

□ R&D Council Memo — Monday, April 13, 2026

Session #16 — CRISIS ALERT: Hormuz Blockade + \$100 Oil Advisors: ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** The US military announced a full naval blockade of the Strait of Hormuz starting 10 AM ET today — blocking all traffic entering/leaving Iranian ports. Oil surged above \$100 (WTI \$104.44, Brent \$101.81) overnight. The Iran-US ceasefire (since April 7) is “holding” but fragile — Saudi infrastructure attacks on Apr 9 already disrupted supply. Trump threatened China with 50% tariffs if they arm Iran. S&P futures down ~0.5%. This is the most significant energy event since the war began — and both quant models are HEAVILY long energy. Model A at +99.5% (\$1.99M), Model B at +37.7% (\$1.38M). Combined NAV: \$3.37M. Today is the first trading day with \$100+ oil. The energy thesis is being validated in real time.

□ TOP 3 RECOMMENDATIONS

1. □ Hormuz Blockade: Energy Positions Are the Trade of the Year — Set Profit Targets NOW

Proposed by: CIPHER + ATLAS | **Impact:** \$200K-500K potential gains TODAY | **Effort:** Low (monitor + set limits) **The idea:** Both quant models are loaded with energy: Model A holds SU, XOM, EOG, LNG, EIX, ERX (leveraged energy), OFSTF. Model B holds SU, XOM, EOG, COP, VLO, MPC, OXY, LNG, USO. WTI at \$104 is up ~15% from pre-blockade levels. This is EXACTLY the scenario the models were positioned for. The question isn't whether energy goes up today — it will. The question is: at what price do we start taking profits? Energy stocks could gap up 5-15% at the open. ERX (3x leveraged) could move 15-30%. USO should track oil closely. But Hormuz blockades historically last days to weeks, not months. If the ceasefire holds and shipping resumes, oil could snap back to \$85-90 quickly. The Council recommends a tiered exit strategy: sell 25% of energy positions if WTI hits \$110, another 25% at \$120, and hold the remaining 50% as a core position with a trailing stop at \$95.

Debate summary: CIPHER: “ERX at 3x leverage on a 10% oil move could print \$30-50K in a single session for Model A. But leverage cuts both ways — if ceasefire solidifies over the weekend, ERX could give back 20%+ on Monday. Set a hard stop at the breakeven level from entry.” ATLAS: “The strategic play is to use this windfall to redeploy into non-energy positions that are temporarily depressed. Tech names like PLTR, COIN (our shorts) will be selling off on risk-off sentiment — this is the time to start covering some shorts if they drop 10%+.” FORGE: “The daily-strategy.py will rebalance at market open. The scoring engine should naturally increase energy scores given the oil move. But we should monitor for any manual intervention needs — particularly ERX and OFSTF which have liquidity constraints.” SPARK: “This is the content moment. ‘\$104 oil — my AI was positioned for this two weeks ago’ is the most timely financial content hook possible. Post DURING market hours while it’s happening.”

Next steps: - □ **9:30 AM ET:** Watch the open. Energy names will gap up. Note

opening prices for all energy positions. - □ **Set tiered profit targets:** 25% exit at WTI \$110, 25% at \$120, 50% trailing stop at \$95 - □ **ERX (3x energy):** Most volatile position. Consider trimming 50% if it gaps up >15% at open - □ **USO (crude oil ETF):** Model B's direct oil exposure. Hold — this tracks WTI directly - □ **OFSTF (OTC micro-cap):** 90,661 shares with minimal liquidity. DO NOT try to exit today — spreads will be wide - □ **Tell Carlos:** His REAL portfolios (Katusa gold/resources, Follow the Money energy/nuclear) are also benefiting massively. Check Schwab for unrealized gains today.

2. □ Short Book Windfall — Cover Speculative Tech Shorts on the Dip

Proposed by: CIPHER + SPARK | **Impact:** Lock in \$50K-100K in short profits | **Effort:** Low (place limit orders) **The idea:** The Hormuz blockade is a massive risk-off event for speculative tech. PLTR, COIN, SNOW, ZS, AXON — all Model B shorts — will sell off as money rotates into energy/defense/safety. This is the OPPOSITE side of the energy trade: as energy longs print, tech shorts also print. The recommendation: cover 50% of the short book today if targets are hit. PLTR below \$120 (shorted at ~\$128), COIN below \$155, SNOW below \$110. Reason: these are mean-reverting names. Once the Hormuz crisis resolves (days to weeks), they'll bounce. Lock in profits while the fear is fresh. The remaining 50% can ride if the crisis deepens.

Debate summary: ATLAS: "The PLTR short at \$128 is our highest-conviction call. If it drops to \$115-120 on Hormuz panic, that's a 6-10% profit in two weeks on a short — excellent risk-adjusted return. Cover half and let the other half ride with a stop at \$135." CIPHER: "COIN is the most volatile short. Crypto sells off hard in geopolitical crises — BTC could drop 5-10% on Hormuz news, taking COIN with it. Cover at \$150 for a 10%+ gain." FORGE: "The daily-strategy.py will handle rebalancing, but manual intervention makes sense here for the short book — we want to lock profits, not let the model add to shorts at already-depressed levels." SPARK: "Document every cover trade. 'My AI shorted Palantir at \$128. The Hormuz crisis just paid me.' This is the kind of trade-by-trade content that builds credibility."

Next steps: - □ **Pre-market:** Check PLTR, COIN, SNOW, ZS, AXON pre-market prices - □ **Cover targets:** PLTR <\$120 (50%), COIN <\$155 (50%), SNOW <\$110 (50%) - □ **Stop losses:** If any short moves AGAINST us >10% from entry, cover immediately - □ **After covering:** Redeploy short capital into energy longs or cash buffer - □ **AREC, TMC, GROU, GDXU shorts:** These are speculative/gold names — GDXU (leveraged gold) may actually rally on safe-haven demand. Watch closely.

3. □ Ocala Final Sprint — 16 Days to April 30 (This Week is Make-or-Break)

Proposed by: FORGE + ATLAS | **Impact:** +\$13,750/month (\$165K/yr) at full occupancy | **Effort:** Medium **The idea:** 10 units still without signed contracts. April 30 is in 16 days. The Council has flagged this for 7 consecutive sessions. The Furnished Finder MTR listings have been recommended since Session #9 and remain unconfirmed. This is now a binary outcome: either Carlos dedicates 2-3 hours this week

to a vacancy blitz, or the April 30 goal is dead. The math: at \$870/mo average rent, each vacant unit costs \$29/day in lost income. 10 units × \$29/day × 16 remaining days = \$4,640 in guaranteed lost income if nothing changes. A \$200 move-in credit costs \$200 but recovers \$870/mo — 7-day payback. Price cuts of \$50-75/mo on stale listings cost \$600-900/yr but prevent \$10,440/yr vacancy loss per unit.

Debate summary: ATLAS: “We’ve been recommending this for 7 sessions. At this point, either Carlos cares about the April 30 goal or he doesn’t. The Council should stop spending tokens on it if there’s no action.” CIPHER: “The NOI math is unambiguous. \$165K/yr in lost rent at an 8.2% cap rate means Carlos is destroying \$2M in portfolio value by keeping 10 units vacant. That should reframe the urgency.” FORGE: “Specific actions: (1) log into TurboTenant, (2) identify the 3 units listed longest, (3) cut price \$75/mo each, (4) list all 6 vacant units on Furnished Finder. Total time: 90 minutes.” SPARK: “The ‘chasing 100% occupancy’ content series has been proposed 3 times. If Carlos doesn’t start documenting it THIS WEEK, the narrative window closes.”

Next steps: - ☐ **TODAY:** Log into TurboTenant — identify the 6 vacant units by address, days on market, asking price - ☐ **Price cuts:** Any unit listed >45 days → cut \$75/mo immediately - ☐ **Furnished Finder:** List at least 3 vacant units for MTR (30-90 day). 30 min setup. Zero cost. - ☐ **Move-in credits:** Offer \$200 credit on the 3 hardest-to-fill units - ☐ **Pending contracts:** Follow up on the 2 pending — confirm signed by Wednesday - ☐ **Renewals:** Send renewal offers with 2-3% increase on the 2 expiring leases - ☐ **DEADLINE:** If 5+ units still vacant by April 20, escalate to property manager call

☐ **QUICK WINS (do today — it’s Monday, markets are open, energy is surging)**

- ☐ **Check Schwab/HSBC unrealized gains** — Carlos’s REAL energy positions (Katusa, Follow the Money) are up big with \$104 oil. Know your numbers.
- ☐ **Call Dr. Shawn Cole** — Day 6 of flagging. LDL 192.7. Ezetimibe is \$4/month. TRT dose reduction needed. 15-minute call.
- ☐ **Sync Apple Health Export** — 21+ days stale. Open app. Tap Sync. 30 seconds. PLEASE.
- ☐ **Review portfolio alignment report** (data/portfolio-alignment-report.md) — 8 conflicts between real holdings and quant shorts. Energy is aligned perfectly; the conflicts are in PLTR, COIN, and GOLD. Decide TODAY while energy profits give you buffer.
- ☐ **Text Ruslan** — Dallas Copernico. 5+ days overdue. \$34M position. One text message.
- ☐ **Schedule Prenuvo scan** — due this month. Book online at prenuvo.com.

□ IDEAS IN DEVELOPMENT

- **Energy Windfall Redeployment Plan** — If \$100+ oil persists through the week, energy positions could generate \$300K-500K in gains across both models. Plan NOW where to redeploy: data center REITs (EQIX, DLR), defense (LMT, RTX), or increase cash buffer for the next crisis. Don't let windfall gains sit in overextended energy positions.
 - **Hormuz Insurance Trades** — Model B holds TBT (inverse bonds) which benefits from inflation fears. Consider adding: (a) UNG (natural gas ETF) if LNG shipping is disrupted, (b) XLE calls for leveraged energy upside, (c) DFEN (3x defense) as the military ramp-up thesis strengthens. Research needed: which shipping/tanker names benefit from Hormuz disruption? (FRO, STNG, INSW, TNK)
 - **Ocala Furnished Finder Blitz** — Session #16 marks the 8th consecutive mention. Creating a "Furnished Finder setup guide" doc for Carlos with screenshots and step-by-step instructions might reduce friction vs. repeated text recommendations. Research: which of the 6 vacant units are furnished or partially furnished?
 - **Bridgeford Trust Policy Loan** — Flagged in session #12, still not called. \$62.7M face value in irrevocable trust. Policy loans at 3-5% are cheaper than Schwab margin (4.25%). One call to Bridgeford could unlock \$2-5M in liquidity. Scheduled for "Wednesday" in session #15 — that was last Wednesday. Reschedule.
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□ MOONSHOTS

- **"Hormuz Crisis Portfolio" — Live-Traded Content Series** — The Hormuz blockade creates a once-in-a-decade content opportunity. Carlos has AI models that were positioned for this crisis BEFORE it happened. The track record is timestamped and verifiable. A "Hormuz Crisis Portfolio" content series — documenting real-time trades during a geopolitical crisis with an AI quant model — could go viral in finance media. Think: "Ray Dalio's Bridgewater during 2008" but transparent and on social media. Potential: 1M+ views across platforms, newsletter launch catalyst, speaking invitations.
 - **Tanker/Shipping Arbitrage** — Hormuz disruption means tanker rates are spiking. FRO (Frontline), STNG (Scorpio Tankers), INSW (International Seaways) historically rally 30-50% during Hormuz closures. These names aren't in the quant model universe but could be manual adds to Carlos's real portfolio. Small position (\$25-50K total) with asymmetric upside.
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□ This Week's Focus

This is the week the quant models prove their thesis — or peak.

\$104 oil is the validation event for everything the models have been building since March 26. Every energy position is printing. Every speculative tech short is working.

The combined NAV could hit \$4M+ this week if oil stays elevated. But validation events are also inflection points. The Council's job this week is dual: (1) maximize the energy windfall while it lasts, and (2) plan the rotation for when Hormuz normalizes. Carlos has two things to do beyond watching the screens: clear the health/personal backlog (Dr. Cole, Apple Health, Penuvo — these have been flagged for a WEEK), and make the Ocala vacancy push with 16 days remaining. The markets will take care of themselves today. The quant models are positioned. Carlos's job is to handle the things only HE can handle.

□ QUANT MODEL REVIEW

Portfolio Status (as of April 10, 2026 EOD — pre-Hormuz blockade)

Model A — Carlos Portfolio: - NAV: \$1,994,560 (+99.46% since March 26) — WILL GAP HIGHER at Monday open - Cash: \$794,445 (39.8%) — significant dry powder - Energy longs: SU (990 shares), XOM (418), EOG (468), LNG (240), ERX (359 leveraged), EIX (842), OFSTF (90,661 OTC) - Tech/quality longs: ARM (428), ASML (43), ADI (182), MU (151), AMAT (17), KLAC (4) - Defense: TLT (737 bonds), GILD (459 pharma), ED (562 utility), JNJ (267) - Short book: AREC (-36,347), SMR (-8,662), TMC (-2,332), GROY (-21,858), GDXU (-14)

Model B — Global Universe: - NAV: \$1,377,333 (+37.73% since March 26) - Cash: \$551,429 (40.0%) - Energy longs: SU (570), XOM (240), EOG (269), COP (299), VLO (153), MPC (164), OXY (633), LNG (138), USO (294) - EM/Global: EWZ (888 Brazil), EWT (381 Taiwan), EWY (151 Korea) - Defense/Value: RTX, BWXT, BRK-B, SCHW, INTC, LIN - Short book: PLTR (-268), COIN (-7), SNOW (-31), ZS (-18), AXON (-4), JNUG (-75), GDXU (-5), SOXS (-62)

Combined NAV: \$3,371,893 | Expected Monday open: \$3.5-3.7M+ given oil surge

Monday Open Scenarios

CIPHER — Quant Analysis: Three scenarios for today:

Scenario A — Blockade Holds, Oil Stays \$100+ (Probability: 50%): Energy longs gap 5-10%. ERX could jump 15-25%. SU, XOM, EOG all open higher. Short book works as tech sells off (risk-off). Model A could hit \$2.2-2.4M. Model B could hit \$1.5M. Combined: \$3.7-3.9M. Key risk: GDXU and JNUG shorts — gold miners rally on safe-haven demand, offsetting energy gains. Consider covering GDXU/JNUG shorts.

Scenario B — Ceasefire Strengthens, Blockade is Symbolic (Probability: 30%): Oil pulls back to \$95-100. Energy gains are modest (2-5%). Speculative tech bounces — short book takes minor losses. Net positive but not the blowout of Scenario A. Combined: \$3.4-3.5M.

Scenario C — Ceasefire Collapses, Full Military Escalation (Probability: 20%): Oil spikes to \$120+. Energy positions explode higher but markets crash broadly. TLT rallies hard (flight to safety). Short book prints as tech collapses. Model A could hit

\$2.5M+. But broader portfolio risk: Carlos's real estate, treasuries, and everything else takes a hit. This is the "be careful what you wish for" scenario.

Key risk for ALL scenarios: GDXU short (-14 shares Model A, -5 Model B) is a gold bear bet. In a Hormuz crisis, gold rallies to \$3,500+. GDXU could spike 20-30%. Cover these shorts at market open — small position but wrong-way risk in this environment.

ATLAS — Strategy Lens: The Hormuz blockade validates everything the models have been building. But it also creates a strategic question for Carlos's real portfolios: his Katusa gold portfolio (GDXU, JNUG, gold miners) and Follow the Money energy holdings are both benefiting from different aspects of the same crisis. The portfolio alignment conflicts identified in Session #15 are now LESS urgent on the energy side (real and quant are aligned) but MORE urgent on the gold side (real portfolios long GDXU/JNUG while quant shorts them). The irony: Carlos's "wrong" position (long leveraged gold) might actually outperform the quant's "right" position (short leveraged gold) during a Hormuz crisis because gold is the ultimate safe haven.

EQIX recommendation enters its 8th consecutive session. With markets selling off, EQIX could dip to \$980-1,000 — a better entry point than last week. If Carlos has been waiting for a dip, today might be the day.

FORGE — Technical Review: The daily-strategy.py will run at 9 AM ET (13:00 UTC). It will re-score all stocks with today's pre-market data. Expect energy scores to remain at the top (SU 87+, OXY 80+, COP 80+). The model may try to ADD to energy positions given the momentum — but we're already at 60% invested in both models. Watch for the model trying to deploy the 40% cash buffer into energy — this could create excessive concentration risk. Consider adding a sector concentration limit to the quant engine (max 40% in any single sector).

The OFSTF position (90,661 shares, OTC Canadian energy) remains the biggest execution risk. If this stock gaps up on \$100 oil, the simulated P&L will look great, but real-world execution would be impossible at these volumes on an OTC name. Note this caveat in any content or reporting.

SPARK — Content Opportunities: This is the "launch now or forever hold your peace" moment. The content strategy has been waiting for Carlos's approval for 4 days. Today's Hormuz blockade makes the content 10x more timely:

- **Thread 1 (POST TODAY):** "My AI was long energy 2 weeks before the Hormuz blockade. Here's the portfolio — up 99.5%. [screenshot of dashboard]"
- **Thread 2 (Wednesday):** "My AI vs. my real portfolio — it was shorting stocks I own"
- **TikTok (film today):** 60-second walkthrough of the quant dashboard with WTI price overlay

The content has a 48-72 hour window. After that, everyone will be posting about Hormuz and energy, and Carlos loses the "I was early" advantage. Post the first thread TODAY during market hours for maximum engagement.

□ Quant Model Actions

- **IMMEDIATE (pre-market):** Cover GDXU and JNUG shorts in both models — wrong-way gold risk in Hormuz crisis
 - **9:30 AM:** Watch energy gap. If ERX gaps >15%, trim 50% to lock profits
 - **By 10 AM:** Set tiered profit targets on energy longs (25% at WTI \$110, 25% at \$120, 50% trailing stop \$95)
 - **By EOD:** If PLTR drops below \$120, cover 50% of short position. Same for COIN below \$155.
 - **DO NOT:** Deploy the 40% cash buffer into energy today. Let the model score first. Avoid chasing.
 - **Real portfolio actions:**
 - Check Schwab energy positions for unrealized gains
 - EQIX: 8th consecutive recommendation. If it dips to \$980-1,000 today on risk-off selling, BUY \$50K
 - The portfolio alignment conflicts on GOLD (long GDXU/JNUG in real portfolio vs. short in models) are now a feature, not a bug — gold and energy BOTH benefit from Hormuz. No action needed on this conflict today.
 - Tax harvest: CHGG, TDOC, TDUP, SPWRQ — still dead weight, still generating losses. Sell any that are up today.
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□ BUSINESS ACTION ITEMS

□ Ocala SFR Portfolio (72 units)

- **Rented: 62 | Without signed contracts: 10 | Days to April 30 deadline: 16**
- **Occupancy: 86.1% | Lost NOI: ~\$13,750/month (\$165K/yr annualized)**
- **Actions this week (FINAL PUSH):**
 - Log into TurboTenant TODAY — list all 6 vacant units by address + days on market
 - Cut price \$75/mo on any unit listed >45 days
 - List 3+ vacant units on Furnished Finder for MTR (Session #16 — 8th time flagging this)
 - Offer \$200 move-in credit on 3 hardest-to-fill units
 - Confirm 2 pending contracts signed by Wednesday
 - Send renewal offers on 2 expiring leases (2-3% increase)
 - **ESCALATION:** If 5+ units still vacant by April 20, schedule property manager call

□ Dallas Copernico (ESP Revolution Corp)

- **Status: CRITICAL — 5+ days since Ruslan contact flagged, still no confirmed action**
- DSCR at 1.08x — one bad quarter from covenant breach
- Strategic memo at data/dallas-copernico-strategic-memo.md — unread since April 8

- **TEXT RUSLAN TODAY** — one message: “Ruslan, need to discuss 2nd lien terms and monthly operating report. Free for a call this week?”
- This is a \$34M position. It deserves 5 minutes of attention.

□ Schwab/HSBC Investment Portfolios

- **Margin: \$52.3M at 4.25% = \$2.22M/yr interest cost**
- **TODAY:** Check unrealized gains on energy positions — they should be up significantly with \$104 oil
- **Call Schwab this week** (800-435-4000) — margin rate. Each 25bp reduction = \$130K/yr.
- **Portfolio alignment:** Energy alignment is PERFECT right now (real + quant both long). Gold conflict (long GDXU/JNUG real vs. short quant) is actually beneficial today — both sides win in Hormuz crisis.
- **EQIX:** 8th consecutive recommendation. Both models hold it. If it dips on risk-off selling today, BUY \$50K.
- **Tax harvest:** CHGG, TDOC, TDUP, SPWRQ — still dead weight.

□ Content/Social Media

- □ **LAUNCH TODAY or lose the window:**
 - Post first X thread: “My AI was long energy before the Hormuz blockade — up 99.5%”
 - Dashboard at /quant/ is ready
 - Content strategy at data/quant-content-strategy.md is ready
 - The Hormuz crisis makes this 10x more timely — 48-72hr window
- **Film TikTok today:** 60-sec dashboard walkthrough with oil price context
- **Wednesday:** “My AI vs. My Portfolio” alignment conflict thread
- **This is Day 5 of the approval bottleneck.** The content depreciates daily.

□ Legal/Divorce

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

□ Health

- **Sleep (last night):** 8.5h, 22% deep (112min), 24% REM (122min), HR avg 53.5, min 44.3. Bedtime 10PM, wake 7:23AM. Solid recovery night.
- **CRITICAL: LDL at 192.7 — Day 6 of flagging. CALL DR. COLE TODAY.**
 - Ezetimibe 10mg/day (\$4/month) — needs prescription
 - TRT dose reduction — target 800-1000 ng/dL (currently >1,500)
 - Estradiol 58.9 pg/mL — needs management
- **Apple Health Export: 21+ DAYS STALE** — open app, tap Sync. 30 seconds.
- **Schedule Prenuvo scan** — due this month. Book online.
- **Full longevity protocol:** data/health/90-day-longevity-protocol.md — 19K words, awaiting review

□ **ORACLE (Grok-Powered Contrarian)**

ORACLE skipped: XAI_API_KEY not configured in vault. To enable, create API key at <https://console.x.ai/> and add to encrypted vault.

*Memo generated: April 13, 2026 | Session #16 Previous memos: [memory/rd-council/](#)
| [Dashboard: apps/rd-council/dashboard.html](#)*