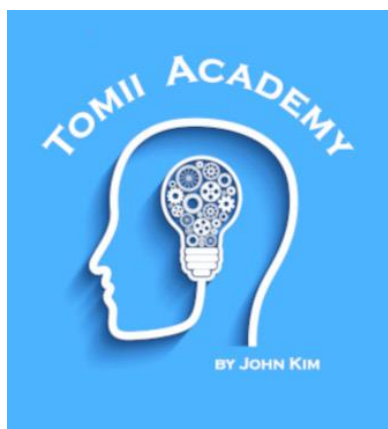


Tomii Academy fact sheet

"Real Wealth is Much More than Just Money."



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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

Welcome to the most comprehensive wealth academy you will ever encounter in your lifetime. Tomii Academy was a massive labor of love, founded by its creator, J. Kim, in response to the degenerative state of modern academia that no longer produces creative, intelligent thinkers and in response to a society that no longer teaches honor, integrity, discipline and accountability, and consequently promotes immoral ideas of "success" to people of all ages today. Tomii Academy is the culmination of a fifteen year painstaking journey of sweat equity that involved many sleepless nights and consists of **20 courses, 190 lessons, 65 real world exercise, 4,000+ pages of coursework and more than 150 hours of audio files.** We've all heard the mantra that knowledge is power, but this saying is not entirely accurate. The Hagakure, an ancient text written in the early 1700s in Japan about the way of the warrior, states, ***"Having wisdom and talent is the lowest tier of usefulness."*** Though many people may be confused by this statement, it merely means that wisdom and talent without direction and purpose is useless, much like knowledge without application is useless. Institutional academia today imparts much knowledge of low utility and this is the reason many, in 2024, have foregone the excessive \$234,000 cost of a Harvard MBA (a cost that would be even higher without the assumption of a "moderate student lifestyle") and other bloated MBA tuition fees for better educational pathways of far greater utility and applied knowledge.

At Tomii Academy, my goal is to change how you think, no matter if you are 10 years-old or 90-years young! If you have ever spent considerable time in academic classrooms and on social media platforms, then in all likelihood, your brain is in need of serious rewiring to (1) reconnect essential neuronal pathways that have been destroyed; and to (2) disconnect other established pathways that create uncritical acceptance of information and blind obedience to authority that narrows our possibilities in

**Patreon: patreon.com/skwealthacademy, Substack: skwealthacademy.substack.com
Online Wealth Academy: tomiiacademy.com**

life and causes us to live our lives inside a neat little box that leaves our enormous potential untapped. Today's "modern" educational institutions, even the most prestigious universities in the world, remain deeply rooted in behavioral conditioning and boring, repetitive rote memorization tasks that kill individual creativity and critical thought. Consequently, we have been conditioned in classrooms to think robotically and convergently, ***instead of intellectually, creatively and divergently***. In life, being able to think critically and divergently is paramount to success, regardless of our goals. It may even be critical in making the right decisions during emergencies that will determine whether you live or die as well. By the time we graduate from high school, the academic system has stripped most of us of our creativity and our critical thinking skills, a process that is expedited with social media use and furthered with the length of time we spend inside the traditional academic system.

Unfortunately, we apply this close-minded way of thinking to our careers, and more tragically, to all aspects of our lives. In fact, this process occurs in such an insidious manner that most of us are oblivious to this end result. Because of my desire to reverse this insidious process of the institutional academic system, I created a completely different platform of learning and education called Tomii Academy. I rooted each of the 20 courses in my Academy in nine essential educational pillars that will disrupt academics from its highly diluted and low utility platform and return it to a true educational platform that will improve our life purpose, sense of well-being, levels of happiness, and critical thinking skills. I re-named the blog at which I've published free articles for nearly two decades, malamalama.com/wordpress. Maalamalama is a Hawaiian word for brilliance, enlightenment and clarity of perception. Due to the lack of true education and critical thinking development in most academic classrooms around the world today, we have unfortunately entered an intellectual dark age that I intend to reverse with the launch of my Academy.

The roots of true education have been completely stripped from most academic institutions today, a facet of academia that has led to the production of young, behaviorally conditioned adults that share more in common with obedient Pavlovian dogs than free-thinking human beings. Sadly, even during global lockdowns that lasted three years from 2020 to the end of 2022, the majority of adults all around the world subjugated themselves with little resistance to non-scientific mandates handed down by authoritarian oligarchs that falsely fed us nonsense they labeled "science" under the guise that no one would challenge their misguided and deliberately deceitful authority to discover their lies. Unfortunately, due to the fact that "educators" have stripped critical thinking skill development out of the curriculum of almost every university and college in the world, even among universities perceived to be the most prestigious in the world like the University of Tokyo, Cambridge, and Harvard, institutional academia graduated and continues to graduate young adults that are blindly compliant to lies, even blatantly self-evident ones. Most likely, top scientists around the world are appalled by the near uniform appeasement of the masses to suspect authoritarian mandates that strip the entire realm of science of a central immutable principle in the journey towards scientific revelation and truth – **the relentless questioning of all scientific musings that lack indisputable proof and evidence.**

The political and economic Ruling Class's forwarded notion that their interpretation of science can never be challenged and is the only right one, and that all that dare challenge them ought to be censored, silenced, and even imprisoned, is a truly appalling insult to anyone that values freedom today and serves as damning commentary about the run-down state of academics and education. Despite a mountain of evidence that proved scientists and politicians (appointed to the top of national health agencies) were comically wrong about the "science" they spouted to justify their lockdowns from 2020 to 2022, only a handful of scientists around the world pushed back against their nonsense in support of the truth, and in the process, sometimes lost their Board licenses to practice or their employment at universities. And the choice of hundreds of thousands of physicians during this time to remain silent, in fear of the damage that speaking truth would inflict upon their careers, revealed a much worse global epidemic than that of complete obedience to immoral authority – the epidemic of cowardice. The rise of cowardice, the feminization of men, and the purposeful gravitation of billions around the world to the seven deadly sins of gluttony, lust, envy, pride, greed, wrath, and sloth over discipline, virtue, morality, work ethic and honor, **and the need to reverse this trend as firmly as possible in 2024**, served as the inspiration for my creation of Tomii Academy.

The Nine Pillars of Tomii Academy

- (1) Return Education to Learning, Not Rote Memorization
- (2) Stress Real-Life Application of Knowledge, Not Useless Exam Scores
- (3) Acknowledge the Need to Pursue Education Outside of Traditional Academic Classrooms
- (4) Redefine Success and Wealth to Include Life Purpose and a Balance of Physical, Mental and Spiritual Wealth
- (5) Expose Lies About Money and Wealth Taught in Schools Today
- (6) Reprogram Our Brains to Think Critically, Not to Blindly Obey "Authority" Figures
- (7) Provide an Educational Curriculum Applicable for All Ages
- (8) Stress Personal Responsibility in the Pursuit of Our Life Goals; De-emphasize the Blame Game
- (9) Utilize Peer to Peer Learning to Foster Cooperation and Critical Thinking Skill Development

Far too many among us accept, without challenge, articles, ideas and information presented to us by a very rigidly controlled and mainstream media narrowly funded by a few extremely wealthy people. For this precise reason, most of us need to deconstruct our present belief system before we can start the process of arriving at the truth and we need to empty our mental trash bins that currently command our minds to comply and obey, before we even can find the space to welcome new information and truth into our brains. Unfortunately, many of us fiercely cling to a very rigid belief system, *whose origins are deeply rooted in institutions of politics, religion, finance, education, nationalism and culture*, and in a diametrically opposed manner to a sound intellectual and introspective foundation. **I'd like to make it clear that I am not opposed to any of the above constructs, but only to the institutions that rule over these constructs and have deceived the entire world about them.**

The most intellectually honest among us, after deep introspection and critical reflection, would acknowledge that our most deeply held beliefs about life have not resulted from any analytical or empirical research, reflection and critical thought, but were simply adopted and blindly embraced as a result of cultural norms, traditions, and endorsements by people in positions of authority. In fact, during the course of my lifetime, I've lost count of how many times I've been engaged in debate with someone whose entire argument of an opposition viewpoint consists not of fact-based, intellectual refutations of my viewpoint, but simple, vomited claims made by demagogues, like "that's been debunked by a fact-checker". The reason such a push back has zero intellectual gravity is because such a claim never provides the basis for why a position has been debunked. "Fact-checking" websites are continually exposed as billionaire-funded websites that declare anything that opposes their narrative as a "fact-checked" lie despite the provision of zero evidence to back these claims, and thus, the reason why it is critical to the survival of intellect in our society for people to understand the difference between a completely invalid argument and a valid one.

More importantly, for many of us, our deeply held beliefs were blindly adopted from pre-engineered societal frameworks established in our psyches from birth. As a consequence, we unfortunately perceive those pathways that deviate from these pre-ordained pathways as odd or strange, when in fact, these pathways may possess the pathways to a much more meaningful life than many of us live today. For example, consider how homeschooling, as recently as 2024, was still considered by most as a fringe choice and not accepted as a viable and competitive alternative to institutional academics, even after the forced home schooling of billions during three years of global lockdowns. A consequence of this narrow belief system is a crippling inability to formulate realistic expectations of the effort required to make our dreams come true and a sense of entitlement that spawns unrealistic expectations of receiving large financial rewards in a socially and morally responsible manner without the expenditure of equivalent effort. This is the reason why so many young adults want to become social media influencers today, because they observe their peers fleecing their followers for millions of dollars with the expenditure of little effort beyond grandiose delusional "get rich quick" schemes pitched to their followers. And for those of us that reject the get rich quick pathway of becoming a social media influencer due to its immoral exploitative pathway, pursuing the traditional route may not be the best choice for many of us as well. How many of us blindly accept the societal norm of pursuing good grades and high test scores to gain entrance at top-tier schools to secure a good job at a prestigious corporation without ever questioning if this process will even make us happy or provide us with a meaningful life?

The vast majority of us engage in this process simply because it is what everyone else is doing and because it fits our belief of what we are expected to do.

Consequently, if we take this pathway and find ourselves unsatisfied with life, we feel cheated of not attaining the result promised to us. How many of us have accepted our religion or no religion as the best choice for no other reason than our parents had no religion or commanded us to adopt the same

religion as theirs? How many of us actually read the scriptures ascribed to our religion before rejecting or accepting it, or even studied several religions before rejecting or adopting a religion, as any intellectual would do? How many of us have passed judgment on another culture, race or community, without ever spending even one hour talking with not one, but with many different members of that culture, race or community? In my lifetime, I've met many adults that called the very type of gang members I mentored as a young adult in Los Angeles "animals that should be locked away in jail forever" even though every single person that offered such a cursory, non-experiential critique had never set foot in a poor community ridden with crime, never spent a single minute speaking with the teenagers they wanted to lock up "forever", and possessed zero understanding of the life and death struggles constantly faced by the teenagers that lived in these communities. Yet, when we find ourselves monthly, if not weekly or daily, engaged in conversations with people with zero experience about a multitude of topics in which our opinions about them have been derived from many years of empirical experiences, our opinions are sadly often summarily dismissed for opposition perspectives based upon nothing empirical. In other words, institutional education has stripped us of knowing how to think properly.

Again, such indictments are not indictments against anyone's intellect. Rather, they are **indictments of a broken academic system that fails to develop critical thinking skills and the pursuit of a meaningful life**. They are indictments of a Peter Thiel, Bill Gates billionaire-driven transhumanism agenda that encourages our increasing immersion in virtual worlds with virtual friends over engagement in the real world. They are indictments against the aggressive promotion of not just an immoral world, but also against an amoral world in which our choices are being relegated to "better or worse" versus the superior paradigm of "right or wrong". Many Establishment members today firmly believe morality is a thing of the past and that amorality is superior to morality. Such thinking caused tyranny in the form of global lockdowns from 2020 to the end of 2022 that is almost certain to rear its ugly head at some point in again in the years beyond 2024. Each subsequent year spent inside the "educational" system has killed our abundant levels of creativity, individualism, curiosity and critical thinking skills and replaced these essential characteristics with the imposition of a collective, obedient hive-like mentality in which its inhabitants grow to love their servitude and try to relentlessly punish anyone that does not "go along to get along". This process, known as cancel culture, is even more insidious than it appears to be on the surface-level because it is a process that has successfully bullied into silence millions of good people that once refused to be silenced in the past. Unfortunately, courage and honor are just two additional elements being stripped from society, and being stripped through academic institutions of "higher learning" today.

In fact, the dumbing down, transhumanism, social media-based schooling agenda has muddled and distorted our understanding of the real world to such a degree that large percentages of people all over the world have resorted to self-medication as the antidote to anxiety, loneliness and depression, without understanding that the real antidotes to loneliness are intimate connections with other human beings. Even a single intimate connection to one other human being can easily conquer loneliness of the highest order, yet **BILLIONS among us** have failed to recognize this simple truism, and instead, have chosen to numb our loneliness with opiates and alcohol, and in 2024, with dopamine hits from social

media platforms that lead to an untenable, unsustainable and distorted form of happiness. Of course, this is precisely why the Ruling Class locked us down for three years from 2020 to 2022, as isolating billions in solitude created a mental health crisis that surpassed by many factors the one created by the virus. And the consequences of such immoral leadership from our global leaders have been devastating. During 2021, according to the UK Office of National Statistics, alcohol-related deaths soared by 19% in the United Kingdom. According to Dr. Tony Rao of King's College London, surveys conducted by his university revealed that lockdowns created **1 million additional alcoholics (those that consume at least 50 units of alcohol per week), just in the UK, after just one year of lockdown.** Child developmental tests conducted by UK child psychologists further revealed that lockdowns and mandatory mask mandates based on zero credible science severely impaired child cognitive and social development. There is a strong probability that moving forward from 2024, that societies and families worldwide will still suffer for many years to come, the full negative social consequences of three years of lockdowns that immorally and unscientifically forced billions around the world into complete isolation,

(Source: <https://summit.news/2021/08/13/lockdown-created-1-million-new-alcoholics-in-england/>).

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

Therefore, for all of us that attended a traditional brick-and-mortar school and university for the duration of our academic life, we are not completely at fault for our current uneducated state today, as rarely was our true intellect ever challenged and developed during the academic process. We are only at fault **if we do not do anything to correct our academically trained, lowly-educated egos. We need to stop conflating academics with education as one can be highly degreed but still highly ignorant and uneducated.** Having graduated from an Ivy League university and having been exposed to Ivy League MBA graduates for the entirety of my life as a consequence, I can confirm that some of the lowest common-sense, non-critical thinking people I have ever met in my life have been Ivy League graduates. Thus, I find the desire of those that graduated from prestigious universities of an “equally educated” partner in life as completely comical, as I know that their definition of education revolves around academic pedigree and not a real definition of education. In running my previous consulting business, I interviewed MBA graduates, university graduates and high school graduates, and often I discovered the high school graduates to be far more educated than the MBA graduates because they were capable of independent critical thought whereas the MBA graduate were not.

My argument is that education dispensed through traditional institutions and brick and mortar classrooms has become so woefully inadequate, that I found myself, during lockdowns, arguing with English Literature, Art History or Political Science majors with zero health care experience, that insisted they were correct and I was incorrect in discussions about the safety of new drugs offered to the world back then. This occurred too many times to count, despite the fact that I had majored in neurobiology, read numerous books about immunology and virology, worked at one of the best hospitals in

Philadelphia, Pennsylvania Hospital, had been a credited researcher in articles published in medical journals, and administered a pediatric immunization campaign in Philadelphia. In other words, our institutional education system today is so woefully lacking, that many adults can be convinced they are correct in arguing a topic about which they understand absolutely nothing simply by listening to a 30-second clip of the subject espoused by some authority appointed by the Ruling Class. For example, Neil deGrasse Tyson is far from the most educated person in the field of astrophysics but yet he is the most well-known one due to the fact the he serves the Ruling Class's purpose of dumbing down millions with a false definition of intelligence. With great irony, I once heard deGrasse Tyson claim that the most dangerous person is one that knows just enough about a topic to believe he is right while not knowing enough about the topic to know he is wrong. Why is this ironic? It is ironic because deGrasse Tyson is the epitome of the "most dangerous person" he described without knowing it, as he presented endless unscientific arguments about lockdown drugs as facts that [I easily exposed as lies here](#). DeGrasse Tyson was the very person that did not know enough about a topic to know he was wrong yet insisted he was right! And this is the danger of following every word of those the Ruling Class has made famous as "authorities" on intellect. Through such people, the Ruling Class spreads lies to the world.

Unfortunately, after attaining two master degrees, one of which was an MBA with a concentration of finance, I discovered the MBA degree from a top US program to offer almost zero knowledge of any utility to building wealth and the same state of ignorance I observed about healthcare topics during lockdowns to persist among topics of finance, investing and business as well. If I wholeheartedly believed that real learning (in any business-related degree) occurred within the hallowed halls of prestigious universities, then I would firmly advocate pursuing and gaining entry into the business and graduate programs at Harvard, Oxford, Yale, the University of Tokyo, the University of British Columbia, the University of Munich, Australian National University, Stanford, and my alma mater, the University of Pennsylvania. Furthermore, if I sincerely believed this, I would never have created Tomii Academy and certainly not wasted fifteen years of my life creating it. I do not perceive these institutions as my "competition" because there is zero overlap with the curriculum I provide in the 20 courses that constitute my Academy and the curricula of these academic institutions. I created Tomii Academy out of the pure urgency of the necessity of an educational curriculum to prioritize:

1. Critical thinking skill development, and therefore, the existence of sincere debates about topics in the future that can arrive at truth for the benefit of humanity versus the dog and pony shows that masquerade as debates between non-intellectuals regarding multiple topics today;
2. Holistic definitions of wealth and success that contradict the appalling ones forwarded by many parents and teachers that will increase honor, courage, discipline and morals among our youth as opposed to destroying them; and
3. Applied business and investment skills capable of improving one's quality of life that makes the time and effort devoted to learning in education of high utility versus complete and utter worthlessness.

I further believe that in order to live meaningful lives, we all need to pursue education throughout our entire lives and not only during the traditional years of academic learning, from ages 6 to 21. Yes, I look back to the days immediately after completing my double Master degrees and recall how happy I was to claim I will never spend another day studying in my entire life and now realize that such a claim is the claim of a lazy fool. After quickly realizing that my MBA degree imparted to me almost zero skills in my ability to build wealth, I readjusted my attitude and now I hope to keep learning until the day I die, whether my learning consists of a new language or the mastery of a new skill. Today, and especially today, **extracurricular learning is mandatory just to counterbalance the negative effects that traditional academia imposes upon our learning abilities.** Though real, effective learning embraces the nine pillars of my academy I listed on page four, I have never encountered a single traditional university in the entire world that incorporates more than 3 of the 9 pillars, let alone all nine.

Consequently, a course about astronomy could be useless if it is taught in a manner in which memorization about planetary information and facts about the universe are emphasized over an understanding of how this knowledge can change our ability to understand our purpose in this universe. You will soon learn that the vast majority of my Tomii Academy curriculum is appropriate for children as young as 10 to 12-years of age, though some courses may perhaps require parental guidance due to the complexity of the vocabulary contained in the coursework of some courses. However, certainly any self-motivated child as old as fourteen or fifteen should be able to complete most of the course work of my Academy on his or her own if so desired. Since education is a never ending process, even those as young as 90-years of age can benefit tremendously from my Academy, as my Academy coursework contains loads of information that can help the elderly improve their quality of life for the remainder of their lives, not just from a financial aspect but also from a spiritual one as well. I've met a few 90-year-olds during my lifetime that were still sharp as a tack mentally and still very avid in their desire to keep learning.

For teenagers that may be interested in the Tomii Academy curriculum, which is fully [available to download here](#), the earlier a student completes the coursework in my Academy, the more beneficial it will be to his or her future life. The development of critical thinking skills will grant a young adult the insight to discern elements about our institutional education system that are specifically designed to stymie his or her ability to financially, physically and spiritually thrive as an adult. With this understanding, a young man or woman can then make the critical decision about how best to pursue the education necessary to fulfill his or her life's goals. Iron sharpens iron, so the earlier a young child's mind is sharpened by being tested against iron, the faster he or she will make strides in building critical thinking skills that will serve him or her throughout his or her lifetime and enable him or her to see through the many curtains of deceit the Ruling Class have built to shroud truth in all aspects of life today. However, disuse and disinformation create and reinforce dullness and disinterest of the mind. Thus, the longer a young child's mind remains untested within the confines of the institutional academic system **without any challenges from educational pursuits outside of the institutional system**, the dumber he or she will unfortunately become, and the more likely it will be for his or her dull mind to inflict deep wounds upon his or her psyche and cognitive development that will be difficult to heal as an adult.

At Tomii Academy, I present a multitude of exercises in my courses that will undoubtedly challenge many of you to re-think your core beliefs about life, perhaps for the first time in your entire life. Have you ever thought about the reasons why the saying, “Ignorance is bliss” is known by nearly every single person in the world, regardless of culture, nationality, religion and race? Those that set economic and political agendas in every nation first and foremost desire nations full of behaviorally conditioned, unthinking people that love their “blissful ignorance”, as such populations are not only the easiest to control but also the types that produce millions of useful idiots that can then be placed in charge of running the gulag. Societies populated with ignorant citizens will never revolt, even when imprisoned with increasingly tyrannical rules, thereby ensuring that the ruling class will rule for another 100 years. However, more importantly for us, we need to discover and fully understand the academic tools they implement in classrooms that keep us desirous of perpetuating our own ignorance. I once heard Catherine Austin-Fitts, an alumnus of the same Ivy League school as myself, brilliantly liken our economy to a tapeworm economy. Ms. Austin-Fitts stated that just as the parasitic tapeworm makes its host crave the very nutrients it needs to survive while systematically killing its host, global bankers make entire nations hand over the monetary resources they need to become stronger while simultaneously weakening the financial futures of every person living within these economies.

Using this same analogy, our institutional academic system is a tapeworm education system that makes us crave the very behaviors and beliefs that those in power want us to adopt, beneficial to their control over us and detrimental to our pursuit of intellectual and personal freedom. In creating Tomii Academy, I felt a personal responsibility to reverse this trend and provide a clear pathway for others to create the type of meaningful life that is being stripped from us by institutional academics.

In 2019, American teenagers declared becoming a social media influencer as their most desired job, with the useless social currency of “likes”, “reposts”, and “followers” sometimes even more highly desired than cash and also more desired than the much more important social construct of life purpose. Ever since graduating from an Ivy League university and securing two additional Master degrees (including an MBA), I’ve acknowledged that these academic pursuits provided little value in my educational journey. I quickly realized that a traditional business university “education” not only had near zero utility in the real world, but that **worse yet, it was harmful to my ability to succeed in the real world**, due to mountains of disinformation dispensed to me through academic textbooks and professorial lectures. This is not a statement I make lightly, and I provide proof of this statement throughout many courses in Tomii Academy. Unfortunately, only after I attained these advanced degrees did I discover little correlation between the knowledge I had gained in school and the knowledge that was necessary to succeed in the real world.

Nothing I ever learned in traditional academia informed me that the pursuit of financial wealth could be deeply intertwined with social responsibility. My choices in institutional academia were always presented as:

1. Pursue a career that offers high salaries such as one in finance, but either sell your soul or engage in a career that you may not enjoy, solely for the attainment of riches, or
2. Pursue a noble career, perhaps in dispensing humanitarian aid to war refugees and victims of natural disasters like earthquakes and tsunamis, but resign yourself to living a very modest, humble life.

During my entire academic career, I was never presented with an Option 3 – Pursue a career that offers financial abundance but also offers opportunities to impact everyone with whom you interact in a positive manner that imparts meaning to their lives. While one may need to become an entrepreneur to fulfill Option 3, the fact that institutional academia simply ignores to teach this option is extremely troubling. I believe this lie is the root cause of many teenagers' desire today to cite "social media influencer" as their number one career choice. If there is zero belief that one cannot help their fellow brothers and sisters while pursuing financial wealth, then why bother to try to find a career that leaves a positive social impact upon those with whom you interact as part of your career? Instead, merely become a social media influencer, as so many Gen Zs have done, and then deceive and exploit your millions of followers for your own personal financial wellbeing. For this reason, when people ask me what I do, I could easily give the standard, "I'm an educator" response, but instead I define my job as follows: ***"I help people find meaning and a life of purpose through education."***

By 2021, of more than 3,600 surveyed American teenagers, nearly 1/3rd, or 29% of surveyed teenage boys stated that they wanted to become a professional athlete, YouTuber, or professional gamer, all professions that involve self-glorification with almost zero positive social impact on society-at-large. Though many will argue that entertainment brings happiness to people and provides us with a respite from suffering, does it bring real change to the levels of sustainable happiness in our lives? For those types of YouTubers, athletes and gamers that do, I applaud them. But most of those that engage in these professions could care less about the people that enable them to make millions every year and should one reach out to them for financial help, will never receive any type of help. Though I acknowledge the impossibility of responding to hundreds of messages they receive every day on social media platforms, my question is not based upon such a response. Rather I define the value they bring to society in their occupations upon whether or not they are using their platforms to provide knowledge to others that will alleviate suffering in our world and bring joy to those that are responsible for the millions they earn. In this same survey, a lowly 5% of American boys stated a desire to become a doctor or nurse.

Among girls, while 26%, or more than 1 out of every 4, expressed a desire to be employed in a narcissistic career pursuit such as becoming a movie or television star, YouTuber, or pop star, at least the fairer sex expressed twice the desire of boys to pursue a career in medicine and healthcare at 11%. However, regarding other careers necessary for the survival of Western civilization, such as teachers, farmers, engineers, mathematicians, and so on, the percentages of both boys and girls that expressed a

desire to pursue these type of careers were so low that they did not even appear in the survey results. Such low percentages of boys and girls that want to engage in such pursuits diminishes our chances for the emergence of brilliant scientists and minds among such disciplines in future generations, and thus increases the chances that every future generation will regress, and not progress, in the scientific fields. Regarding the pursuit of specialized degrees such as engineering, medicine, nursing, and so on, my beliefs about an institutional education are the opposite of my beliefs about an institutional business degree. I firmly believe that a university and graduate level degree bestows a great deal of essential applied knowledge, unlike with a business education. However, even so, I've encountered a number of physicians and scientists over the years that exhibited almost no capacity for critical thought, so **I still must conclude that every discipline of study in institutional academia fails miserably in graduating students with very high levels of critical thinking skills.**

If you're uncertain of what you want to do with your life, and you spend four to eight years of your life obtaining a diploma in an area with a higher degree of applied knowledge, the diploma can still be useless to the pursuit of a happy and fulfilling life. This was the case for me, as I attained a degree in neurobiology but never did much with it after graduation, even though I worked for four years in healthcare, as I decided I did not want to pursue a career in medicine. Even if we are certain of our desire to pursue a specialized degree, we must still remain very wary of the heavy behavioral conditioning that often is imbedded in the academic work that accompanies specialized degrees. Even among science-based degrees, many universities' curricula still leave an immense amount to be desired in critical thinking skill development, as you will learn in the courses of my Academy. The deliberate elimination of critical thinking skills from even scientific academic programs is precisely why so many medical doctors produced by medical schools are among some of the lowest critical thinkers I have ever had the displeasure to meet in my life. From my experience, other scientific fields like physics produce more critical thinkers than in medicine. Unfortunately, medical doctors tend to impart information that can determine life and death for millions around the world whereas this is not the case for the majority of physicists.

If we really want to discover the truth about any matter, we may do so, nearly every single time, by merely "following the money." If we do so with the US pharmaceutical and medical industry, we will discover that many top-tier US medical schools and associations have maintained decades-long to century-long relationships with the US banking Rockefeller clan, who have frequently "donated" multi-million dollar amounts to schools with top medical schools. As we all know, the very wealthy and powerful do not just hand out millions of dollars out of the "charity" of their hearts, but they often have hidden, devious ulterior motives for doing so. Of course, some wealthy philanthropists do not have ulterior motives for their massive donations to schools and they deserve our praise, but they are the exception, not the rule. Thus, we must always follow the money to understand the truth of "charitable" donations.

If curiosity inspires you, you may start your research into the deep and long-lasting connection between the Rockefeller's enormous monetary contributions to hospitals, medical schools, and national medical

associations by investigating this link. (Source: Ruesch, Hans. "The Truth About the Rockefeller Drug Empire: The Drug Story". <http://www.whale.to/b/ruesch.html> and Webb, Otis. How We Do Harm: A Doctor Breaks Ranks About Being Sick in America, New York: St. Martin's Press, 2012). If you do so, you will understand the propensity of millions of physicians worldwide to prescribe drugs invested in by billionaires at a disproportionate rate to their medical necessity, a practice that often directly benefits the accumulation of enormous wealth by billionaires like the Rockefellers and Bill Gates. We all believe that schooling should enhance and improve the quality of our lives as we transition from children to teenagers and eventually into young adults. Unfortunately, because of the below three narratives we have all heard repeated throughout our lives as the mission of schooling, schooling has diverged from education:

- (1) Study hard and achieve good grades.**
- (2) Get the best grades possible to attend the best university possible; and**
- (3) Attend the best university possible to secure the best paying job possible.**

And over and over again, throughout the entirety of our academic careers, we are conditioned to believe that the above path is the path to success and that the ability to buy and consume luxury goods is the crowning achievement of success. However, glaringly absent throughout our academic lives are any lessons about leaving a legacy that benefits humanity, demonstrating compassion throughout one's life to improving our communities, uplifting our brothers and sisters down on their luck and in need, finding purpose in our lives, or even conducting ourselves in an honorable manner with integrity in the pursuit of material wealth. When I was in business school, a specialized business major in technology was offered, and during my student orientation, the Dean mentioned that a handful of additional slots would be opened up for anyone that wanted to apply for this specialized concentration. Instead of fielding questions from students interested in learning more about this specialized concentration, the Dean was presented with questions from students that had already been accepted into this specialized MBA track that wanted to know if the addition of more students into the program would negatively affect their earning potential upon graduation.

I don't blame the student for being so narcissistic because every part of the institutional academic conditioning process during our lifetime is geared towards creating an obsession with earning potential as the only metric for not only academic success but also for life success. At Tomii Academy, I completely unwind the nonsense embedded in the above narrative and plan to disrupt the way every Tomii Academy member defines success by helping all my clients redefine success per their own specific goals to attain happiness and meaning. Just because one person requires a Lamborghini and yacht to be happy does not mean every person should strive to attain these material possessions. As a former Private Banker and former Private Wealth Manager for a Wall Street firm, I interacted with some of the wealthiest individuals in the United States on a regular basis for many years. Despite the fact that my clients made many multiples the annual income as the average American, I was often struck by how **many of them appeared exceedingly lonely and unhappy**, and this seeming contradiction required

some time for ingestion and comprehension. After some thought to make sense of this seeming contradiction, I realized that I too had bought into the ridiculous notion of success taught by teachers and professors in the academic system, and that I only thought the marriage of unhappiness and loneliness with massive income was incongruent because I had been taught this lie for the entirety of my academic career.

Consequently, when I encountered many people that resided in the top 1% to 5% of income earners in America and found them to be miserable, cognitive dissonance set in because I had been conditioned to view them as “successful”. Had I properly perceived people with incredible material wealth but little to no happiness as “unsuccessful” **as is the proper perspective**, I would have experienced zero cognitive dissonance.

My cognitive dissonance only arose due to the fact that we all live in a mentally sick society that embraces diseased notions of success.

Such mentally sick notions of success are propagated not only at all levels of schooling, but also by many of the most visible leaders of our planet. For example, US President Barack Obama praised the South Korean school system as a model to which American students should aspire due to its great “**success**” in consistently producing the top-ranked students in the world in regard to scores on standardized reading and math exams. In fact, emphasis is so high in South Korea upon students to attain lofty grades that the enrollment rate in hagwons, classes attended by students after “regular” school ends and geared towards achievement of high grades on university entrance exams, was estimated to be about 75% of all South Korean high-school students. With the additional academic burden of an after-school hagwon, **a typical day for the majority of South Korean students consists of schooling from 8AM to 10PM, or even midnight, a brutal academic schedule that leaves little time for the proper mental, social, and physical development of teenagers.** This is the very definition of a mentally diseased and weak society, not “success” as US President Obama lauded. Furthermore, the narrow focus on academics above all else among South Korean youth, praised by President Obama as great “success”, created high rates of suicide among children. Only a completely ignorant or completely sinister man would describe a system that creates so much stress in children that many take their own lives as “successful”.

Along with US Presidents, South Korean teachers regularly dole out horrible advice to young impressionable students, warning young students to achieve high grades if they desire any chance to be “successful”. Unfortunately, when a US President, popular throughout the world, praises empty calorie schooling from 8AM to midnight as a wonderful system to which American students should aspire, this only reinforces the notion of a mentally diseased society as a desirable one. Any type of knowledge that promotes the achievement of high grades without any true sustenance (applied knowledge) that can improve a person’s overall quality of life, and not just their earning potential, is “empty calorie” knowledge to me.

For this reason, one of the courses in my Academy encourages every person to throw society's definition of "success" in the garbage where it firmly belongs and provides exercises to help all of us create a holistic definition of success to guide our most important life decisions. Unfortunately, this unilaterally awful adult advice about how to achieve "success" often creates young South Korean teenagers that are mentally broken, depressed, highly anxious and suicidal. Sina Kim, a recent university graduate, explained,

*"Most teachers emphasize that if we failed Suneung [The College Scholastic Ability Test], **the rest of our lives would be failure**, because the test is the first (and last) step to our successful lives...[The Suneung] is the final goal and final determinant of our lives. We thought that if we successfully finish the test, then the bright future would automatically follow."*

Such an unhealthy and false narrative, so widely accepted by students worldwide, has all the elements of beliefs embraced within a religious cult. And who among us willingly send our children to join a religious cult? Unfortunately, if we are not super vigilant about the lies taught to our children in both grade school and university, we are turning our children, by exposing them to such teachers, into cult members. Se-Woong Koo, a hagwon employee, revealed the psychological cost of the academic hagwon experience to *The New York Times*:

*"Hagwons are **soulless facilities**, with room after room divided by thin walls, lit by long fluorescent bulbs, and stuffed with students memorizing English vocabulary, Korean grammar rules and math formulas."* (Source: Diamond, Anna. "South Korea's Testing Fixation." *The Atlantic*. 17 November 2016. Accessed 20February 2017, www.theatlantic.com/education/archive/2016/11/south-korean-seniors-have-been-preparing-for-today-since-kindergarten/508031/).

To add insult to mental injury, multiple academic studies have concluded that endless hours of engagement in repetitive rote-memorization exercises and drills designed to yield high exam scores, so common in classrooms all around the world, provide little to no increase in intellect. Most tragic of all, however, is the systemic negative impact of academic achievement upon the state of happiness among South Korean children. The irony of this situation is that if academic classrooms truly provided life-enhancing education and increased intellect, then parents that heaped mountains of unreasonable academic pressure upon their children would have been intelligent enough to understand that rote memorization drills have zero correlation to intellect. And consequently, they would have subsequently advised their children to pursue real education over high academic achievement in order to steer their children towards **a life of deep meaning and purpose over a high-calorie, zero-nutrition curriculum only designed to yield success in the relentless goal of maximizing earning potential.**

Even when the South Korean government discovered ***“that South Korean children were the least happy among those of 30 countries studied, most of them in the OECD, with the Health Ministry citing ‘academic stress’ as ‘the most relevant factor’”***, the Korean education minister and government completely ignored these studies, and to this day, they remain silent about the need to correct this nationwide disastrous mental health problem. (Park, Ju-min. “South Korean Children Finish Last in Happiness Survey.” Reuters. 4 November 2014. Accessed 20 February 2017, <https://www.reuters.com/article/us-southkorea-children-idUSKBN0IO00A20141104>).

Only monetary stresses have compelled some South Korean government leaders to openly question whether the nation’s obsession with academic achievement placed too much undue stress on a typical family’s living expenses, with many families spending up to 20% of their disposable income on the academic pursuits of their high-school aged students in deference to even buying nutritious food for their children to eat. Even with such obvious child neglect/abuse exercised by many parents, the South Korean government has refused to overhaul a national academic system that doesn’t even stress real education, but only the attainment of material wealth through academia. (Source: Ripley, Amanda. “Teacher. Leave Those Kids Alone”. Seoul Sunday. 25 September 2011. Accessed 20 February 2017. <https://content.time.com/time/magazine/article/0,9171,2094427,00.html>). Such outcomes do not surprise me, as the history of national academic systems around the world reveals that governments have always used institutional academics to produce the greatest possible numbers of compliant and obedient citizens. This real problem does not exist just in South Korea, but it exists in every nation in the world.

In 2016, South Korea had the highest rates of suicide in the industrialized world for 9-consecutive years for children and young adults in South Korea between the ages of 10 and 30. In fact, suicide, according to a 2016 Al Jazeera study, was horrifically the number one cause of death for this age group in Korea, with *“the stress of living in a hyper-competitive society or pressure over exam results and college entrance”* cited as the reason. My goal, in spending 15 years of my life developing the Tomii Academy curriculum is to not only squash society’s conflation of academics with true education, but also to squash society’s narrow, mentally unhealthy definition of income as the only measure of success. **I know my Academy will achieve this among all those that join it, but unfortunately, I remain convinced that for students that reside in nations that emulate the South Korean education system, suicide will also become the number one cause of death among young adults.**

The Rarified Knowledge of Tomii Academy



Why do I describe the knowledge in my Academy as “rare”? To begin, I wrote every single page of every single course in my Academy, thus ensuring that I did not repeat any knowledge already freely available in university or collegiate courses. This, in it of itself, makes the knowledge I offer rare. Secondly, for knowledge I dispense in some of my courses, no existing knowledge adequately offered a perspective that I believed to be correct and thus, I was forced to create this knowledge. For example, when I researched the gold standard, I discovered many antiquated definitions of the gold standard that were centuries old and no longer applicable due to the advancement in technology that allows for the creation of a much more effective gold standard that could be deployed today. I further encountered numerous definitions for “gold standards” that were completely incorrect, simply due to bankers today that presented false information about gold standards, repeated for centuries, to kill any notion of returning to a gold standard today. Therefore, the course in which I discuss the idea of a gold standard serves two purposes unfulfilled by academia today. One, dispelling all the lies about a gold standard was necessary as many lies about the gold standard persist in academic textbooks today. Two, due to certain advancements of modern civilization and concepts about the gold standard that have not been updated literally for centuries, a new definition of the gold standard, to modernize its potential to serve humanity in 2024, was necessary.

Since this is knowledge I created, it literally cannot be found in any academic classroom anywhere else in the entire world. Furthermore, as stated above, almost all the knowledge presented in my Academy courses about wealth building explain why the knowledge taught in traditional MBA programs is completely wrong and remains censored from traditional academic curricula around the world. It is extremely important not just to state that information dispensed in traditional academic programs are wrong, but to actually provide real world examples that prove this and to explain why this is done. All my courses fulfill these objectives. Lastly as I have stated numerous times in this fact sheet, knowledge

in it of itself, will not yield a better life for anyone. The key element lacking in almost all universities today about business is the application of the dispensed knowledge to build wealth. This element is lacking because the information dispensed in MBA programs is either of (1) very low utility; or (2) zero utility to build wealth in the real world. Thus, I have included over 65 exercises in my Academy that teach how to use the knowledge I dispense to build wealth in the real world. Thus, my Academy separates business theory, which is the basis for all MBA programs offered today around the world, from applied business, the necessary component for any business knowledge to be of utility. The reason it took 15 years of my life to create all material for the 20+ course in my Academy is that every class had to undergo research, writing, editing, and more research, more writing, more editing and more editing to ensure that all knowledge offered in my Academy is of extremely high utility and applicability and in addition, not offered by any other academic classroom in the entire world.

The courses in Tomii Academy are not the type of short courses that are offered by motivational speakers that cheer you on to produce a temporary emotional high that will evaporate after a day or two with no real change in your life ever resulting. Furthermore, Tomii Academy courses are of an entirely different species than “wealth building” courses offered by social media influencers, designed to specifically exploit the naivete of their millions of followers for personal monetary enrichment. For example, the course I developed to help people find purpose in life consists of the following:

11 Lessons

10 Real World Applied Exercises

511 pages of Coursework

18+ hours of Audio

For many of my competitors, this amount of material may constitute their entire academy, not just materials provided for one course. Furthermore, since I’m not regurgitating information commonly available for free online and universities, such as dollar cost averaging, diversification, laddering bond portfolios and so on, I am 100% positive that the development of a similar amount of coursework material required multiple times the effort of those offering “wealth building” coursework. In fact, since I designed all 20 courses of my Academy based upon information completely absent from all MBA programs, with the exception of perhaps a few dozen pages out of more than 4,000 pages of content, I know that there is minimal to zero overlap with the content of other “wealth academies” that already exist. And even for alternative courses to mine that may address the same subject material, you can rest assured that the information you discover in mine will be unique and unlike any other content you have already encountered or will encounter outside of Tomii Academy.



The Necessity of Updating Our Human OS (Operating System)

Unfortunately, traditional scholastic classrooms all across the world confine the minds of young adults into a very narrow, and often wrong, belief system that persists into adulthood. There is little doubt that nearly everyone would agree that most schools teach convergent thinking instead of divergent thinking. One task we should complete every year, without fail, is to take inventory of our beliefs and to test our belief system to determine if they need modifications and/or alterations to align with reality. I call this process “updating our human Operating System (OS)”. I find it ironic that most of us religiously update the operating systems of our smartphones, laptops, iPads, and desktops, but fail to ever update our most important operating system – the human OS! If we all challenged ourselves and one another to become a better person every year, the nature of such a challenge would require a constant annual analysis of our current beliefs and a consideration of the possibility that some of the core beliefs we presently hold may be wrong.

Growth is not just about accumulating more knowledge, but it is about having the wisdom to recognize the error of some of our core beliefs, to change them, and to consequently understand how to apply our newly acquired knowledge to not only improve our lives, but equally as important, to improve the lives of those around us as well.

Had I never gone through the process of killing my ego and my Ivy League-obtained arrogance when I was young, I would have never been able to recognize and understand how much I didn't know. Had this happened, I would behave more like the insufferable academics out there that profess to know it all when clearly they do not, and Tomii Academy would not exist. My self-educational process was not only necessary, but it was solely responsible for the development of all the rare knowledge contained in my 20+ Tomii Academy courses. In other words, the development of every course in my Academy would not have been possible had I stopped my educational process after attaining my two Master degrees. Furthermore, my belief system about finance and money would have remained stagnant and would have revolved around all the misinformation and outdated information I was taught inside of business classrooms. Like those that stopped their business education after attaining their MBA and/or PhD in economics, had I developed this Academy based upon this knowledge base, my Academy would have been replete with misinformation by which you could never build wealth but be spurred by a delusional belief that it could. Because of the behavioral conditioning that still occurs in institutional academic classrooms around the world today, even when many of us encounter new knowledge that can significantly improve our lives, most of us make the unfortunate decision of dismissing all new knowledge that conflicts with our present beliefs, simply because of our misplaced faith in our library of academic-gained information. The fact that most of us spend zero time inspecting our core beliefs every year means that we will never be able to upgrade the most important hard drive and operating system we use every single day of our lives – the hardware that is our brain and the software that is our critical thinking framework.

Imagine if we still used the LEO (Lyons Electronic Office), the first computer OS (Operating System) invented in 1951, today. If we continued to use the 1951 computer OS to complete our professional tasks today, how limiting to our completion of everyday work tasks would such an OS be? Even if we leapt forward by two decades and upgraded our OS from LEO to DOS-11, invented in 1971, though the DOS-11 OS was lightyears ahead in complexity of the LEO, if we were all forced to use the DOS-11 OS, I don't know a single one among us that would not complain about being taken back to the stone age of computing. Now, fast forward fourteen years from the invention of the DOS-11 OS, when Apple introduced the first Mac OS, then lauded as a revolutionary leap in computer operating systems. Today, all of us would scoff at being first to use even this "revolutionary" OS. Despite our faithful, near religious updating of our computer Operating Systems every year, most of us inexplicably fail to ever update our human OS beyond the level of graduation from High School.

Filipino-American comedian Jo Koy performs a comedic bit in which he states that Japanese females all sound the same, whether they are 12-years or 70-years of age, and in explanation of his observation, he affects a cute or "kawaii" adolescent voice when pretending to be a 70-year old Japanese woman. Though of course Koy uses a massive stereotype for comedic intent, imagine if we treated our human operating systems like a stereotypical Japanese girl that never stopped using the kawaii voice even into late womanhood. Can you easily name at least 5 distinct separate activities that you have performed this year to update your OS? If not, then perhaps it may be time to ensure that you undertake activities on regular basis to update your OS every year. Here, I'm only speaking of the OS that is our brain, but we should also update our physical OS, our human body, every year as well.

When the May 2017 Wanna Cry ransomware attack infected hundreds of thousands of computers worldwide, security experts around the world realized that computer software OS upgrades sometimes were deliberately infected with uploadable exploitable hacks that enabled alphabet agency employees worldwide to spy on the daily computer activity of all infected PCs. Whenever such exploits are discovered that compromise the security of hundreds of millions of PCs worldwide, software companies must release source code patches to immediately close these exploits or risk forever losing the trust (as misplaced as it is) of their loyal customers. Just as computers have exploitable hacks that make them vulnerable, our minds become extremely vulnerable to lies and easily exploitable if we fail to annually update our Operating System.

These exploits manifest themselves in growing division, anger and conflict around the world and a complete fracturing of community into entropy, as those in power hack our exploits to cancel our logic, independence, rationality, and critical thought. If we allow our human OS to be hacked, global oligarchs can easily trick us into becoming increasingly dependent on our basest level of emotions in making decisions instead of intellect. We must realize that every year, the global oligarchs that control the flow of information through media constantly abuse our hackable OS exploits to further program conditioned subservience and obedience. Aldous Huxley, a British author that wrote the seminal book, A Brave New World in 1932, stated that **by 1962, he observed patterns of not only mass servitude to the oligarchs, but patterns of servitude fully and willingly embraced by the masses that stripped us of our basic human rights**. In 2024, more than sixty years later, think about how much more the Ruling Class around the world has ingrained mass servitude to them simply due to the fact that they relentlessly stripped critical thinking skills out of our academic curriculum. Sadly Huxley observed that most of us did not even need to be coerced into embracing behavior that stripped us of our own freedoms, so eager were we to embrace them. Yet most of us put forth little to zero effort to close the exploits that lead to such blind compliance to, and support of tyranny.

Hopefully the above should compel all of us into expending a considerable amount of energy every year to close the exploits in our brains that the Ruling Class is using to divide and conquer us today. We all witnessed how vulnerable are our exploits during three years of lockdowns from 2020 to 2022, when the Ruling Class used these exploits to ramp up anger and hostility exercised by neighbor against neighbor, stranger against stranger, and friend against friend, all around the world. I guarantee the type of hostility we experience in those three years would never have materialized within any society full of intellectuals. It should be transparent that those in power in 2021 deliberately fractured society by pitting immunized versus unimmunized, quarantined versus unquarantined, and mobile versus locked-down under house arrest. New Zealand Prime Minister Jacinda Ardern, when asked point blank by a journalist if she had created an unfair, Apartheid system in her country, proudly stated, ***“That is what it is. Yup...Yup.”*** Yet, it seems that very few among us understand that the Ruling Class is controlling us like puppets by deliberately pitting us against one another. Thus, it is our duty as human beings to patch all exploits in our operating systems that have allowed the oligarchs in control of media, governments, finance, and military-industrial complexes to increase levels of hostility in society around the world and to create what I believe to be [the most divided, contentious and angry state of humanity that has existed in our lifetime](#), all for their benefit and solely to our detriment. Part of our duty to patch these

exploits require us to speak out against all injustices for the greater good of our communities, no matter the harm that may come to us in doing so, and to encourage all others that are timid and fearful to shed themselves of controlling fear and act in courage and solidarity with all other good-hearted people 100% of the time.

Furthermore, it is up to us to free the brainwashed people that have been so easily duped into complying with mandated behavior that is freedom stripping with a simple “it’s for the good of the community” argument. We must educate those, ignorant of the historical context of this mandate, that the worst historical Communist tyrants in Vietnam, Russia, Poland, Czechoslovakia and China all seized power by duping people into following harmful mandates that led to their downfall by accompanying all wicked mandates with a “for the good of the community” narrative. All people that argued for the suppression of freedom and on behalf of mandated tyrannical behavior during lockdowns, as hundreds of millions fell into this category, should read Aleksandr Solzhenitsyn’s For the Good of the Cause to understand how they had been duped and likely will continue to be duped without any education. My commitment to always stand for what I believe and to never cower in fear of negative consequences led to the demise of my first entrepreneurial endeavor in 2018, as bankers relentlessly attacked me for standing committed to truth in the face of their wicked lies. But out of the ashes of my first business, destroyed by the tech titans as a direct reprisal for my insolence, defiance and devotion to speaking truth to power, Tomii Academy was birthed. There is always opportunity, even in oppression and truth can never be forever suppressed. Were it not for my commitment to standing up for my beliefs, the oligarchs would not have destroyed my first business, and you would not be reading a fact sheet about Tomii Academy now. As proof of this, if you happen to be reading this fact sheet years after its first release in the first week of February 2024, I guarantee that silver prices will be much higher than its price at the time of \$22.18 an ounce and gold prices will be much higher than its price back then of \$2,014 an ounce. How do I know this? Because in the monetary world, gold and silver are truth, especially in times of enormous global financial upheaval that I know will happen at some point between 2024 and 2030. Thus the truth of gold and silver prices, suppressed for decades prior to February 2024, will be released for all to see in the years following 2024.

Many of us, unfortunately, have been committed to the exact same beliefs about important life constructs for the last 5 years, 10 years, or dependent upon our age, perhaps even for the last 30 years! Can you imagine if we kept the same OS on a laptop computer we purchased in 1990 for the rest of our lives? Or if we were still using the same original iPhone with the same outdated OS released in June 2007 in 2024? As we all know, consistent failure to update our computer OS will eventually lead to critical failure, and perhaps even leave it vulnerable to hackers that might “brick” our hard drive and demand bitcoin ransom in return for “unbricking” it. Yet, for some reason, we believe that failure to update our human OS will not lead to the same consequence of critical failure and of our minds being “bricked” into uselessness by the Ruling Class. In fact, lockdowns exposed to many people whose minds have definitely been “bricked” already. But that doesn’t mean they can’t be unbricked. Because so many of us live our lives on the precipice of human OS failure, it is for this reason that we no longer have the capacity to distinguish between illusion and reality, whether this inability is regarding our beliefs about the global banking and monetary system, the global academic system, military and economic warfare, or

even our beliefs about the necessity for global lockdowns that afflicted all of us to varying degrees for the entirety of 2020 and 2021, and for some of us, for the entirety of 2022 as well (unless you were fortunate enough to live in Sweden, the only nation that apparently had an intelligent political class).

As I stated earlier, most of us are often born into beliefs dictated to us by society that we would never believe were we born into a different country, culture or religion. Because truth and honor has no boundaries when it comes to nationality, religion, culture or race, our belief systems should never be bounded by such constructs.

This fact alone demands a critical introspection of our beliefs and should give rise to a mind-blowing realization. Most of us ignore life-changing knowledge even when we encounter and acquire it due to our blind acceptance of life paradigms taught to us and imposed upon us by others and by the mob mentality of society. A tremendous amount of courage is required to embrace a belief different than the mob, as divergent opinions, even when correct, often instigate ridicule by the mob. However, people that stand for honor and courage against a mob of millions will be the ones that will change the world, maybe not by themselves alone, but at least one person, one city or one nation at a time. I already know that I've changed people one person at a time by comments I receive on [my Substack newsletter articles](#), and to me, knowing that I've been able to free a few minds is more rewarding than any monetary income I could achieve. It is essential that we realize that our rejection of truth often remains rooted not in logic, but purely in the arrogance of irrational emotions and bloated egos. Some of us remain ignorant of truth simply to appease our ego, so we will not have to admit that a belief system we followed for decades is wrong. Others among us willingly remain ignorant of truth simply to fit in with the hive mentality that our peers have adopted, in order to avoid the scorn of a group of pseudo-intellectuals that have been handsomely paid by the oligarchs and rulers to spout nonsense as fact and attack all truth tellers as conspiracy theorists. I have made every self-limiting mistake, at some point in my life, of which I speak of in this fact sheet, so I can speak from abundant personal experience regarding **the great susceptibility of all of us to making these mistakes that will prevent us from achieving a meaningful life full of power and blessings that can only be attained by basking in truth and shunning lies**. However, if you complete all the coursework in Tomii Academy, I promise I will provide you with all the essential tools you need to avoid these same mistakes.

Unfortunately, those with money and power in every nation also understand how to exactly manipulate our emotional constitution, and seek to maintain control over us by appealing only to our emotions and ensuring that we push logic to the side. If any of you have ever had an argument with a young adult that attempts to rebut you with a non-intellectual but ego-driven, entitled argument of *"I went to Harvard. Where did you go to school?"*, a false, non-intellectual argument that I have encountered dozens of times when I was just a youngster in my early twenties, then you understand exactly what I mean. If any of you have ever had an argument with someone that was unable to rebut any facet of a fact and logic-based argument, and then cusses you out in frustration and walks away from you, then you know what I mean. Humility, and humility in large doses, is necessary for anyone interested in truth. Being open minded is insufficient. Many people are open minded enough to listen to a dissenting opinion that is

vastly more punctuated with fact than their opinion based opposition argument, but at the end of listening, will still state, *"I understand your points but I still think you're wrong."* If one is open-minded to calmly consume an opposition argument but in the end, still ignores all facts that reveal one's stated position as wrong, then this person is ultimately someone that is intolerant to truth. If this mental state describes us, think about the immense level of narcissism required to think like this, as we are literally claiming that:

(1) We have subjected all of our beliefs to rigorous, unbiased testing to confirm them as correct; or

(2) All of our core beliefs have originated from a group of infallible people.

Because both points (1) and (2) are literal impossibilities, this necessarily means that all of us have held some false beliefs for very long periods of our lives. If we admit this logical conclusion, but still do not care to change or challenge any of our beliefs and upgrade our OS when presented with opposing factual evidence, then we truly are rejecting any chance of creating a more meaningful life for ourselves. In fact, here are [two simple questions you can ask of anyone](#) that will either reveal a person as rational and having the capacity to understand truth or expose a person as completely incapable of ever accepting a dissenting view as correct, and someone that will only waste your time. As odd as this may sound, it takes work, real work, to find a meaningful life, and most people are unwilling to put in this work. It also takes work, real work, to find people worthy of your time. The fact that you are still reading (or listening) to this means that you are not among the aimless and soulless of this world. Remember, the easiest person in the world to fool is the one that stares back at us from the mirror every day. If we are not extremely well-versed in the topics of cognitive dissonance and confirmation bias, we will even fool ourselves into believing we have tested our beliefs ***in many instances in which we have not tested them at all***. Worse yet, an out-of-control ego that has never been checked through annual updates of our mental OS will lead us to falsely dismiss those that have valid arguments against our current belief system as the ones that are victims of cognitive dissonance and confirmation bias.

As a quick example of one of the many fallacies I once believed when I was a teenager, due to a mind I had not yet learned to open, I once believed that I should avoid the consumption of avocados on a regular basis, even in moderation, because of several articles I had read by a few different doctors and nutritionists that strongly claimed avocados were an unhealthy food due to its high fat content. Like most people, I performed no further research on my own, simply blindly accepted what several people with authoritative titles stated as truth, and avoided eating avocados for years because of this misinformation to which I was exposed. This foolish framework of simply believing what the authorities told me to be the truth led to my completely unnecessary behavior to avoid the consumption of avocados. Today, most people know that avocados are a relatively healthy food despite their high fat content, as avocados are a source of nutrition that helps lower the LDL, the artery-clogging type of cholesterol (Source: Zelman, Kathleen M. "All About Avocados." *WebMD*, 13 June 2016. Accessed 1 February 2017. <http://www.webmd.com/food-recipes/all-about-avocados>). Had I not been willing to

correct this false belief of mine, I would still be avoiding any consumption of avocados today, though I still don't love avocados enough to actively seek them out as part of my diet.

Though you may think this previous example is trivial, it can be extended to many similar situations. By performing some very cursory research online, you will discover that most Americans in the 1930s throughout the 1950s, due to false advertising promoted by medical doctors beholden to the tobacco industry, not only believed that smoking cigarettes was a harmless activity, but also ludicrously believed that cigarettes were a cure for hypertension in pregnant women as well! And if you blindly believe that every US FDA (Food and Drug Administration) drug is "safe", as billions around the world did during 2020 to 2022 lockdowns, then you obviously are unaware of dozens of FDA approved drugs that kill thousands of people every year and that have cumulatively killed millions in the past. Furthermore, for those that believe that such mistakes are rare and that such mistakes are corrected immediately, the FDA approved drug, Vioxx, was sold in the US for more than five years before finally being permanently pulled from the shelves of pharmacies, but not [after killing at least 55,000 people and more likely, closer to half a million](#). Knowledge alone is not power, because as I stated earlier, if we encounter useful knowledge, but cannot evaluate or understand how to apply this knowledge in a way that improves our lives, or worse yet, dismiss high value knowledge as useless simply because it dissents with our wrong beliefs, such knowledge is of low or zero utility. In addition, we could literally be receiving knowledge of low utility from the jump, as I would describe most of the knowledge I received inside academic classrooms for my entire life despite attending some of the alleged "best" ranked schools in the world. Furthermore, any type of learning that impedes my ability to critically think is not educating me, but instead, dumbing me down. This is the type of "higher learning" which I frequently received during the 20-years of my life I spent sitting inside academic classrooms.

Though my thinking evolved tremendously from high school graduation to university graduation, from university graduation to master degree graduation, and from master degree graduation to life in the corporate arena, my business thinking and understanding evolved the most, by far, when I left the corporate world and decided to become an entrepreneur.

When I graduated from the academic world, I was still asleep and guided by the behavioral conditioning I had received during my 20-years in the academic world. Consequently, I sought and achieved employment as a Private Banker and Private Wealth Manager for one the largest banks in the United States and the highest profit-margin office of a Wall Street firm in Beverly Hills, California. Only after I realized that my pursuits were making me miserable, and that there was little truth to anything I learned in my MBA program, did I finally quit the "American dream". There is a linguistic theory called the **Sapir-Whorf hypothesis** that postulates that those that speak more languages have higher cognitive function and intellect than others. The hypothesis has two different schools of thought, one in which its proponents believe that linguistic ability determines thought and the level of cognition, and another that claims that linguistic ability influences, but does not determine, thought and decisions. In any event, I firmly believe that the division between the corporate world and entrepreneurialism produces similar

demarcations in thought and cognitive ability when it comes to business knowledge. I believe that the more entrepreneurial pursuits in which we engage, the more truths about the global monetary system and pricing mechanisms we can identify, as constant residence inside the restrictive cocoon of corporatism will retard our ability to see business and financial truths. Thus, life as a corporate bee inside the beehive without the undertaking of more creative ventures blinds us to banking and financial reality just as life inside the institutional academic beehive massively restricts our ability to think critically.

It is my goal at Tomii Academy to not only expose the massive differences between the low to no utility business knowledge disseminated at university and graduate levels in academic classrooms worldwide and the knowledge of how financial and monetary markets actually work in the real world, but also to transform academics from the drilling of **low-utility theories of inapplicable information** to the dispensation of **high-utility applicable knowledge**. I view the difference between the academic curricula of schools today and the educational curricula of Tomii Academy as being very similar to the differences between the work of Albert Einstein and Nicola Tesla. Though Einstein's name is far more prominently recognized than Tesla's, and Einstein is often promoted as the genius while Tesla's name has been forgotten or only briefly mentioned in passing in many academic history books, the only thing Einstein ever invented was the "Einstein refrigerator", a refrigerator that eliminated the then potentially fatal refrigeration process of cooling. Of course, though Einstein focused on theory over application, he was obviously brilliant. Today, Einstein remains widely recognized for complex mathematical theories, the most famous of which are his Theories of General and Special Relativity. The theory of gravitation, or gravity, postulated in 1915, was an extension of Einstein's special theory of relativity in which he concluded that even though forces of acceleration existed, the constant force of 9.81 m/s^2 that existed near the surface of the earth was not an accurate description of gravity. Instead, Einstein postulated gravity as a curvature in the space-time fabric of the universe, in which mass determined the curvature of space-time, and space-time determined the movement and pathway of mass. However, as of 2023, scientists still have been unable to fully reconcile the theories of Quantum Physics with Einstein's theory of gravity, which has caused some scientists like Erik Verlinde to challenge the validity of Einstein's theory of gravity. Despite Verlinde being among a minority of scientists, scientists have argued theory for centuries and often been unable to reconcile differences in theoretical opinions. Consequently, the more important aspect of science and mathematics in my humble opinion, by far, is the work that bridges the giant leap between theory and applicability. By no means am I diminishing Einstein's genius, but I'm merely stating that in physics and business, applicability trumps theory as far as contribution to a better life in the real world.

Even in such a rigorously intellectual field as science, I firmly believe that the manner in which we view scientific "discoveries" needs to be updated. Often, scientific theories such as the theory of relativity, string theory, the second law of motion, the laws of planetary motion, and so on are hailed as discoveries. However, before such theories and laws are proven (and some still have not been indisputably proven, including even the Big Bang Theory), they should, in my opinion, be dubbed as explanations rather than discoveries. After all, one cannot discover a universal law that existed for billions of years before the mathematical formula to explain it was formulated. For example,

“discovering” a scientific law that has already existed for millions of years is equivalent to ignorant historians crediting Columbus with discovering America in 1492 when Asians crossed the Bering land bridge to North America more than 20,000 years earlier. It is impossible to discover land that had already been occupied for 20,000 years.

Though there is a massive difference between explanation and discovery, science often oddly completely fails to distinguish between these two constructs. In addition, academics often miserably fails to distinguish between theory and fact as I’ve literally spoken with dozens of university graduates that emphatically insisted unproven scientific theories were fact simply because professors incorrectly taught them so in a classroom. Today, in the financial world, I see people present opinion as fact all the time, especially in the cryptocurrency world. I believe that these odd failures of distinction are not coincidental, but instead, the rotten fruits of deliberate efforts by those in power to use academics to dumb us down. One would never complete fitting all the pieces of a jigsaw puzzle together and claim that one “discovered” that jigsaw puzzle. I long ago arrived at the conclusion that the majority benefit of knowledge is in its application and true discovery, not just in theory and explanation. I realized during my post academic life how much of the knowledge I learned in school was of extremely low utility in improving my life in the real world. Consequently, in my Academy, while I believe explanation is important, there are no exams that test regurgitation of the explanation element. I believe this staunch pillar of academia to be completely outdated and of extremely low utility. If the global academic system ever hopes to return to real education, a goal of which I remain skeptical will happen during my lifetime, then it must return to applied knowledge in all subjects. In my Academy, I reveal documented proof of how the architects of modern day academia deliberately stripped scientific principles out of the sciences over decades of time, which explains the ability of people like Neil de Grasse Tyson to graduate from “prestigious” universities with a very low understanding of science.

Unlike Einstein, Tesla focused his knowledge on application, thus using the theoretical realm of science and mathematics to invent dozens of things that did not exist before him, including the A/C current (an invention that gave the poor accessibility to cheap electricity for the first time in history), the radio, the Tesla coil, X-rays, wireless communications, lasers, remote control, and the electric motor among dozens of other inventions. (Source: Tesla, Nicola (2015). *My Inventions: The Autobiography of Nikola Tesla*. New York: SoHoBooks). Many of Tesla’s inventions possessed such high utility in society that they still are in wide use today. Furthermore, the value of Tesla’s research was well understood by US alphabet agencies, so much so, that upon his death in 1943, the FBI seized all hundreds of pages of Tesla’s voluminous research, much of which still remains unknown to the public today.

Embrace, Don't Fear Change



I realized that not only was I taught an improper way to think about life during my whole academic life, but that I also was taught an improper dream – to acquire as much money as I could for myself with no regard for the social consequences of my actions. At this point, I knew I had to reconstruct my life if I wanted to be happy. I made the decision to resign from my job at a Wall Street firm and a top American bank one morning on my drive to work. Some say never to make snap decisions regarding matters as important as one's career, but in all honesty, it was the best decision I ever made in my life. I had become too comfortable with routine and the perks of corporate banking such as free box seats to Los Angeles Lakers games and expensive dinners at fine Beverly Hills restaurants on the bank's expense account. Had I not exercised the courage to walk away from these perks back then, I likely would still be miserably entrenched in corporate life, chasing meaningless constructs. For certain, there would be no Tomii Academy had I not left the corporate world. In reality, it wasn't a hard decision. Even though I had no other job or sources of income lined up when I quit, I knew it was the right decision. And when you know something is right, uncertainty is

not scary but is exhilarating for the freedom it brings. Some people require methodical pre-planning to achieve one's goals, while others, such as myself, respond equally well to the introduction of chaos and uncertainty. At Tomii Academy, I endorse choosing the path that is right for you, as there is no such thing as a single correct path for everyone.

At the point I realized I was on the wrong path, I chose to redefine my personal definition of "wealth and success" into one that vastly diverged from the traditional, narcissistic, narrowly focused societal definition of material and monetary gain. I decided to pursue a much more expansive and holistic definition of success that integrated high levels of compassion, friendship, health, happiness and service to others. Today, the world suffers from perpetual war, massive amounts of drug addiction (both illegal and legal), banker-spread financial misery, and perpetual fear and economic insecurity created by political propaganda and artificially created crises - all simply due to the thirst for greed and the pursuit of profits over all other humanitarian considerations. I consider community, friendship and time to be far more valuable commodities than money, despite the dissent of the majority. The need to restore real humanitarian values to our lives is greater than ever right now. We must realize that all life is connected on our planet, and that any behavior, professional or otherwise, in which we engage that hurts others ultimately will always end up hurting all of humanity, including ourselves. I created Tomii

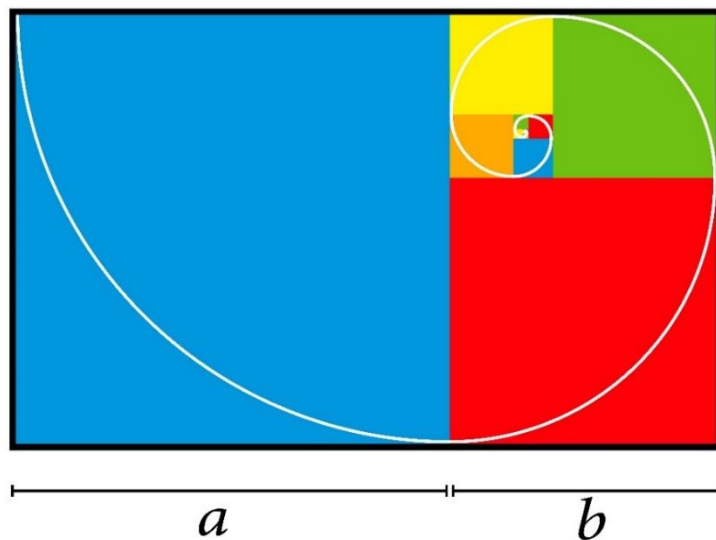
Academy as a positive endeavor that will bring light to important issues that far too many of us still deem inconsequential. One of my missions for Tomii Academy is the creation of financial independence and security in a socially responsible manner that contributes to the social well-being of every member in the communities in which we live.

Why I Decided On a NO Exam Rule

At Tomii Academy, there are no exams as part of my curriculum. I have no interest in being part of the global academic problem of promoting the flashy, non-substantive part of learning that consists of the achievement of meaningless high test scores. When I was a child, I was placed in an academically gifted program for mathematics that enabled me take college level courses while only 13 years old, after taking an IQ exam. I vividly recall bugging my mom to reveal my IQ, which she refused to do, which was the right choice as a parent, as revelation of an IQ will only make a child unbearably obnoxious. I never learned what my IQ was and to this day, I still have no idea and do not care to find out. Quite frankly, one could have an IQ of 160 and be very smart in the aspects for which an IQ exam tests, but still have extremely poor critical thinking skills, and thus, be quite dumb in terms of a more holistic intelligence metric. Consequently, to this day, I strongly believe that metrics like exam grades, GPAs and IQs are extremely mentally unhealthy fixations for children and young adults as the achievement of high levels in such metrics often grant a child a feeling of intellectual superiority to his or her peers that becomes a hollow bragging right much as adults today that brag about how many IG and TikTok followers they have or of the “prestigious” reputation of the university from which they graduated. The only thing a child, or any adult should ever be fixated on for that matter, is the process of learning. Everything I know today about improving my life in the real world **I learned outside of the institutional academic and university system through self-educational pursuits** and certainly never learned because of any IQ or GPA metric I attained. We must “do”, or engage in activities that help us understand how to apply the knowledge we learn, in order to trigger life-changing transformations not only in life skills, but also in mental acuity. And since learning is a never ending process, I would tend to perceive a 90-year old man with an IQ of 120 that learned from every mistake he made in life and sharpened his mental acuity and critical thinking skills every year of his life, with a bottomless well of wisdom to pass on to today’s youth, as far more intelligent than a supremely arrogant 18-year old Chess Super GM with a 180 IQ that never tried to learn from anyone else around him because he perceived himself to always be the smartest person in the room. Again, it is no coincidence that a deeply problematic institutional academic system that does not focus on real education would produce deeply problematic metrics of intellect like GPAs, exam scores, and IQs.

Testing retention of knowledge through exams, as is the centuries-old tradition of brick and mortar academic institutions, results in no deep fundamental changes in the way we think and behave, and only results in falsely elevating our ego about our mental superiority to others while suppressing our intelligence.

Such pillars of our academic system produce superficial changes in our thought patterns while simultaneously setting boundaries on our creativity and our potential. Furthermore, I only came to this conclusion after I had completed developing exams for 15 of the 20 courses in my Academy, which led to the extremely difficult decision to scrap an entire year's worth of work! In retrospect now, I know that this was 100% the correct decision, as it led to my development of 65 exercises to replace the exams.



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

For the youngsters that may be reading this, I am not saying that if you have the highest GPA or IQ in your high school or university that such accomplishments have zero correlation with intelligence. **We may indeed be intelligent if we scored spectacularly high in IQ or on an exam, but if so, our intelligence exists despite a high exam score, not due to it.** In other words, a high IQ or high GPA only reflects a part of the intelligence spectrum and by no means, measures the entire spectrum. Thus, perhaps the achievement of a high GPA

reflects a photographic memory if one is being tested on information that requires memorization or a high problem solving ability if one is taking a multiple choice test in which one can systematically rule out incorrect choices that increases the chances of choosing the correct answer. But certainly such abilities would not mean one's overall intellect is necessarily very high. In fact, to combat the modern society equating of high GPAs and IQs with intellect, the Sapir-Whorf linguistic theory theorizes that learning more languages than our native tongue contributes far more to the improvement of our critical thinking skills than consistently achieving the highest exam scores in our classes for the entirety of our academic careers. Thus, it is certainly plausible that a polyglot (someone that speaks multiple languages fluently) with a lower GPA than someone at her university is of far superior overall intellect.

As the founder and developer of all Tomii Academy course materials, I too once believed the false paradigm that achieving high test scores was essential for "success" in life, and as such, I always made certain to achieve very high scores on national exams like collegiate and graduate school entrance exams. Back then, I remember being quite proud of these achievements of little value. In other words, these achievements were the equivalent of eating donuts and Hostess Twinkies all day, the consumption of high caloric junk food with zero nutritional value. While these high exam scores may have enabled me to gain entrance into some of the "best" schools in America, with the benefit of life experience later in life, I retroactively learned with deep regret that even graduation from the "best" schools in America

prepared me to build wealth no better than having never attended at all. When some say school is a scam in terms of business schooling, they are 100% correct. Just ensure that you understand the difference between schooling and education, because while business schooling is 100% a scam, business education is 100% not.

In the end, I decided that Tomii Academy should be an exam free Academy because exams, though meant to be a metric to separate those that are learning from those that are not, really fail miserably even at this superficial level. For example, as I explain in my courses, when even professors at Harvard University were pressed into illustrating if their students were really learning, one professor stated that his students achieved the highest rates of learning of all Harvard students as they achieved the highest GPAs of all students enrolled in introductory physics. However, when a fellow professor at a different university explained that the capacity to solve complex physics equations does not illustrate real learning and challenged the Harvard professor to administer an essay exam that tested his students' understanding of basic principles of physics, the professor discovered that very few of his students could even explain the basic principle of force correctly though of course every one of them knew the equation that Force equals Mass times Acceleration. Thus, even in 2024, most schools and universities continue to test learning in the wrong manner, and thus stress out their students by subjecting them to exams that never test learning, as most teachers do not want the hassle of asking the proper questions on exams that would require a much greater time commitment to reading answers and grading papers. Consequently, even today, most teachers design exams that ask questions consisting of multiple choice questions, fill in the blank answers, or the provision of a solution to an equation, all iterations of questions that have a singular answer that can be quickly graded as right or wrong. Unfortunately, questions of such types, most often found on exams, are extremely poor methodologies to test an aptitude for critical thought, creativity or intellect, the most critical elements of learning.

Inspiration Without Change is Hollow

At Tomii Academy, I am confident that the exercises I developed for my courses will undoubtedly challenge many of you to reconsider your core beliefs about life, and perhaps for the first time ever, even if you are thirty or seventy years of age. However, if this is the first time you are challenging your core beliefs, I really hope that you are not beyond your teenage years. I realize that the natural state of equilibrium for many of us, thanks to the dumbing down of our thinking skills that happens in the majority of school classrooms, is to remain in a state of inertia in which we never challenge any of our core beliefs as possibly wrong. If you are a teacher, I want to urge you not to take offense to that previous statement. I know that some of you are exceptional teachers that buck the system and instill critical thinking skills in your students and if you are one of these exceptional teachers, I know that you are well aware of the massive obstacles in developing critical thinking skills in your students given the institutional academic framework by which you have been instructed to teach your students. Consequently, whether teacher, student, entrepreneur, corporate employee, or retiree, I pose this one very simple question to you:

Are you completely happy and satisfied with your life right now?

If the answer to this question is no, then I guarantee that even if skepticism is your middle name, the courses in my Academy will greatly benefit you. At Tomii Academy, I provide tools and countermeasures that will allow you to avoid the pursuit of the wrong life path, and to correct this mistake if you are currently plagued by this obstacle. During lockdowns, the most arrogant and ignorant of all scientists and doctors reprimanded anyone that dared challenge their often incorrect declarations. As well I have observed online, a note posted by a parent, that explained the teacher's decision to send the student home from school after the student corrected the teacher in front of other students. When the parent inquired if her child was correct or not, the teacher answered indeed that the child was correct but that the teacher elected to send the student home because the student questioned his authority. What is deeply concerning to me as a reflection of the awful state of academics today, is the fact that all of us heard the same non-intellectual, and quite frankly, embarrassing protests to challenges of the Ruling Class narrative that untested new drugs were completely safe for everyone to take during the lockdowns: "You're not a doctor, so why should I listen to you?" If someone informed you of concerning deep cracks in the walls of a mall, observation of a sinking foundation, and loud noises indicative of structural damage in a building and warned you to immediately leave due to a potential collapse, would you state, "You're not an engineer, so why should I heed your warning?" Or as any person of intelligence would do, would you ask more questions to the person that provided this information to determine if your life was in danger or not?

Today, the Ruling Class have conditioned us for generations to blindly believe every single person they place in various positions of authority instead of engaging in the one behavior certain to reveal the truth – relentless questioning. Once I committed to improving my life, I had to question the utility of my Ivy League education and two advanced master degrees that ultimately led to my painful conclusion that the pursuit of these degrees through traditional avenues resulted in a complete loss of two irrecoverable commodities - my time and my money. In retrospect, I realized that I did not need to attend two-years of minimally useful, and mostly harmful, MBA classes to secure an internship, the only event of my MBA academic program that I deemed to be of high utility. If instead, I had approached an established business and offered to perform a skillset that the executives needed as a low-paid intern in exchange for the gained experience, most businesses would have offered me an internship regardless if I were engaged in an MBA program or not. And in doing so, I would have saved enormous tuition, textbook, housing fees and time.

How do I know such an approach is entirely possible? I know it is 100% possible because after I graduated from my double master degree program and found banking an unsuitable career, I executed this aforementioned approach to secure a job. Furthermore, after 6-months of a low-paid internship during which I proved my capability to excel, I secured an immediate transition into a much higher paid, full-time job within the company to which I initially provided my services for nearly free. I know most people with an Ivy League diploma and two master degrees would never be willing to work as an intern

for low pay but this is simply because we all believe there is but one way to achieve our goals, and working for nothing to secure a job does not fit into our one-size fits all way of thinking. However, without taking this pathway, how in the world would a career finance professional have eventually secured a management position in the textile industry? The only possible way to make such a drastic professional leap was through non-traditional means. And even so, though eventually I decided that a career in the textile industry was not for me (as at one point in my life I considered becoming a textile importer/exporter), there was no way to understand if it was for me or not other than to immerse myself in the industry. But still, this brief part of my life was a critical part of my journey to find my purpose.

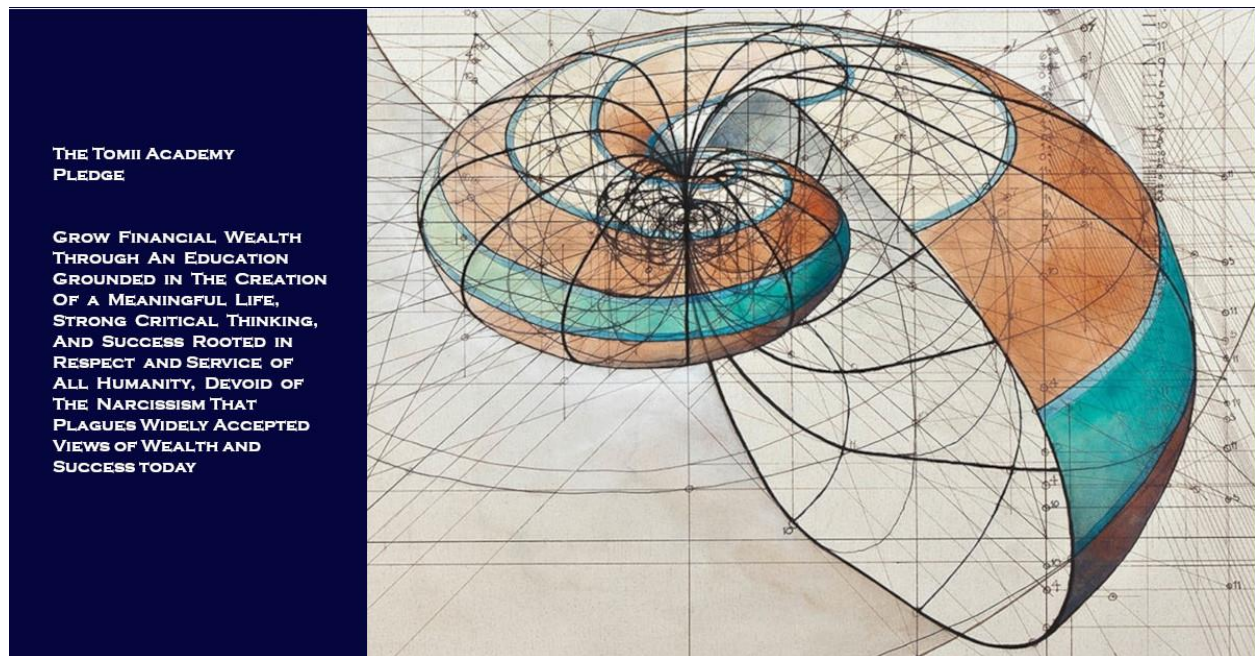
While my aim is to inspire you, a huge chasm exists between inspiration only, which may or may not lead to significant positive and lasting life changes, and inspiration that is tied to deep-rooted, fundamental changes in daily habitual behavior and critical thought. No baby is ever born a racist, hating a person of a different skin color at birth. Rather, children learn such beliefs from his or her parents or from other programming sources like television shows and mass media. Racist thought patterns are molded and shaped by experience over time. Though many of us do not realize it, many of the core beliefs we hold dear to our heart have also been programmed into us by television programs, parental guidance, social media, political party narratives and constructs taught to us by our teachers.

The vast majority of us, as ridiculous as this may sound, have never chosen our beliefs. Our beliefs have been conditioned throughout our lives through multiple information channels and relentless repetition.

Ask a four-year old child what item he should give to someone he or she loves, and he may answer with a reply of flowers, food, a kiss, a simple smile, his or her favorite toy, time with his dog, or even just a strong beautiful hug or the words, "I love you." In fact, the answers to this question from different four-year-old children are likely to be endless, as a child's creativity and imagination at this age is unbounded, and a child's idea of items that represent love has not yet been conditioned by parental, media or scholastic programming and pressure to conform to societal "norms". However, ask any teenage boy living in a nation of leading economic power what he should give to the girl he eventually wants to marry, and no matter the nation in which he lives, he is overwhelmingly likely to answer that only a diamond engagement ring represents love. Since a 4-year old child who has not yet been programmed by societal norms does not think of a diamond ring as an item that represents love, we must ask ourselves why nearly 100% of teenage boys living in industrialized nations believe that **only a diamond ring** represents love? Do teenage boys that live in different nations all randomly choose the same item that represents love, or has this universal belief been programmed into all of us?

Reversing the process of our programmed belief system is an incredibly difficult process, but it is without doubt, feasible, with a little bit of discipline and hard work. As long as you are sincere in your desire to achieve a goal, no matter how difficult that goal may be, there is always a way. The fact that independence is being programmed out of our children in most academic institutions in the world should deeply concern and terrify all of us, as this is the exact model used by the most oppressive nations in the world, like North Korea, to ensure their population is collectively brainwashed into a slave-like mentality that will always serve the State over themselves and their loved ones. Sadly, the truly oppressed don't even realize the degree of our oppression and the blindly obedient don't even realize the massive level of their obedience that has been programmed over decades of time. Today, the goals of the fascist State and of most universities of institutional academics have merged to ensure the oppression of the individual to the greatest degree possible. Such damaging ideas are often promoted by government. When I lived in Japan, I learned of a saying that nearly all Japanese know: ***"The nail that sticks out will be hammered down,"*** reflecting that the expectations of a good citizen in Japan is for conformity and not individuality. This is why I believe that Tomii Academy is needed more than ever in 2024 and perhaps why God provided me no inspiration to create it two decades ago, but specifically for a release date of 2024.

The Tomii Academy Mission



THE TOMII ACADEMY PLEDGE

GROW FINANCIAL WEALTH
THROUGH AN EDUCATION
GROUNDED IN THE CREATION
OF A MEANINGFUL LIFE,
STRONG CRITICAL THINKING,
AND SUCCESS ROOTED IN
RESPECT AND SERVICE OF
ALL HUMANITY, DEVOID OF
THE NARCISSISM THAT
PLAGUES WIDELY ACCEPTED
VIEWS OF WEALTH AND
SUCCESS TODAY

My mission at Tomii Academy is to

- (1) Identify and unwind blind acceptance of widely accepted concepts as “right” that may not be right for you even if they are “right” for the majority of people;
- (2) Rewire thought patterns to be receptive to creativity and new knowledge that challenges outdated self-limiting ways of thinking;
- (3) Retrain the mind to think divergently through exposure to knowledge that is completely novel to most;
- (4) Develop robust frameworks for critical thinking absent from every single traditional academic classroom today; and
- (5) Enable us to view life with the curiosity of a child no matter our age, and most importantly, to refocus our pursuits in finding a meaningful purpose in life **first**, before we engage in the pursuit of material wealth. The prioritization of meaning and purpose will not only create a better world for all of us, but will also allow us to achieve the financial wealth and success we desire with honor and integrity.

I firmly believe that all of the above are very achievable goals. In fact, I believe that all of us possessed the above perspectives in spades when we were young, before we were corrupted by narcissistic ideals taught in society today. We simply lost these pure perspectives on life as we were conditioned by self-limiting belief systems rooted in false paradigms taught to us in academia, through social media

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Online Wealth Academy: tomiiacademy.com

exposure, and through internet searches for online “knowledge”. That said, achievable does not mean easy.

Everything worth achieving in life requires discipline, commitment and hard work, and often the hardest work involves reacquisition of a way of life that we once had but have now lost.

In our educational journey, all of us possess similarities to the Prodigal Son in that we asked relentless questions when we were a child that likely annoyed our parents, like *What are clouds made of? Where does wind come from? Why is the ocean blue and why is grass green? Where does language come from? Why do we get old?* and on and on, but eventually, due to a Ruling Class that detests curiosity, we stopped asking questions and blindly accepted all narratives falsely presented to us by appointed authority figures as truth. We have strayed from the intellect we all had as children, and now for those of us that have not yet returned home, we need to return home to this foundation to rekindle our education. Though I genuinely enjoyed the movie “The Matrix”, one huge disservice to critical thinking contained in that movie is its message that taking the red pill and waking up to truth will reveal that life is miserable (again, another iteration of the “ignorance is bliss” motif, as the ignorant zombies in that film remained happy). **Instead, the exact opposite of this message is true.** When we understand that many of our belief systems are rooted in false paradigms, this enables us to break the chains of our self-limiting beliefs, to achieve self-actualization, to embrace a more positive outlook on life, and it opens our lives to a world of color that may have been black and white up to this point.

There is a false message being promoted today that you either have to sell-out to become rich or do something rooted in goodness and be poor. I firmly believe that most people are inherently kind and good, will support businesses with good intentions and pay fair value for a services or goods they offer, and will not steal from people that offer services or products that help them achieve a better life. For example, I know that organic farming costs are higher than farming with the use of harmful pesticides and GMO seeds. Thus, when I go to the local market and see higher prices for higher quality food, I am not going to complain to the farmer that their prices are unfairly high because inferior food at commercial grocery chains is much cheaper. To my former colleagues that still remain in banking that have disclosed to me that they truly do not find their work fulfilling but remain in it because of fear of an inability to make a career change, I firmly believe this mindset is wrong. I encourage all of you to make the change that you may have been considering for years instead of staying in a high-paying job that you hate. **There are enough good people out there that will support your move and support those of us that make a conscious and courageous choice to leave an industry that harms humanity to start a new career in an industry that benefits it.** Too often, we elevate the negative of a small group of people, due to the mass media’s constant focus on negative news stories, and diminish the goodness that exists in far more. This incorrect focus often prevents us from taking actions we’ve wanted to take for years, and keeps us stuck in the mud. If this describes you, there are definitely courses in my Academy that will free you of these fears and enable you to get your life back on the right track



Tomii Academy is Appropriate for All Ages

Unfortunately, global lockdowns, border shutdowns and airline shutdowns from 2020 to 2022 kept me trapped for three years in a nation against my will and thus delayed my planned launch of Tomii Academy by more than three years. But with this dream just weeks away from becoming reality in February 2024, I thank all of you that have contributed to my cause at my gofundme campaign at www.gofundme.com/f/skwealthacademy and kept the faith. I believe your patience in waiting for my Academy will be rewarded. In addition, upon my Academy launch, I will be sending all of you that donated to my fundraising campaign with special discounts to my Academy courses. In response to the many questions I've received about the minimum age necessary for a child to successfully complete my Academy courses, my motto is to never restrict and confine a young child's development. If a child has a desire to learn any of my courses after reading the course catalog online, then maybe launch his or her educational journey with just one course. If he or she is able to complete it, great. Proceed with another course. If not, then wait another year before allowing him or her to try again.

When a child is held back in a classroom, that doesn't mean he or she is dumber than his or her classmates. Likewise, when a child excels in a classroom, that doesn't mean he or she is necessarily smarter than his or her classmates. The proper interpretation of these two scenarios is that such students, relative to their peers, simply process information differently for the particular topic of engagement. Such discrepancies in learning speed should not be viewed with any negativity, but instead should be viewed as wonderful opportunities to introduce peer-to-peer learning experiences inside the classroom. I am confident that even children as young as 14 can gain much from many of my Tomii Academy classes, for I am not here to serve as an authoritative, infallible creator at the head of the classroom that should never be questioned. Rather the courses I have developed are here to serve as a guide to help each individual unlock his or her bottomless well of curiosity.

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The Core Prerequisite Courses

At Tomii Academy, I have only marked three courses as prerequisite courses - Course P: Why Finding a Life of Purpose Should Be Our Top Goal, Course K: Escape the Life Defeating Concepts of Cognitive Dissonance and Confirmation Bias, and Course O: Do Bankers Suppress Gold and Silver Prices? Furthermore, Course O is only a prerequisite course for those of you that wish to take all Tomii Academy courses pertaining to building wealth by investing in precious metal assets.

The reasons I have marked these three courses of my Academy to be completed first are twofold. One, without completion of Course K, I truly believe that the learning experience from all other courses will be significantly diminished as if we do not understand the principles of Cognitive Dissonance and Confirmation Bias fully, we may continue to be duped into believing false precepts and principles that limit our ability to internalize new concepts and knowledge. And trust me, the information I present in every course will be partially or completely new to most of you. Number two, though a course on life purpose may seem out of place for a wealth education Academy, I believe that it is a perfect fit. Why? Not only do traditional academic institutions fail miserably in providing real actionable steps to find deeper meaning and purpose in life that lead to greater levels of life satisfaction and happiness, but unfortunately, so do most parents. It is with great irony that nearly all parents express a strong desire for their children to be happy, but yet almost none ever teach them the necessary skills for attaining sustainable happiness. Thus, were I to select only one course to offer to the world if I had to choose only one to market, it would be Course P, as I believe this course will change people's lives for the better the most of all my offered courses.

Every year, my New Year's resolution is a simple one - to be a better man and to be of greater service to God than I was during the previous year. Because a lot of people misunderstand this goal, allow me to clarify it. If I am to be of greater service to God, then I must be of greater service to my fellow human beings. Consequently, my goal is ultimately to bring joy and purpose to my fellow human beings. My goal at Tomii Academy for everyone that joins my community is also the same - to ensure that you become a better person every year of your life. In order for me to be successful in my mission, however, requires dedication and commitment to the learning process before embarking on the Tomii Academy journey. Thus, if you feel inspired after reading this fact sheet, but know you do not have the time to complete my Academy, then merely postpone your journey until you can fully make this commitment. Nothing worth achieving comes to us easily and requires real dedication and commitment, and it is impossible for anyone to learn the intended lessons of my Academy with one foot inside the commitment zone and one foot out the door. That said, if you know you won't find the time, as you can discover the time commitment needed for each course from the Academy catalog, don't start a journey you can't complete. When you are ready to start it, start it. That would be my recommendation.

And regarding the times listed for audio materials in the catalog for each course, don't estimate the time necessary to read the materials for each course and add it to the listed audio times of each course. If you do so, you will be double counting the time for completion in many instances. If one of my courses

lists 10 hours and 35 minutes of Audio materials, this is the time required to listen to the entire course. The audio files are merely a verbatim recitation of the written materials in most instances. Thus, if the same course has 280 pages of Coursework, you may choose to complete the course by either reading the 280 pages, listening to the 10 ½ hours of audio materials, or engaging in a combination of reading and listening to complete the coursework. However, if the course also has six exercises to complete, then you must add some more estimated time to complete the exercises as time required to complete the exercises will be extra time required to complete the course.

I can only make this promise to you. I guarantee that the more effort you put into my Academy coursework, the more reward you will reap from it. Since the exercises of my Academy are the element that tie the dispensed knowledge to real world application, if you merely consume all information and only complete two of six exercises I designed for a particular course, then despite consuming all the course information, you should expect to reap only 33% of the rewards that would be expected from completing all six exercises. I firmly believe that if you truly are committed to extracting the most possible goodwill and benefit from my Academy that **you should set aside a certain amount of time every single day to complete the coursework and exercises, and be consistent in doing so.**

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

My goal is not just to have you join my community and to never have any interaction with you after you finish my courses, but rather my vision is to build an online global community to eventually connect all Tomii Academy members with one another at some point in the future. I wish for the collective knowledge of the global community that constitutes Tomii Academy members to create a synergy that far exceeds the unconnected knowledge of individual members. My vision for a future global Tomii Academy is still in the brainstorming phase, so I'm still uncertain of exactly how it will materialize, so stay tuned. Though I'm still not sure how the second phase of Tomii Academy will unravel, I'm sure that the answer will reveal itself organically to me as my community grows after launch.

In conclusion, I once heard someone ask the question: "If you could have any superpower, what superpower would you want?" My answer is simple:

The ability to ensure that every person finds his or her purpose in life.

This is the superpower I desire, and hope to fulfill, with the launch of Tomii Academy, even more so than the ability to make people wealthy. Why? Because wealth never guarantees happiness. If a person is miserable and builds wealth, that person only becomes a miserable person with more money. I also wouldn't simply want the power to make people happy, because many of the greatest people in my life are those that have had great struggles and overcame them. Can you imagine if you granted a person happiness every day for the rest of his or her life, absent of any struggle? I guarantee you that such a

person would become insufferable and intolerable to be around in the future. Struggle is necessary component to build character, and in the absence of any struggle, most people never develop any worthwhile characteristic traits. However, the ability to ensure that everyone finds his or her purpose in life is an achievement that grants everyone the highest possibility of achieving a sustainable level of happiness for the entirety of one's life as well as the highest possibility of being of great service to others throughout one's life.

You have my heartfelt gratitude if you made it to the end of this fact sheet. My last entrepreneurial endeavor attracted clients from 35 different nations including Greece, Hong Kong, Estonia, Croatia, Brazil, South Africa, America, Canada, Mexico, Singapore, China, South Korea, Japan, Germany, France, Spain, Russia, Thailand, England, Scotland, Ireland, Venezuela, and Chile. I hope to build an even larger community, double in size as my last endeavor and hope you decide to become a part of my exciting journey. As I began this fact sheet with a Bruce Lee quote, I will end it with one as well:

Instead of buying your children all the things you never had . . . teach them all the things you were never taught." – **The Little Dragon, Bruce Lee**

Recommit to an education today and let's change the world together!

J. Kim
Founder, Managing Director and Chief Educational Officer
Tomii Academy

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