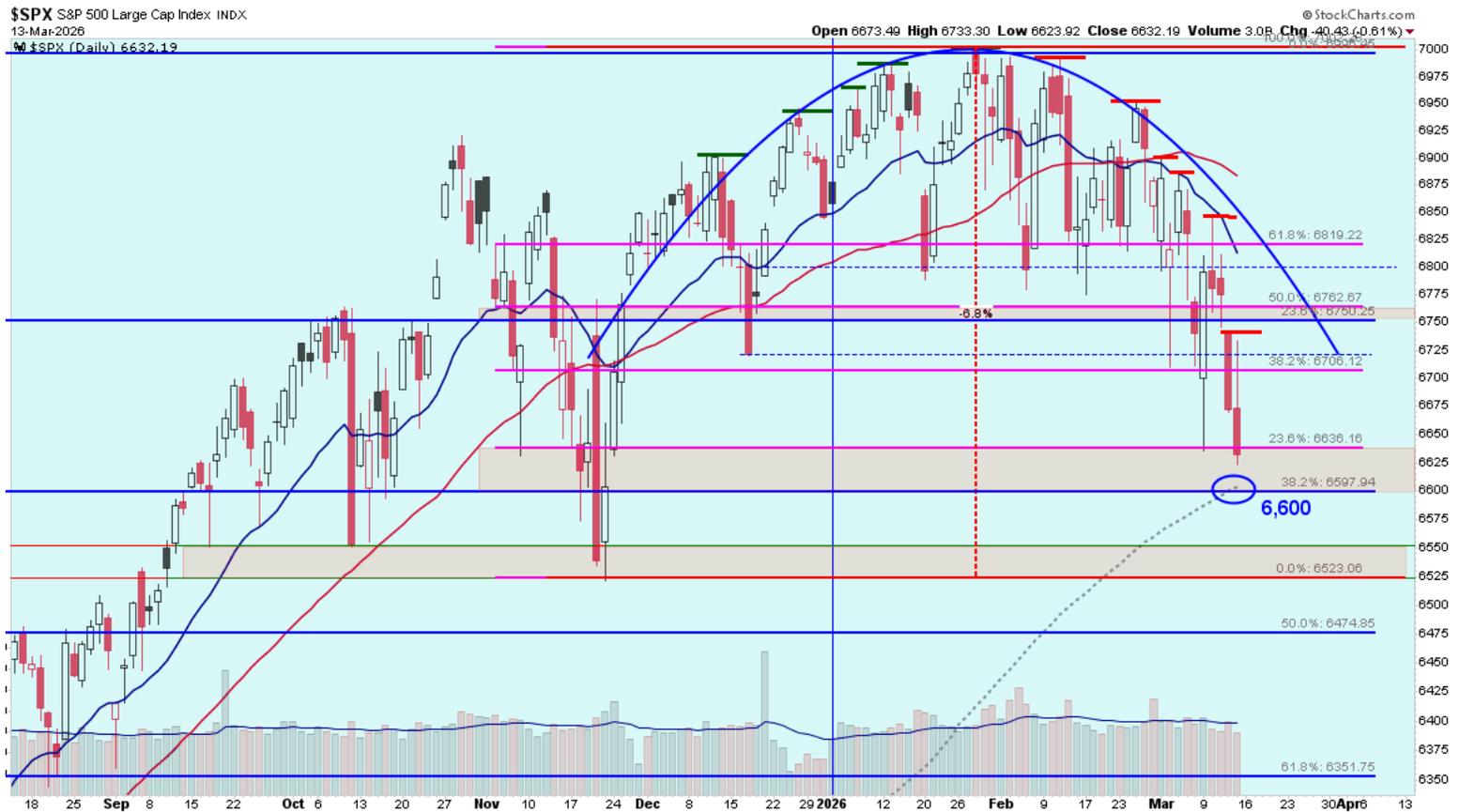
From Stock Trader's Almanac:

March Market Performance (Recent 21-Year 2005-2025 & Midterm - Election Years 1950-2022)



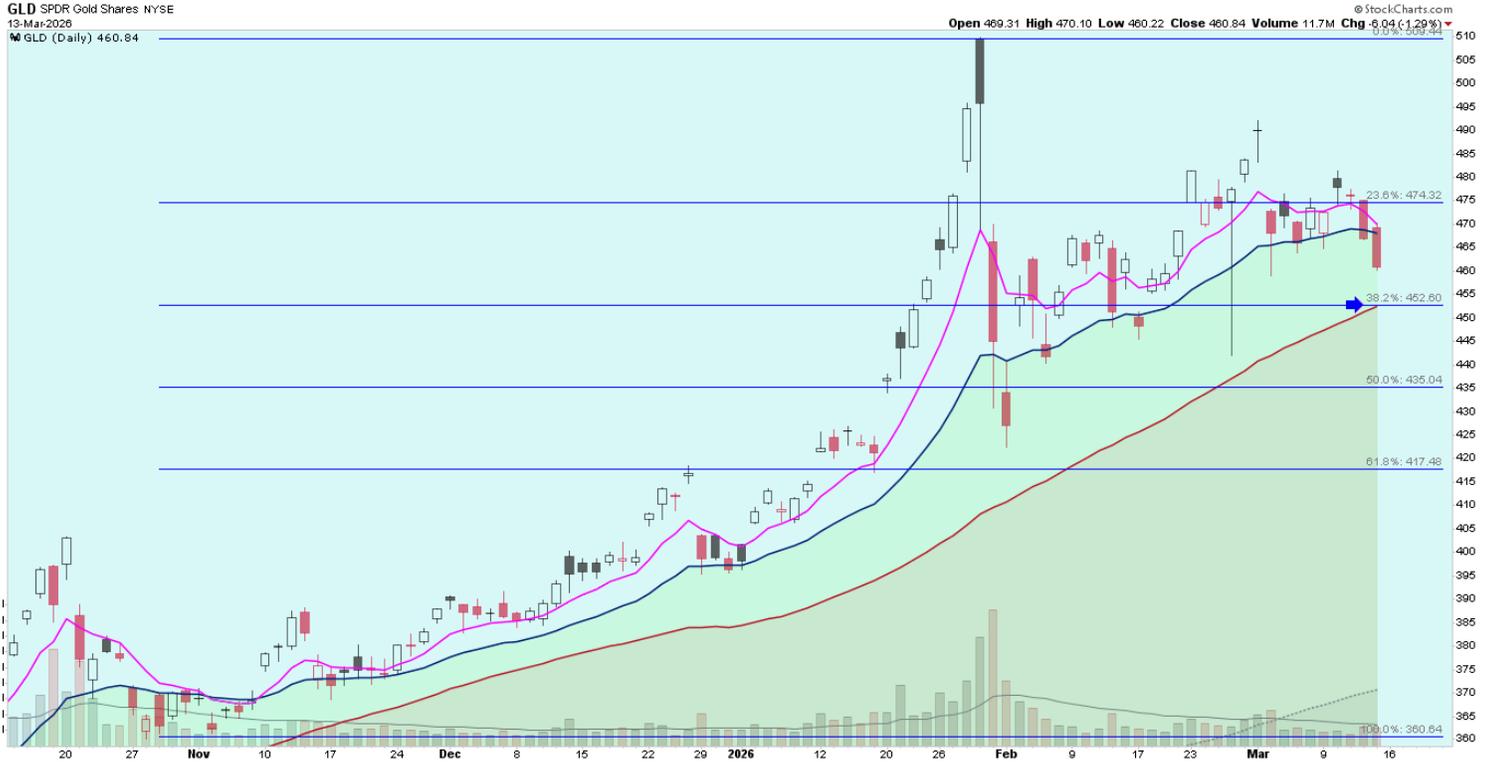
Next Friday is Options Expiration, so typically the market will do the opposite leading up to that. I would not be surprised to see a big rally next week.

We are approaching an important support AND Fibonacci level at 6,600.



Gold and gold miners have been looking weak lately. Normally the miners lead the metal, and they are accelerating to the downside faster than gold, so be cautious.

For Gold (GLD) an important level coming at both a Fibonacci AND the 50 Day MA.



Here is Gold Miners (GDX), sitting right above both a Fibonacci AND a key support level:



There is a Red Light on the Home Page for the first time since one year ago:

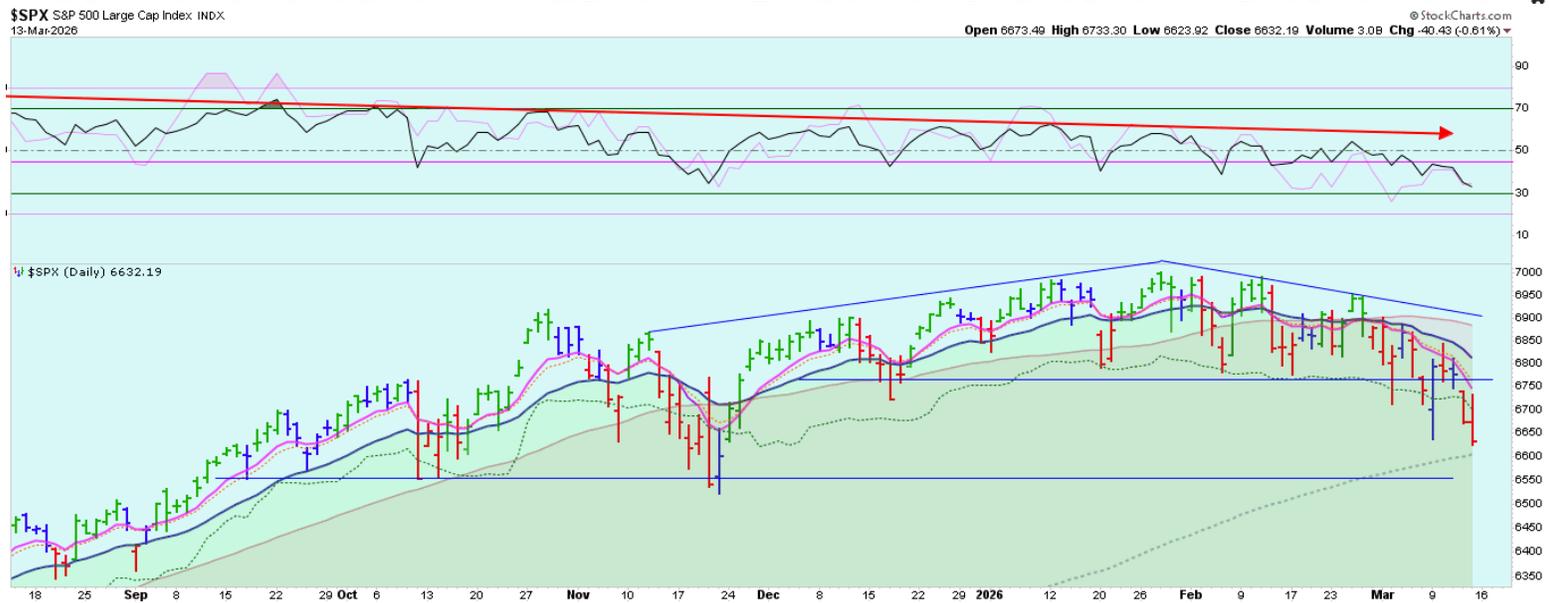
Market/Stop/Limit Orders Explained

Stock Market Research, Analysis & Education

for the ordinary trader
(helping to make sense of the stock market)

The "New" Dow Theory

MARKET BIAS MATRIX				
Day over Day & Week over Week Trend				
% Bullish Across All Asset Classes				
(Overall, Short Term, Mid Term, Long Term)				
Date	Overall %	ST %	MT %	LT %
3/13/2026	51%	35%	38%	78%
3/12/2026	53%	37%	43%	78%
3/11/2026	55%	41%	47%	77%
3/10/2026	55%	42%	47%	77%
3/9/2026	54%	37%	48%	77%
3/6/2026	56%	37%	54%	77%
3/5/2026	59%	41%	59%	77%

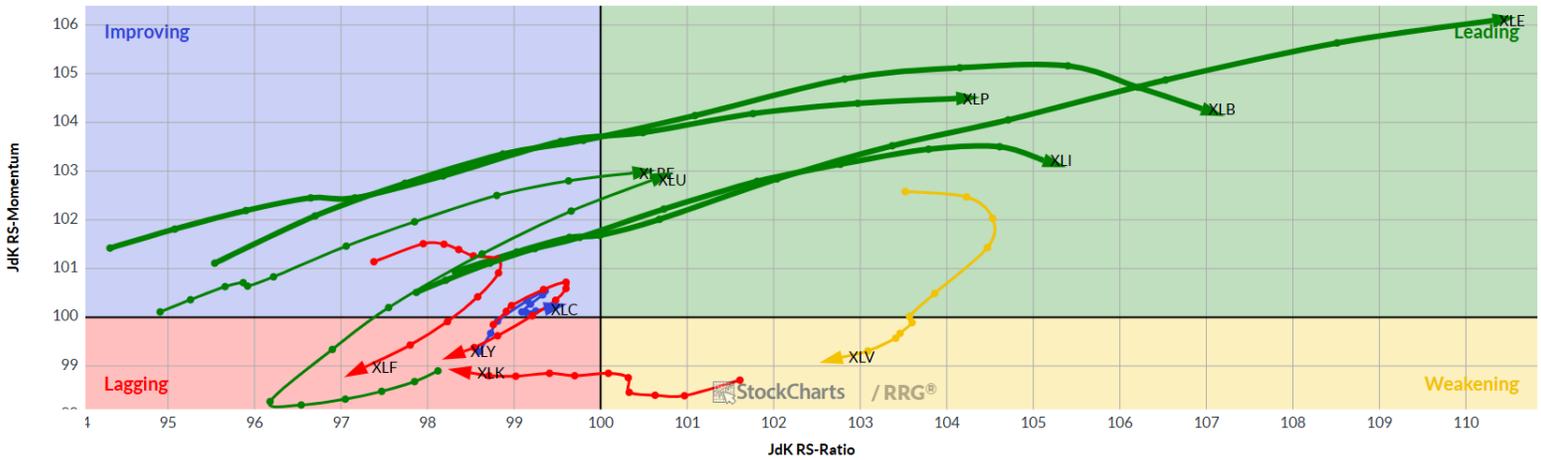
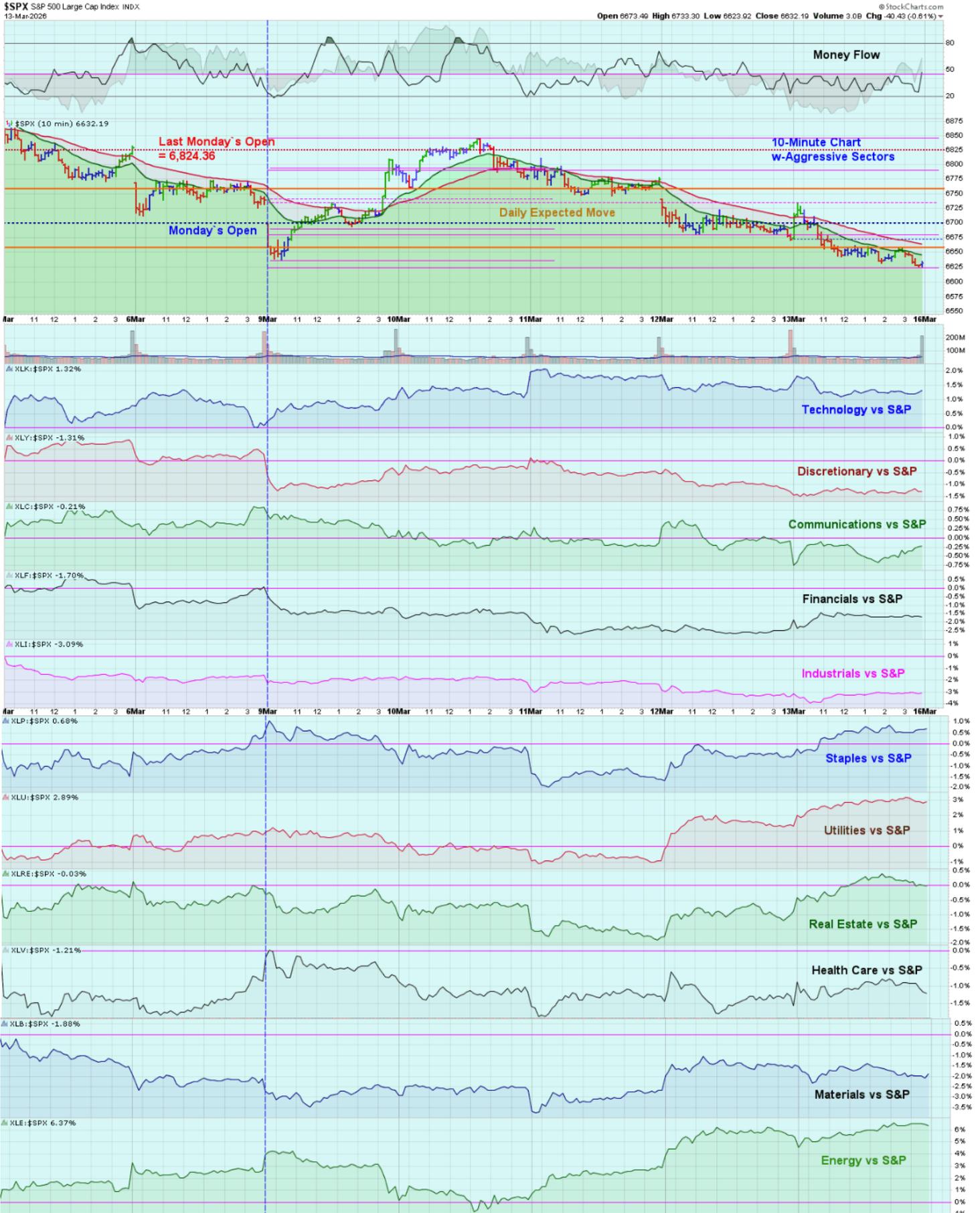


CHART	VISIBLE	TAIL	SYMBOL	NAME	SECTOR	INDUSTRY	PRICE	% CHG
#f	<input checked="" type="checkbox"/>	█	XLE	Energy Select Sector SPDR Fund			\$57.70	+26.40%
#f	<input checked="" type="checkbox"/>	█	XLB	Materials Select Sector SPDR Fund			\$49.19	+6.66%
#f	<input checked="" type="checkbox"/>	█	XLP	Consumer Staples Select Sector SPDR Fund			\$84.74	+9.07%
#f	<input checked="" type="checkbox"/>	█	XLI	Industrial Select Sector SPDR Fund			\$164.65	+4.22%
#f	<input checked="" type="checkbox"/>	█	XLRE	Real Estate Select Sector SPDR Fund			\$42.25	+4.63%
#f	<input checked="" type="checkbox"/>	█	XLU	Utilities Select Sector SPDR Fund			\$46.96	+8.75%
#f	<input checked="" type="checkbox"/>	█	XLV	Health Care Select Sector SPDR Fund			\$149.79	-3.68%
#f	<input checked="" type="checkbox"/>	█	XLF	Financial Select Sector SPDR Fund			\$48.89	-11.00%
#f	<input checked="" type="checkbox"/>	█	XLK	Technology Select Sector SPDR Fund			\$136.80	-5.20%
#f	<input checked="" type="checkbox"/>	█	XLY	Consumer Discretionary Select Sector SPDR Fund			\$110.86	-6.33%
#f	<input checked="" type="checkbox"/>	█	XLC	Communication Services Select Sector SPDR Fund			\$114.45	-2.10%
#f			SPY	SPDR S&P 500 ETF			\$662.29	-3.06%

S&P Bullish Percent Index is now below 50%.



10-Minute Charts:



\$NDX Nasdaq 100 Index INDX
13-Mar-2026

Open 24660.19 High 24786.65 Low 24336.53 Close 24380.73 Volume 1.1B Chg -152.85 (-0.62%)





Top 10 Best & Worst Large Caps for the Week:

NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
MU - Micron Technology, Inc.	Technology	Semiconductors	426.13	+55.83	+15.08%	█	lrg
LRCX - Lam Research Corp.	Technology	Semiconductors	212.20	+12.87	+6.46%	█	lrg
KLAC - KLA Corp.	Technology	Semiconductors	1,418.64	+74.09	+5.51%	█	lrg
INTC - Intel Corp.	Technology	Semiconductors	45.77	+2.35	+5.41%	█	lrg
AMAT - Applied Materials, Inc.	Technology	Semiconductors	341.53	+16.79	+5.17%	█	lrg
MSTR - Strategy Inc	Technology	Software	139.67	+6.14	+4.60%	█	lrg
COP - ConocoPhillips	Energy	Integrated Oil & Gas	121.89	+4.82	+4.12%	█	lrg
ASML - ASML Holding NV	Technology	Semiconductors	1,345.69	+52.89	+4.09%	█	lrg
CVX - Chevron Corp.	Energy	Integrated Oil & Gas	196.82	+6.88	+3.62%	█	lrg
XOM - Exxon Mobil Corp.	Energy	Integrated Oil & Gas	156.12	+4.91	+3.25%	█	lrg

NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
TRI - Thomson Reuters Corp.	Comm. Services	Publishing	96.34	-15.12	-13.57%	█	lrg
AXON - Axon Enterprise, Inc.	Industrial	Defense	496.18	-77.83	-13.56%	█	lrg
ADBE - Adobe Systems, Inc.	Technology	Software	249.32	-34.30	-12.09%	█	lrg
WDAY - Workday, Inc.	Technology	Software	133.09	-17.95	-11.88%	█	lrg
GFS - GlobalFoundries Inc.	Technology	Semiconductors	41.86	-5.02	-10.71%	█	lrg
TEAM - Atlassian Corp.	Technology	Software	75.21	-8.41	-10.06%	█	lrg
DASH - DoorDash Inc.	Discretionary	Special Consumer Services	161.36	-17.81	-9.94%	█	lrg
CSGP - CoStar Group, Inc.	Real Estate	Real Estate Services	43.63	-4.75	-9.82%	█	lrg
CPRT - Copart, Inc.	Industrial	Transportation Services	34.09	-3.65	-9.67%	█	lrg
BKR - Baker Hughes Company	Energy	Oil Equipment & Services	54.26	-5.55	-9.28%	█	lrg

WEEKLY VIEW



WEEKLY VIEW



Top 10 Best & Worst Small/Mid-Caps for the Week:

NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
HIMS - Hims & Hers Health, Inc.	Health Care	Health Care Providers	24.77	+9.03	+57.37%	▲	mid
DOCN - DigitalOcean Holdings Inc.	Technology	Computer Services	68.63	+14.18	+26.04%	▲	mid
PZZA - Papa Johns Intl, Inc.	Discretionary	Restaurants & Bars	36.79	+6.09	+19.84%	▲	sml
NXT - Nextpower Inc.	Technology	Renewable Energy Equipment	119.64	+18.21	+17.95%	▲	lrg
CE - Celanese Corp.	Materials	Commodity Chemicals	57.74	+8.42	+17.07%	▲	mid
MARA - Marathon Digital Holdings Inc	Industrial	Business Support Services	9.32	+1.31	+16.35%	▲	mid
AESI - Atlas Energy Solutions Inc.	Energy	Oil Equipment & Services	13.60	+1.81	+15.35%	▲	sml
PTEN - Patterson-UTI Energy, Inc.	Energy	Oil Equipment & Services	10.29	+1.32	+14.72%	▲	mid
ADEA - Adeia Inc.	Technology	Semiconductors	22.79	+2.92	+14.70%	▲	mid
UNFI - United Natural Foods, Inc.	Staples	Food Retailers	41.66	+5.19	+14.23%	▲	mid
NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
FWRD - Forward Air Corp.	Industrial	Delivery Services	15.80	-6.14	-27.99%	▼	sml
CCOI - Cogent Communications Holdings, Inc.	Comm. Services	Internet	18.80	-4.27	-18.51%	▼	sml
QDEL - QuidelOrtho Corporation	Health Care	Medical Supplies	17.10	-3.73	-17.91%	▼	sml
GOGO - GOGO Inc.	Technology	Telecom Equipment	4.31	-0.92	-17.59%	▼	sml
VYX - NCR Voyix Corporation	Technology	Computer Hardware	6.50	-1.35	-17.20%	▼	sml
MNRO - Monro, Inc.	Discretionary	Special Consumer Services	15.30	-3.08	-16.73%	▼	sml
OMCL - Omnicell Inc.	Health Care	Medical Equipment	34.40	-6.90	-16.71%	▼	mid
ANGI - Angie's List Inc.	Discretionary	Special Consumer Services	7.39	-1.43	-16.21%	▼	sml
PSN - Parsons Corp.	Technology	Computer Services	54.95	-10.24	-15.71%	▼	mid
TWI - Titan Intl, Inc.	Discretionary	Tires	7.30	-1.36	-15.70%	▼	sml

WEEKLY VIEW



WEEKLY VIEW



From Real Investment Advice:

[Oil Volatility And The Market Impact - RIA](#)

Excerpt:

Market Brief – Iran Conflict & Private Credit Rattles Markets

The S&P 500 extended its losing streak to three consecutive weeks, the first such run in roughly a year. The convergence of geopolitical shock, private credit stress, and deteriorating economic data gave investors little reason to buy the dip.

On Monday, the market stumbled as oil surged past \$100 per barrel. That came after Israeli strikes on Iranian oil depots over the weekend were met with Tehran's throttling of the Strait of Hormuz. WTI did pull back after President Trump signaled the conflict was nearing its end, triggering the S&P 500's best single-session gain in a month. Markets, however, didn't believe the all-clear. By Thursday, Iran's newly appointed Supreme Leader, Mojtaba Khamenei, declared the Strait should remain closed as a *"tool to pressure the enemy,"* renewing the selloff.

However, as we will discuss today, the oil shock is only a catalyst for an ongoing economic slowdown. February payrolls showed the U.S. economy losing 92,000 jobs. That was well below estimates of a 55,000 gain. Then Q4 GDP came in at a paltry 0.7% annualized, far below expectations. This coming week, the Federal Reserve will make its next move, likely a *"no move"* on rates and a *"wait and see"* approach. The markets will likely not like either outcome.

Less visible to retail investors, but potentially more systemic, was the widening crack in private credit. Morgan Stanley and Cliffwater imposed caps on withdrawals from their multi-billion-dollar private credit funds. BlackRock's \$26 billion HPS Corporate Lending Fund faced redemption requests totaling 9.3% of assets but honored only 5%, effectively locking up the remainder. JP Morgan announced it would restrict lending to private credit providers after marking down the value of several loans, a signal that stress is migrating from the shadow banking system into traditional balance sheets. Blue Owl, Blackstone, and Apollo each shed 2–3% on the week as the sector repriced broadly. [\(Read More\)](#)

What does it all mean? The market is simultaneously repricing geopolitical, inflationary, credit, and growth risk. That is not a recipe for a quick V-shaped recovery. Consumer sentiment fell to 55.5 in March, according to the University of Michigan, with the survey director noting that early-month optimism was *"completely erased"* once the Iran conflict escalated. The burden of proof is now on the bulls. Until the Strait of Hormuz reopens, private credit stabilizes, and economic data stops deteriorating, assume the path of least resistance remains lower.

Technical Backdrop – Market Breaks Support

The S&P 500 closed Friday at **6,632**, capping a brutal three-week losing streak—the first in roughly a year. From the late-January high of 7,002, the index is now down 5.3% and has broken every major moving average below. The March 9th selloff, triggered by Operation Epic Fury and the Iran escalation, wiped nearly \$900 billion from equities in a single session. On Thursday, Iran’s new Supreme Leader declared the Strait of Hormuz must remain closed, sending Brent temporarily above \$100 per barrel for the first time since August 2022.

The technical damage is significant. The index decisively is pushing toward support at the 200-DMA (~6,604) on Friday, after a reflexive bounce off the previous intraday low failed at the 50-DMA. The 50-DMA (~6,884) and 100-DMA (~6,842) are now overhead resistance.

NOTE: See my comments above about 6,600!



Level Type	Price Zone	Technical Significance
Immediate Resistance	6,830 – 6,842	Broken 20-DMA and 100-DMA. Now overhead resistance the market must reclaim.
Secondary Resistance	6,884	Broken 50-DMA. A close back above negates the bearish signal.
Major Resistance	6,950 – 7,000	February consolidation highs / psychological round-number resistance. Distant for now.
Immediate Support	6,604	The 200-DMA. Critical support for now.
Major Support	6,550	Full Fibonacci retracement to November sell off lows.

Oil Volatility Shock

This past week, a spike in oil volatility and prices shocked investors. Oil volatility and price shocks don't announce themselves; they arrive via a news wire. A military strike, a shipping embargo, a chokepoint closure, all within hours, the calculus for every portfolio manager, central banker, and consumer in the world changes. That is exactly what happened on February 28, 2026, when US and Israeli forces launched coordinated strikes on Iran's military and energy infrastructure. What followed was the most violent repricing in oil markets since Russia invaded Ukraine, and by all measures, the supply disruption as a share of global consumption is the single largest shock in the history of the modern oil era.

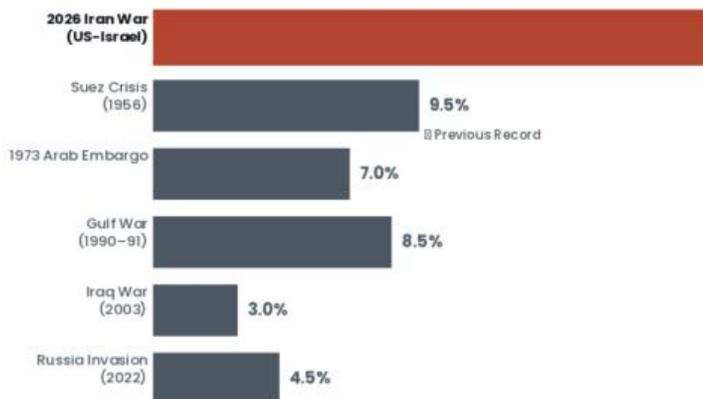
According to Rapidan Energy Group, the Iran War has disrupted approximately 20% of global oil supplies transiting the Strait of Hormuz, more than double the previous record set during the Suez Crisis of 1956, which disrupted just under 10%. To put that in context: the 1973 Arab oil embargo, which triggered one of the worst recessions of the 20th century, cut global supply by roughly 7%. The current disruption is nearly three times that magnitude, concentrated in one of the world's most irreplaceable shipping chokepoints.

RIA ADVISORS

SUPPLY DISRUPTION CONTEXT

The Largest Oil Supply Shock in History

Iran War vs. prior supply disruptions — % of global supply disrupted (Source: Rapidan Energy Group)



How the Shock Hits the US Economy

Gas Prices

\$3.54/gal (21% rise in 2 weeks)
+\$80/yr consumer tax equiv.

Aviation

Jet fuel +35% | Airlines -5%–8%
Route suspensions, fare increases

Supply Chain

Shipping rerouting +3,000 miles
Delivery delays, input cost surge

Fed's Dilemma

Inflation ⬆️ + Growth ⬆️
No rate cuts until 2027 risk

Industrials

S&P Materials/Industrials worst hit
Caterpillar -4.4%, GE -3.5%

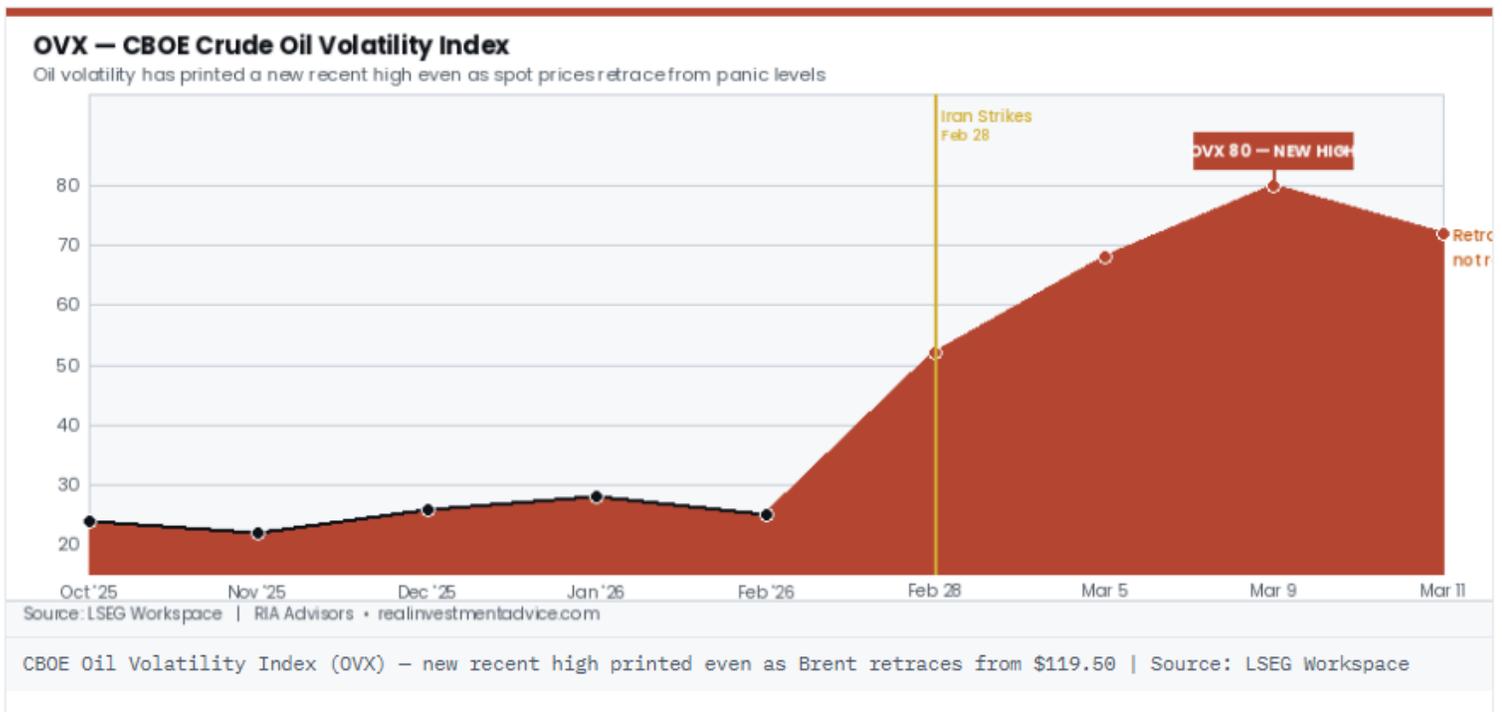
Global Recession

\$130/bbl threshold (Wells Fargo)
Europe, Asia most vulnerable

“The Strait of Hormuz remains the single most consequential energy chokepoint on earth. What we’re witnessing is not just a price spike — it’s a structural test of the global energy architecture.”— Energy Analyst, Rapidan Energy Group

Due to that disruption, crude oil prices and oil volatility spiked from roughly \$73 per barrel before the strikes to an intraday peak of \$119.50 on March 9, a move of more than 63% in ten days. The price has since pulled back sharply, following President Trump's comments to CBS News that the war was "pretty much very complete" and the International Energy Agency's announcement of a historic 400 million barrel reserve release.

The CBOE Crude Oil Volatility Index remains elevated even as spot prices have retraced from their panic highs. That divergence is the most important thing in markets right now. When the volatility index for a commodity remains elevated, it indicates the market has not resolved its uncertainty; it has merely paused.



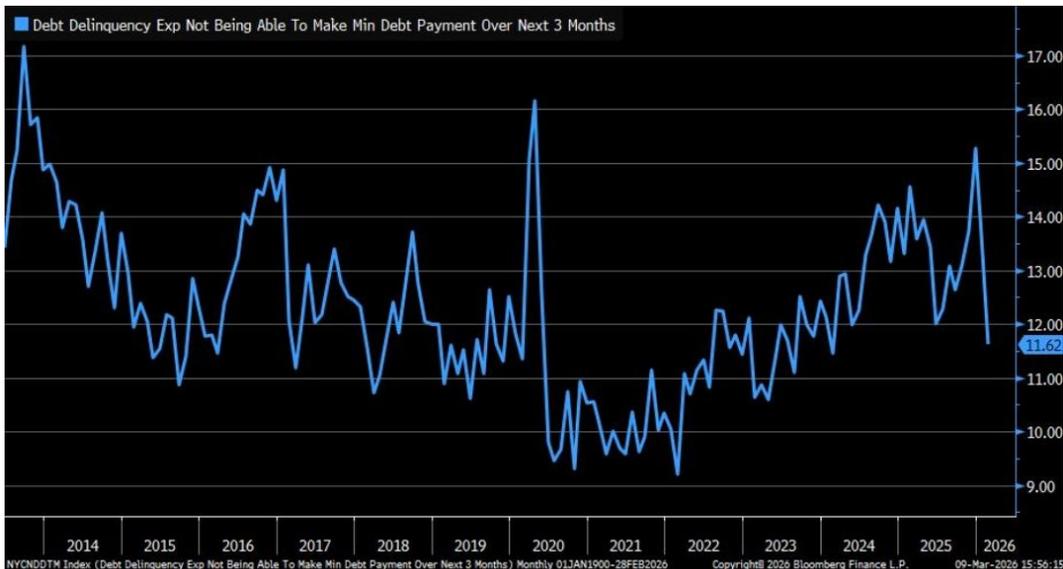
If oil volatility still isn't one of the indicators you track daily, it should be. The index has become a key short-term driver across multiple asset classes, not just energy. When oil volatility spikes, it is transmitted to credit spreads, equity volatility, and currency markets within days. The sequence runs:

Oil Volatility leads → Equity Volatility follows → Credit Spreads widen → Risk Assets reprice

Divergence still widening for % of small businesses saying jobs are hard to fill (blue) and % expecting to up their hiring (orange) ... latter has fallen at a much faster of late



Significant decline in February in % of consumers not expecting to be able to make minimum debt payment over next 3 months per NY Fed

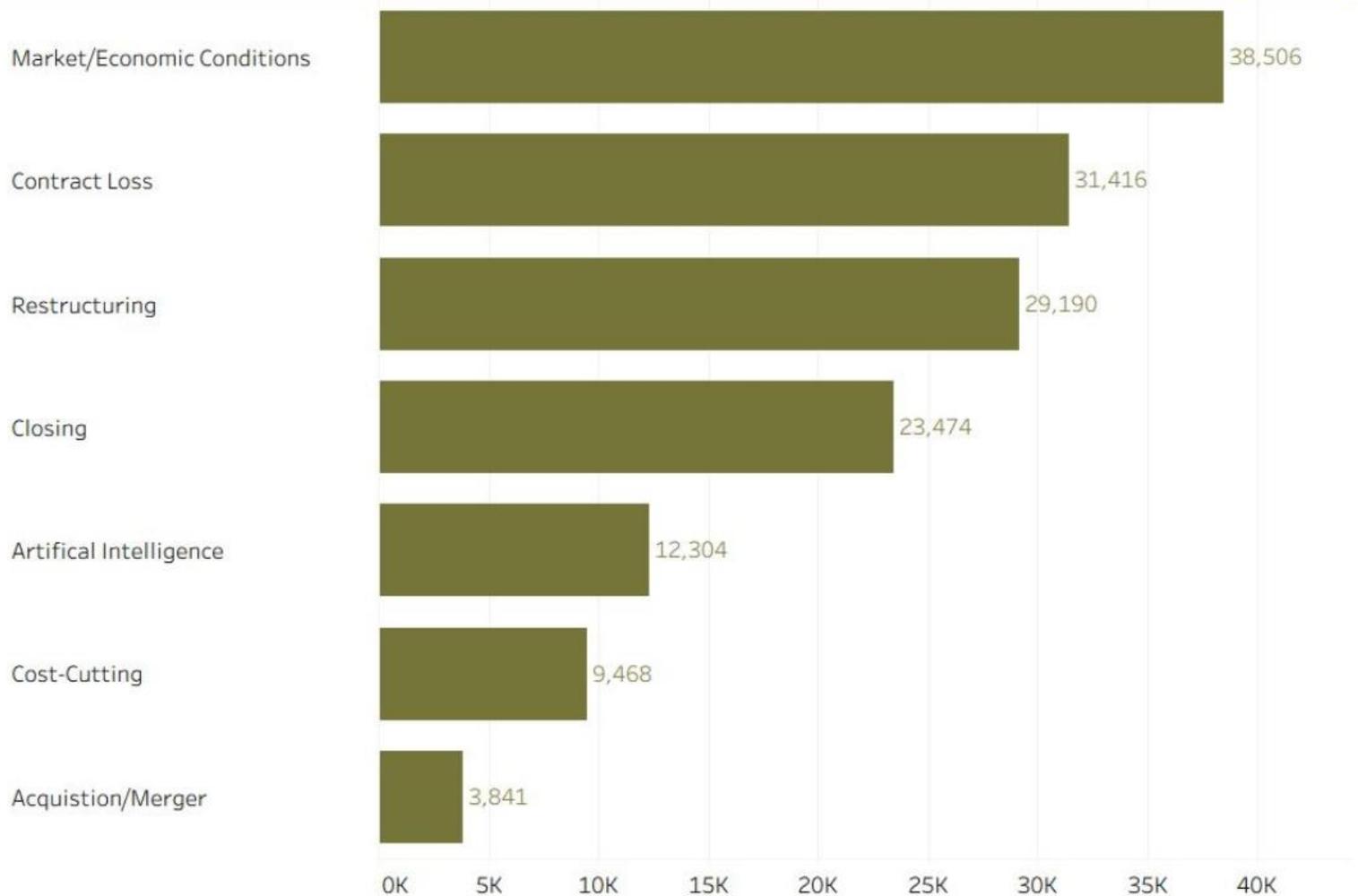


Year/year growth in median price for existing single-family home has slowed considerably lately ... save for brief dip a few years ago, prices have mostly gone up since housing crisis



Per Challenger, Gray, and Christmas, top reason for layoff announcements YTD has been market/economic conditions; followed by contract loss

The Top Seven Reasons for Job Cuts
YTD 2026



12 Largest AI Companies*

 UNITED STATES

 CHINA



 Leverage Shares

Marketing communication.
Capital at risk. For professional investors only.

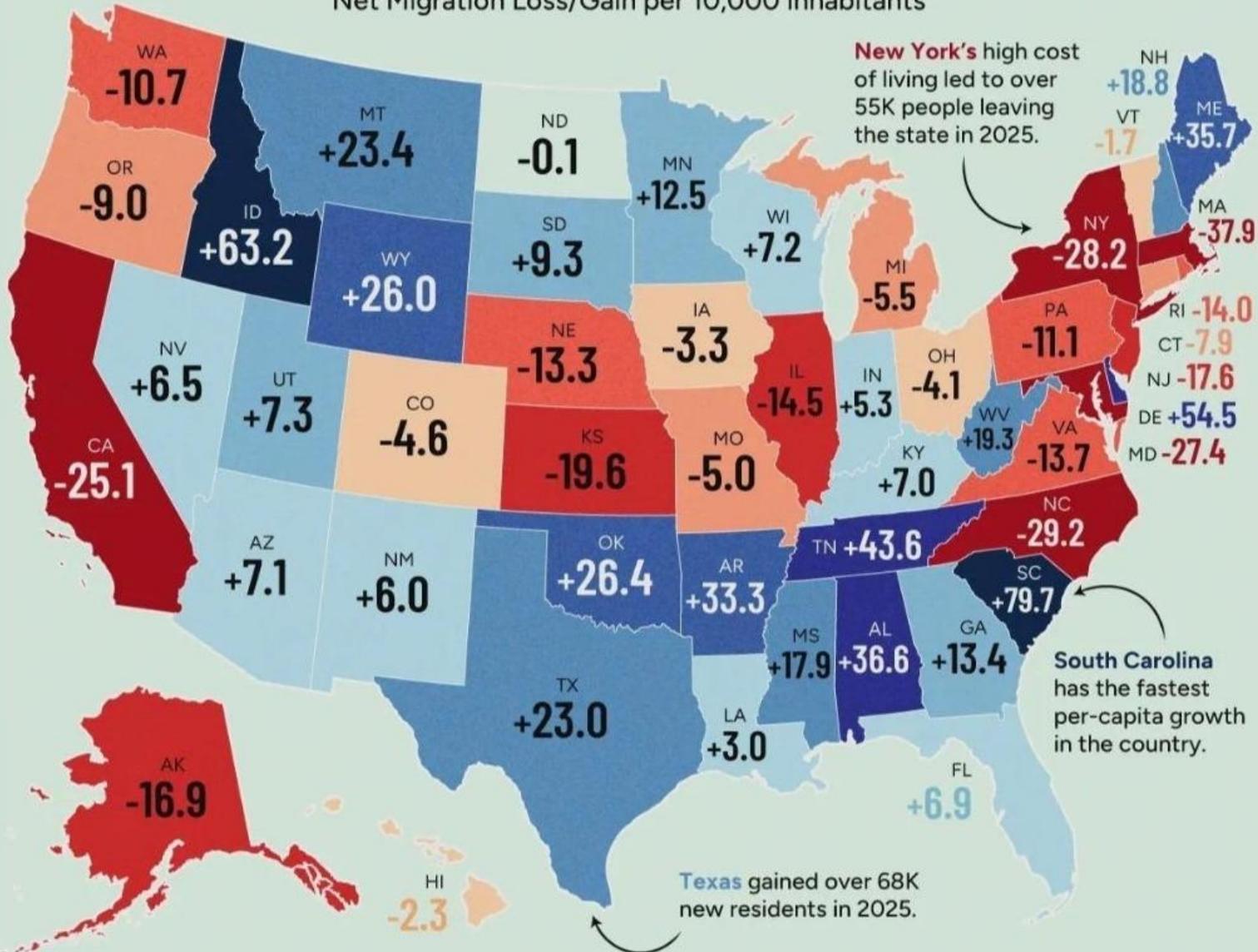
*engaged in or using AI technologies such as machine learning, computer vision or neuronal networks.
Source: CompaniesMarketCap | As of 26-Feb-2026.

Where Americans Moved

in 2025



Net Migration Loss/Gain per 10,000 inhabitants



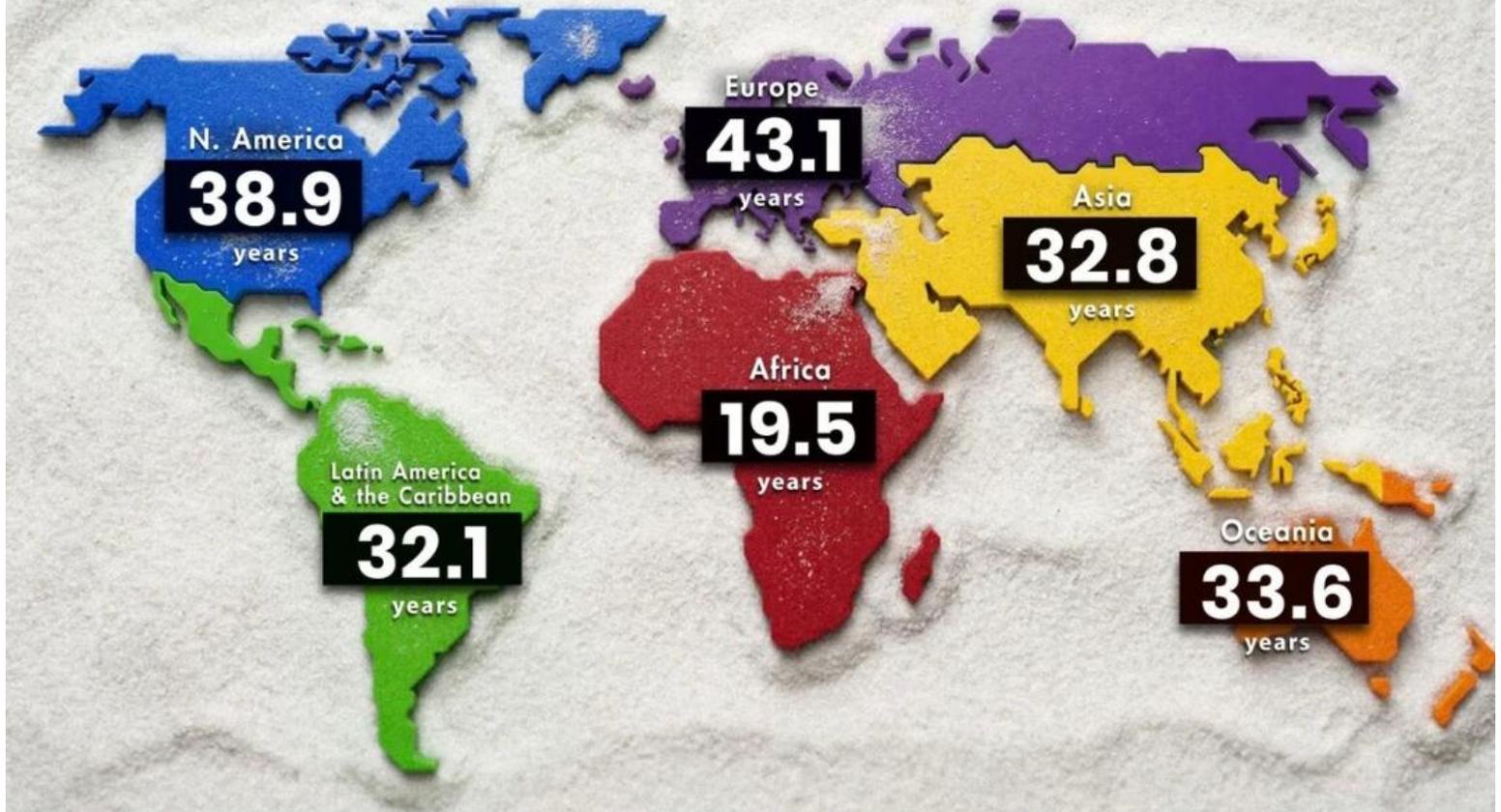
New York's high cost of living led to over 55K people leaving the state in 2025.

South Carolina has the fastest per-capita growth in the country.

Texas gained over 68K new residents in 2025.

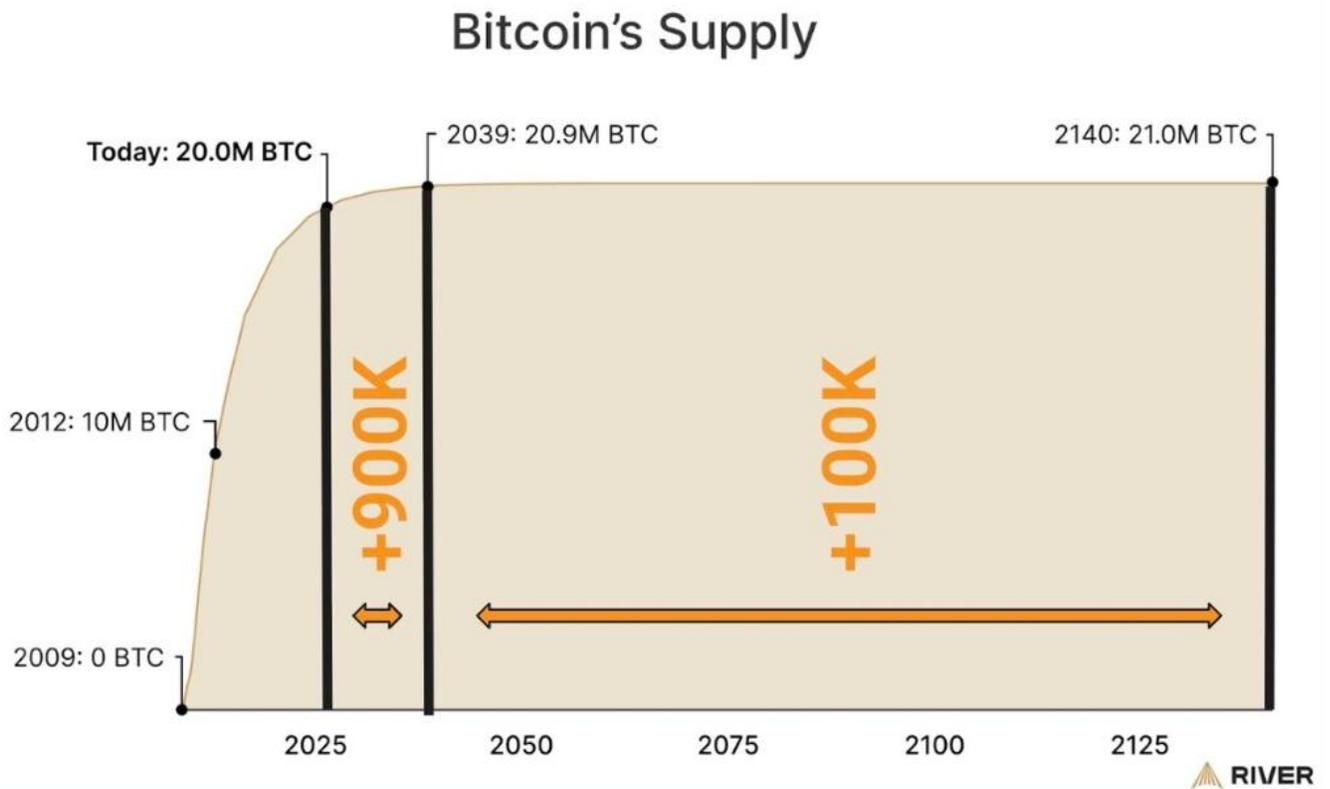


MEDIAN AGE BY REGION



Roughly 90% of the final million Bitcoin will be mined over the next 14 years, while the remaining 10% will take over a century to finish.

20 Million

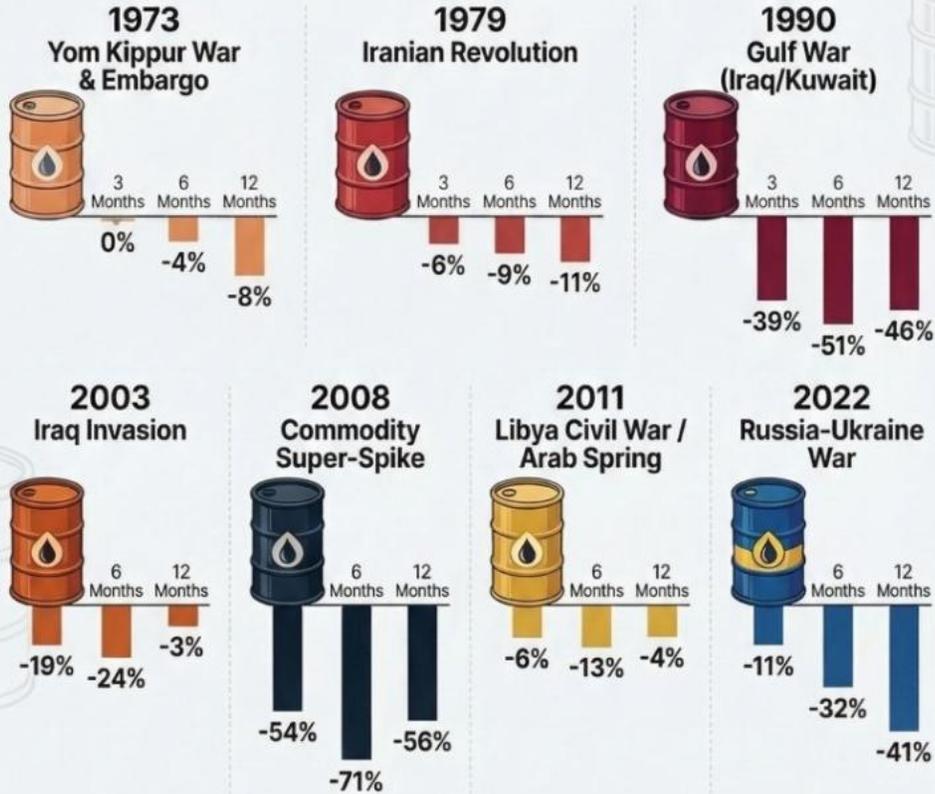


21 Million

The Gravity of Oil Spikes:

Historical Drawdowns After Geopolitical Peaks

Historical Post-Peak Drawdowns (1973–2022)



The Averages vs. The Run-Ups

The Average Post-Peak Collapse
Across all major events, oil fell:



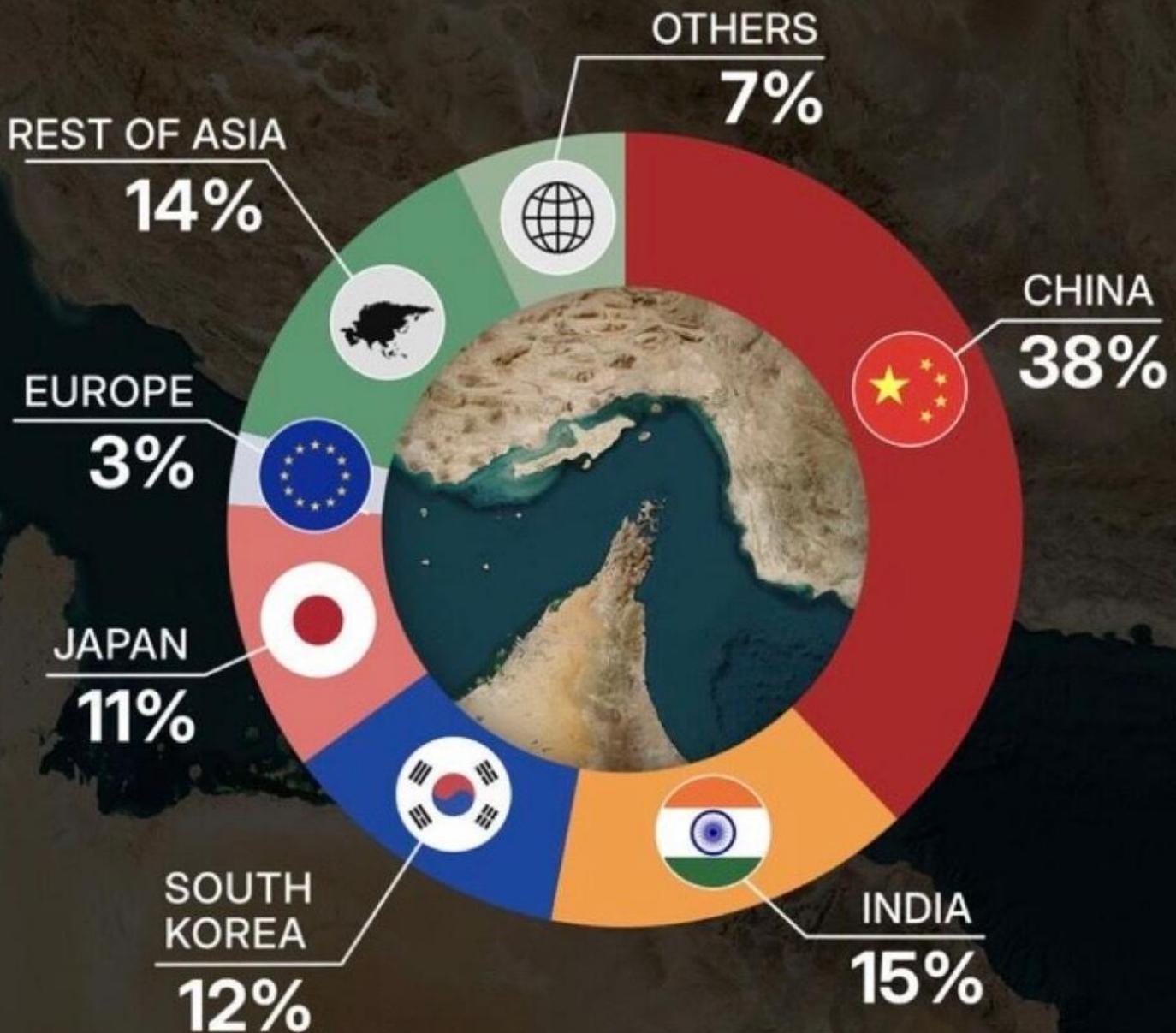
The Pre-Peak "Fear" Run-Ups



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Countries/regions most reliant on Strait of Hormuz for oil exports

Who owns crude oil transiting the waterway linking Gulf of Oman and Arabian Gulf?



Source: Bloomberg

MAJOR STRAITS OF THE WORLD



MALACCA STRAIT



Connects the Indian Ocean with the Pacific Ocean. Handles around 25% of global seaborne trade and key Asian energy imports.

MAGELLAN STRAIT



A maritime gateway in southern Chile that separates the South American Mainland from Tierra del Fuego. Connects the Atlantic and Pacific Oceans.

BASS STRAIT



Separates Tasmania from mainland Australia. Direct passage between the Great Australian Bight and the Tasman Sea.

STRAIT OF HORMUZ



A key maritime chokepoint between the Persian Gulf and the Gulf of Oman. Carries about 20% of global liquefied natural gas trade and 20% of global oil consumption.

SINGAPORE STRAIT



Lying between the Malacca Strait and the South China Sea. One of the world's busiest straits and the narrow eastern gateway of the vital Malacca-Singapore route.

BERING STRAIT



The only waterway between the cold Arctic and the Pacific Ocean. Separates the Asian and North American continents.

STRAIT OF GIBRALTAR



Connects the Atlantic Ocean to the Mediterranean Sea and separates Europe from Africa.

BOSPHORUS STRAIT



The narrowest strait for international navigation, connecting the Black Sea with the Sea of Marmara. Also separates Europe from Asia.



8 MONEY RULES FOR KIDS



Rule 1: PAY YOURSELF FIRST

Save 10% before you spend, not after.
A foundational rule for future-you.



Rule 2: WANTS VS NEEDS

Needs keep you alive.
Wants keep you broke.
Ask: "Will this matter in 3 years?"



Rule 3: COMPOUND INTEREST

Starting early wins. Example:
€100/mo at 18 vs 35 creates a secure future.



Rule 4: DEBT IS RENTING MONEY

Credit cards charge 20%+.
Never borrow for things that lose value.



Rule 5: TRACK EVERY EURO

Every Euro is a soldier of your 24/7 army. Start a spending journal at 10, 11, 12.



Rule 6: MULTIPLE INCOMES

Side incomes build wealth.
Teach skills like selling value and skill early.

Rule 7: BRAIN TRICKS



Sales, ads, and FOMO are designed to make you spend.
Master money psychology.



Rule 8: GENEROSITY & GIVING

Generosity builds trust.
A fundamental rule for 10% giving.