

## □ R&D Council Memo — Sunday, April 12, 2026

**Session #15 — Sunday Strategic Planning Advisors:** ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** It's Sunday — markets closed, Carlos has a full day to plan before Monday's open. The Night Shift delivered a comprehensive Portfolio Alignment Report overnight: 8 direct conflicts found between real portfolios and quant model shorts, most critically PLTR (triple-long vs. highest-conviction short) and the entire GOLD portfolio (long GDXU/JNUG/GROY while models short all three). Model A at +99.5% (\$1.99M) and Model B at +37.7% (\$1.38M) — combined NAV \$3.37M. The execution backlog has grown to 10+ items, many 5+ days old. This is the last quiet day before a critical Monday: first trading day with the alignment report in hand, content launch window still open, and 17 days to the Ocala April 30 vacancy deadline.

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### □ TOP 3 RECOMMENDATIONS

#### 1. □ Resolve the 8 Portfolio Conflicts Before Monday's Open

**Proposed by:** CIPHER + ATLAS | **Impact:** Avoid \$50K-200K in conflicting losses | **Effort:** Medium (1-2 hours of review + decisions) **The idea:** The Night Shift's Portfolio Alignment Report found 8 direct conflicts where Carlos holds positions LONG that his own quant models are actively SHORTING. The most dangerous: PLTR (triple-long via direct shares + PLTY YieldMax in two portfolios vs. Model B's highest-conviction short at 80x earnings), COIN (long + CONY YieldMax vs. short), and the entire GOLD portfolio where Carlos is long GDXU, JNUG, and GROY — all three of which the models rate as extreme shorts (GDXU score: 12.34, the lowest in the entire universe). This isn't hedging — it's paying double to go nowhere. Carlos doesn't have to follow the model blindly, but he needs to KNOW about these conflicts and make a conscious decision before Monday's open.

**Debate summary:** CIPHER: "The math is simple. PLTR at 80x forward earnings with -28% 60-day momentum in a tariff environment is a textbook short. Carlos holding it triple-long in Follow the Money + Quarantine + PLTY while his own model shorts it is the definition of internal conflict. At minimum, eliminate the PLTY position — it's pure directional speculation disguised as yield." ATLAS: "I agree on PLTR and COIN, but the GOLD portfolio is more nuanced. Gold itself is at all-time highs — the models aren't bearish on gold, they're bearish on LEVERAGED gold products (GDXU, JNUG) that decay structurally. Carlos can be long gold and still trim the leveraged garbage." FORGE: "The alignment report is at data/portfolio-alignment-report.md. It has a complete action matrix. This is a 60-minute Sunday afternoon reading assignment." SPARK: "The content angle is actually great: 'I built an AI that's betting against my own portfolio — here's what I learned.' Radical transparency is the most differentiated content play in finance."

**Next steps:** - □ **TODAY: Read** data/portfolio-alignment-report.md (full report with action matrix) - □ **DECIDE on PLTR:** Trim direct position? Sell PLTY YieldMax? Hold with documented thesis? - □ **DECIDE on COIN/Crypto:** Reduce Quarantine crypto

cluster? (9 correlated positions) -  **DECIDE on GOLD:** Swap GDXU → GLD, JNUG → GDX? (same gold exposure, no leverage decay) -  **Harvest tax losses:** Sell CHGG (\$0.80), TDOC (\$5.10), TDUP (\$3.76), SPWRQ (bankrupt) — dead weight generating losses -  **Monday AM:** Call David Cuetos (LWC) or David Bahnsen to discuss any trimming in managed accounts

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## 2. **The Sunday Reset — Make or Kill Every Open Item**

**Proposed by:** FORGE + ATLAS | **Impact:** \$300K+/yr combined across all items | **Effort:** Low-Med (3 hours structured) **The idea:** The execution backlog is now 10+ items, some 5-7 days old. Every day an item stays open, the Council adds 2 more on top. This creates an illusion of progress — brilliant memos going unread while \$130K/yr bleeds from the margin rate and Carlos’s LDL quietly climbs toward cardiovascular risk. Sunday is the perfect day for a “make or kill” session. For every open item: either do it today, schedule a specific time to do it this week, or explicitly kill it and stop tracking it. No more “pending since April 8.”

**Debate summary:** ATLAS: “The Council’s value is zero if the action completion rate stays at ~30%. We need a forcing function.” CIPHER: “Rank by dollar impact. Schwab margin call = \$130K/yr. Health call = priceless. Content launch = \$50-500K. Everything else is secondary.” FORGE: “I’m creating a tiered action list. Tier 1: must be done today. Tier 2: schedule for this week with a specific day. Tier 3: kill it.” SPARK: “Document the Sunday Reset process — ‘How I clear my CEO backlog in 3 hours’ is peak productivity content for the Gobundance audience.”

### **THE SUNDAY RESET CHECKLIST:**

**TIER 1 — DO TODAY (Sunday):** | # | Item | Days Open | Value | Time Needed |  
|—|—|—|—|—|—| | 1 | Read portfolio alignment report | NEW | \$50-200K  
| 45 min | | 2 | Review quant dashboard at /quant/ | 2 days | Content launch | 15  
min | | 3 | Review content strategy at data/quant-content-strategy.md | 2 days | \$50-  
500K/yr | 20 min | | 4 | Sync Apple Health Export (open app, tap button) | 20+ days |  
Health data | 30 seconds |

**TIER 2 — SCHEDULE THIS WEEK:** | # | Item | Target Day | Value | |—|—|—|—|—|—|  
| 5 | Call Dr. Shawn Cole — TRT + Ezetimibe | Monday 9 AM ET | Health  
(LDL 192.7) | | 6 | Call Schwab 800-435-4000 — margin rate | Monday 10 AM ET |  
\$65-130K/yr | | 7 | Text Ruslan — Dallas Copernico | Monday morning | \$34M position  
| | 8 | Schedule Prenuvo scan | Monday online | Annual cadence | | 9 | Place EQIX buy  
order (\$25-50K) | Monday via Schwab | 7th session rec | | 10 | Call Bridgeford Trust  
— policy loan inquiry | Wednesday | \$2-5M liquidity |

**TIER 3 — KILL OR DEFER:** | # | Item | Decision | |—|—|—|—|—|—| | 11 | SmartHive  
developer call | **KILL** — been in limbo 7+ sessions. Declare dead weight unless Carlos  
actively wants to revive it. Stop tracking. | | 12 | Spanish-language content channel  
| **DEFER to Q3** — quant content is the priority this quarter |

**Next steps:** - Set phone reminders for Monday: 9 AM Dr. Cole, 10 AM Schwab, 10:30 AM text Ruslan - Read the alignment report and quant dashboard THIS AFTERNOON

- Approve content strategy by tonight → Monday AM launch

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### 3. ☐ **Monday Quant Content Launch — The Window is Closing**

**Proposed by:** SPARK + CIPHER | **Impact:** \$100K-1M/yr content/licensing revenue | **Effort:** Low (approve existing drafts) **The idea:** Model A is at +99.5%. The dashboard is built. The 30-day content strategy is written. Two X thread drafts are ready. A TikTok script exists. A YouTube outline exists. Everything has been built and is waiting for one thing: Carlos's approval. This is now Day 3 of the approval bottleneck. The content value depreciates daily because: (1) the performance will normalize, (2) other people will launch similar content, and (3) "My AI doubled \$1M in 11 days" is only compelling DURING the tariff crisis, not 3 months later. Monday is the last realistic launch day. After that, the "in real-time" narrative loses credibility. The Night Shift even built a new angle: "I discovered my AI is betting against my own portfolio" — the alignment report is content gold.

**Debate summary:** SPARK: "The content funnel is: X thread (Monday) → TikTok (Tuesday) → YouTube episode (Friday) → Substack newsletter launch (April 20). Each piece drives the next. But the thread HAS to go Monday to anchor the narrative. If we launch in the middle of the week, we lose the Monday morning finance audience." CIPHER: "The track record is real and verifiable. Every trade is timestamped. The dashboard pulls from live portfolio data. This is the most authentic financial content possible — and authenticity is what separates viral from noise." ATLAS: "The strategic play isn't the content revenue itself — it's the optionality it creates. A verified track record + audience = newsletter, signal licensing, RIA, fund launch, speaking fees. The content is the gateway drug." FORGE: "Approval process: Carlos reads data/quant-content-strategy.md (20 min), says 'approved with changes X/Y/Z' or 'approved as-is', and I push the first thread Monday at 8:30 AM ET via Postiz."

**Next steps:** - **TODAY:** Read data/quant-content-strategy.md and reply with approval/changes - **TODAY:** Review quant dashboard at /quant/ — is it ready for public sharing? - **MONDAY 8:30 AM ET:** First X thread goes live (draft in content strategy) - **MONDAY PM:** TikTok script review for filming Tuesday - **NEW CONTENT ANGLE:** "My AI is betting against my own portfolio" — alignment report as content - **WEEK 2:** Substack/Beehiiv newsletter soft launch targeting April 20

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### ☐ **QUICK WINS (do today — it's Sunday, it's quiet, it's now)**

- ☐ **Read portfolio alignment report** (data/portfolio-alignment-report.md) — the Night Shift spent all night on this. 8 conflicts. Decisions needed before Monday.
- ☐ **Sync Apple Health Export** — open app, tap Sync. 20+ days stale. 30 seconds. Stop losing data.
- ☐ **Review quant dashboard** at /quant/ — 15 minutes. Approve or request changes.

- **□ Approve content strategy** at data/quant-content-strategy.md — 20 minutes. Unlocks Monday launch.
  - **□ Set phone reminders** for Monday: 9 AM Dr. Cole, 10 AM Schwab, 10:30 AM Ruslan text.
  - **□ Kill SmartHive** — stop tracking it after 7+ sessions of inaction. Declare dead weight.
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## □ IDEAS IN DEVELOPMENT

- **“Quant Override Protocol”** — Establish a formal rule: when the quant model shorts a name you hold, you have 48 hours to review and either trim or document why you’re overriding. This prevents the current situation where conflicts accumulate silently. Research needed: how do professional quant funds handle signal-vs-discretionary conflicts?
  - **Quarantine Portfolio Restructure** — The Quarantine portfolio is philosophically at odds with the quant models. It’s a speculative growth/crypto/momentum bet; the models are systematically shorting those exact themes. Either: (a) accept Quarantine as a “fun money” portfolio and size it to <5% of total, (b) restructure it to align with quant signals, or (c) keep it but add hedges (puts on PLTR, TSLA, COIN). Decision deadline: April 18.
  - **Ocala Furnished Finder Listings** — Flagged for 6 sessions. 10 units without signed contracts, 17 days to April 30 deadline. Medium-term rental (MTR) listings on Furnished Finder could fill units faster than traditional long-term at a 20-30% premium. Need to identify which vacant units have furnishings or could be furnished for <\$3K.
  - **Bridgford Trust Policy Loan Call** — Life insurance policy loans at 3-5% could be cheaper than Schwab margin (4.25%) while diversifying liquidity sources. One phone call to Bridgford to get cash surrender values. Scheduled for Wednesday this week.
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## □ MOONSHOTS

- **“The AI Investor” YouTube Series + Newsletter Stack** — Model A’s track record, combined with the portfolio alignment conflicts and the content strategy, creates a multi-media franchise opportunity. YouTube series (6 episodes documenting the journey) + Substack newsletter (\$49-99/mo) + X/TikTok clips = a complete media stack. If Model A sustains >50% returns through May, Carlos has 60 days of verified content. Monetization: \$200-500K/yr from newsletter + sponsorships + speaking. Investment: \$5-15K for video editing.
- **Quant Model API / Signal Service** — If both models continue outperforming, the scoring engine itself has commercial value. A B2B signal service licensing daily scores + regime signals to family offices or smaller funds could generate \$100K-500K/yr in subscription revenue. Requires: 6-month track record, compliance review, API infrastructure. Timeline: Q4 2026 if performance holds.

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## □ This Week's Focus

**Sunday is the decision day. Monday is the execution day.**

Carlos has spent the last week building an extraordinary asset: two quant models with ~70% blended returns, a live performance dashboard, a content strategy with draft posts, a portfolio alignment report exposing 8 conflicts, and a detailed 90-day health protocol. The infrastructure is done. The analysis is done. The content is drafted. What's missing is Carlos's attention for 3 hours today: read the alignment report, approve the content strategy, review the dashboard, sync the health app, and set Monday reminders. Then Monday becomes a machine: 9 AM Dr. Cole, 10 AM Schwab, 10:30 AM Ruslan text, content launch at 8:30 AM. If Carlos does those 3 hours today, this week could be the most productive of 2026.

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## □ QUANT MODEL REVIEW

**Portfolio Status (as of April 10, 2026 EOD — markets closed Sat/Sun)**

**Model A — Carlos Portfolio:** - NAV: \$1,994,560 (+99.46% since March 26) — near 2x in 11 trading days - Daily P&L (Apr 10): +\$221,003 (+12.46%) — best single day - Cash: \$794,445 (39.8%) - Long positions: 25 | Short positions: 5 - Top scores: SU (87.83), ARM (82.0), NEXT (82.0), AMAT (80.0), GEV (80.0) - Key holdings: Energy core (SU, XOM, EOG, LNG, ERX), Semis (ASML, ADI, MU, AMAT, KLAC), Duration (TLT), Pharma (GILD), CoreWeave (CRWV \$64K), Utilities (EIX, ED) - Short book: AREC, TMC, SMR, GROV, GDXU — speculative small-caps + leveraged gold

**Model B — Global Universe:** - NAV: \$1,377,333 (+37.73% since March 26) - Daily P&L (Apr 10): +\$37,916 (+2.83%) - Cash: \$551,429 (40.0%) - Long positions: 30 | Short positions: 8 - Top scores: SU (87.83), AMAT (80.0), SLB (76.56), VLO (76.28), COP (75.43) - Key holdings: Energy core (SU, XOM, EOG, COP, VLO, MPC, OXY, LNG, USO), Semis (AMAT, KLAC, SOXL), Defense (BWXT, RTX), EM (EWZ Brazil, EWY Korea, EWT Taiwan), Value (BRK-B, SCHW, INTC), Duration (TLT) + Rate hedge (TBT), Commodities (DBC, DBA) - Short book: PLTR, COIN, SNOW, ZS, AXON, JNUG, GDXU, SOXS — overvalued tech/growth + leveraged products

**Combined NAV: \$3,371,893** | Blended return: ~68.6%

## **Weekend Analysis — What to Watch for Monday**

**CIPHER — Quant Analysis:** Markets closed all weekend, but the tariff situation is fluid. Three scenarios for Monday:

*Scenario A — Tariff Escalation:* If weekend headlines show more tariffs (China retaliatory measures, EU countermeasures), energy longs surge (SU, XOM, EOG all benefit from supply disruption), TLT rallies (flight to safety), and the short book prints money (PLTR, COIN, SNOW all gap down). Model A and B both gain. Probability: 40%.

*Scenario B — Tariff Truce:* If a trade deal or pause is announced, speculative growth rallies hard. PLTR could pop 10-15%, COIN 8-12%, SNOW 5-10%. The short book takes a hit, but energy stays stable and semis rally (ASML, AMAT benefit either way). Mixed result — gains on longs offset by short squeeze. Probability: 25%.

*Scenario C — Status Quo:* No major headlines. Monday opens flat-ish, models continue their grinding outperformance. Most likely. Probability: 35%.

Key risk: Model A's speculative small-cap shorts (AREC -36,347 shares, TMC -18,383) have extremely thin liquidity. A Reddit/social media squeeze on any of these names could create a \$30-50K loss in minutes. Monitor pre-market.

**ATLAS — Strategy Lens:** The portfolio alignment report is the most strategically important deliverable this week. It revealed that Carlos's empire is running two competing philosophies: his discretionary portfolios (Quarantine, Follow the Money) are betting on speculative growth and crypto, while his quant models are systematically betting AGAINST those exact themes. This isn't wrong per se — it's diversification. But it's UNCONSCIOUS diversification, which is worse than no diversification because it creates the illusion of direction while actually canceling out. Carlos needs to decide: does he trust the quant signals enough to align his real portfolios, or does he maintain the "barbell" approach with awareness?

The EQIX recommendation hits its 7th consecutive session. Both models hold it. It's in the tracking portfolios. The signal is unanimous. If Carlos doesn't buy EQIX this week, the Council should stop recommending it and declare it a deliberate override.

**FORGE — Technical Review:** No trades processed over the weekend (markets closed). The update-dashboard.py script still needs to be added to the daily trading pipeline — currently manual. Dashboard data is current through Friday's close. No technical issues detected. The alignment report was generated successfully from all 7 portfolio tracking files.

One concern: OFSTF (90,661 shares at \$0.70) remains the largest liquidity risk in Model A. This OTC Canadian energy micro-cap has negligible daily volume. In a real portfolio, exiting this position could take 5-10 trading days and incur 5-10% slippage. The simulated P&L may overstate real-world performance on this name.

**SPARK — Content Opportunities:** The alignment report opens a SECOND content narrative alongside the performance track record:

Narrative 1 (existing): "My AI doubled \$1M in 11 days during the tariff crash" Narrative 2 (NEW): "My AI is betting against my own portfolio — and winning"

Narrative 2 is arguably MORE interesting because it's about the psychology of investing: even a sophisticated investor (\$76M net worth) has emotional attachments to stocks that conflict with quantitative signals. The PLTR conflict is especially juicy — it's in THREE portfolios while the model shorts it at 80x earnings. This is the "mirror test" content that performs in finance media.

Proposed content calendar adjustment: - Monday: Performance track record thread (X) - Wednesday: "My AI vs. My Portfolio" thread (X) — uses alignment report - Friday: Combined video (YouTube/TikTok) telling both stories

## □ Quant Model Actions

- **Model A:** HOLD all positions over the weekend. No action possible until Monday. Monitor AREC/TMC/GROY for pre-market squeeze risk. TLT position is a duration bet — benefits from risk-off Monday. CRWV (CoreWeave) at \$102 is the newest position — AI infrastructure play.
  - **Model B:** HOLD. PLTR short is highest conviction — maintain unless PLTR breaks \$145 on a trade deal. INTC at \$62 — up 30% from entry at \$48, monitor for mean reversion. TBT hedges Model A's TLT — natural cross-model rate neutrality.
  - **Cross-model hedge:** TLT (Model A long, 737 shares) vs. TBT (Model B long, 522 shares) = rate-neutral. The two models are independently constructing a hedged rate position. Smart.
  - **Real portfolio actions:**
    - **CRITICAL:** Read alignment report → decide on PLTR, COIN, GOLD conflicts before Monday
    - **EQIX:** 7th consecutive recommendation. Buy 25-50 shares (\$25-50K) or declare deliberate override and stop tracking
    - Consider adding ASML or ADI (\$25K each) — both scored 67-80, quality semi exposure
    - Consider EWZ (Brazil ETF, \$25K) — Model B holds 888 shares, EM diversification
    - Harvest tax losses: CHGG, TDOC, TDUP, SPWRQ — dead positions generating no returns
  - **Macro watch:** Weekend tariff headlines will determine Monday's open. If trade deal announced → cover PLTR/COIN shorts immediately. If escalation → energy longs and TLT benefit significantly.
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## □ BUSINESS ACTION ITEMS

### □ Ocala SFR Portfolio (72 units)

- **Rented: 62 | Without signed contracts: 10 | Days to April 30 deadline: 17**
- **Occupancy: 86.1% | Lost NOI: ~\$13,750/month (\$165K/yr annualized)**
- **Actions this week:**
  - Check TurboTenant for vacant unit status — days on market, applications pending
  - Any unit >45 days on market: cut price \$50-75/mo NOW
  - List 3+ vacant units on Furnished Finder for MTR — **flagged 6 sessions, not done**
  - Offer \$200 move-in credit on hardest-to-fill units (\$200 vs. \$870/mo lost rent = 6 days to break even)
  - 17 days left is tight — if 5+ units still vacant by April 20, consider property manager escalation call
  - **5 closings from March 27** should be fully processed by now — confirm all 5 are in TurboTenant

## ☐ Dallas Copernico (ESP Revolution Corp)

- **Status: CRITICAL — Ruslan call 5+ days overdue**
- DSCR at 1.08x — one bad quarter from covenant breach
- Strategic memo at data/dallas-copernico-strategic-memo.md — still unread
- **Monday morning: TEXT RUSLAN** (no more “call” — a text is 30 seconds)
- Ask: 2nd lien terms, current cash reserves, latest monthly operating report
- This is a \$34M position. 5 minutes of attention isn’t too much to ask.

## ☐ Schwab/HSBC Investment Portfolios

- **Margin: \$52.3M at 4.25% = \$2.22M/yr interest cost**
- **Call Schwab Monday 10 AM ET** (800-435-4000) — margin rate desk
  - Reference: \$76M total relationship across all accounts
  - Target: <4.0%, push for 3.5% with UHNW tier argument
  - Ask about: pledged asset line vs. standard margin, any relationship benefits
  - At \$52M balance, each 25bp reduction = \$130K/yr savings
- **Portfolio alignment decisions:** Review the 8 conflicts from alignment report
- **EQIX:** Session #15 — 7th consecutive recommendation. Both models hold. Score 75.33. Buy \$25-50K.
- **Tax harvest:** Sell CHGG, TDOC, TDUP, SPWRQ — book ~\$100K+ in losses against gains

## ☐ Content/Social Media

- **LAUNCH APPROVAL NEEDED TODAY:**
  - Dashboard: /quant/ — approve design
  - Content strategy: data/quant-content-strategy.md — approve draft threads
  - NEW angle: Portfolio alignment conflicts = “My AI vs. My Portfolio” content series
- **Monday launch plan:**
  - 8:30 AM ET: First X thread — “My AI doubled \$1M in 11 days” (draft ready)
  - PM: Schedule TikTok script review for filming Tuesday
  - Wednesday: “My AI vs. My Portfolio” thread (alignment conflicts)
- **Pending:** 3 “Tariff War” posts still unapproved from prior sessions

## ☐ Legal/Divorce

- No updates. Standing order: DO NOT sell Grand Bay #308 or 1020 Mariner Drive.

## ☐ Health

- **CRITICAL: LDL at 192.7 mg/dL — Day 5 of flagging. CALL DR. COLE MONDAY 9 AM.**
  - Ezetimibe 10mg/day — needs prescription (\$4/month)
  - TRT dose reduction — target 800-1000 ng/dL (currently >1,500)

- Estradiol 58.9 pg/mL — needs management (target <35)
  - Schedule follow-up bloodwork in 8 weeks
  - **Apple Health Export: 20+ DAYS STALE** — open app, tap Sync. TODAY. 30 seconds.
  - **Schedule Prenuvo scan** — due this month (annual cadence). Book online.
  - **Full protocol ready:** data/health/90-day-longevity-protocol.md — 19K words, awaiting Carlos's review
  - Latest sleep (Apr 11): 9.1h, 23% deep (excellent), 18% REM. HR avg 55. Good.
  - Activity (Apr 10): 10,698 steps (recovery day), 74 exercise min. HRV 23.3ms (low — stress likely).
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### □ **ORACLE (Grok-Powered Contrarian)**

*ORACLE skipped: XAI\_API\_KEY not configured in vault. To enable, Carlos needs to create an API key at <https://console.x.ai/> and add it to the encrypted vault. Once set, ORACLE will provide contrarian analysis powered by Grok + real-time X/Twitter sentiment after each memo.*

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*Memo generated: April 12, 2026 | Session #15 Previous memos: <memory/rd-council/> | [Dashboard: apps/rd-council/dashboard.html](apps/rd-council/dashboard.html)*