

□ R&D Council Memo — April 20, 2026 (Monday)

NAV Update: Model A \$3,063,091 (+206.3% since Mar 26) | Model B \$1,668,476 (+66.8%) | Combined: \$4,731,567 (+136.6%) **Alpaca LIVE:** Markets open today | 21 positions | ~\$99K equity **Key Theme:** Hormuz RE-CLOSED — oil +7-9%, futures -0.5%. Earnings week starts with TSLA Wed. Geopolitics trumps everything.

□ MACRO FLASH — HORMUZ RE-CLOSED

Critical development over the weekend: Iran re-closed the Strait of Hormuz Saturday after the U.S. seized an Iranian cargo ship attempting to run the blockade. IRGC fired on commercial tankers without warning. Iran's foreign ministry says NO second round of negotiations with the U.S. Ceasefire expires Wednesday — the same day TSLA reports.

Market impact this morning: - **Oil:** WTI ~\$89.92 (+7%), Brent ~\$96.94 — back near crisis highs - **Gold:** ~\$4,720/oz, correcting slightly from highs but elevated - **Futures:** S&P -0.51%, Dow -0.58%, Nasdaq -0.47% - **Energy stocks:** XOM +1.3%, CVX +1.3%, OXY +2% premarket - **DXY:** Weakening toward 102 area - **Flash PMI:** Due Wednesday (consensus 50.5 — right at the expansion/contraction line)

Why this matters for Carlos: The models dumped energy last week. ORACLE said that was wrong. Oil just proved ORACLE right in the short term. The defensive rotation thesis (utilities/staples/pharma) now faces a bifurcated market: energy ripping on geopolitics while defensives hold on slowdown fears. The models need to decide if this is a temporary spike or regime change.

□ ADVISOR PROPOSALS

ATLAS (Strategist)

1. Hormuz Changes EVERYTHING — The Energy Exit Was Premature Last Thursday the models sold SU, EOG, LNG, CF, COP, VLO, OXY across both portfolios. Friday Hormuz opened, markets rallied. Saturday Hormuz closed AGAIN, oil spiked 7-9%. The models' energy exit just cost us the single biggest move of the week. ORACLE warned about this in Session #22: "energy rebounding on geo risks, bet against models." The contrarian was right. - **Action:** Do NOT chase energy back at \$90 WTI. But acknowledge the models have a blind spot: they score fundamentals, not geopolitical risk. The ceasefire expires Wednesday — if it collapses, oil hits \$100+ and our zero-energy portfolio underperforms catastrophically. Hedge: add 3-5% USO or XLE to Model A as a geopolitical tail hedge. Cost: ~\$90K from cash. - **Strategic note:** Carlos's Schwab portfolios still hold energy via Katusa. That's now the hedge — the quant models' zero-energy + Schwab's energy overweight = net balanced. Don't panic-trade the models; let Schwab carry the geo risk.

2. Earnings Week Schedule Correction — GOOGL Is Apr 29, Not This Week Session #22 incorrectly listed GOOGL as reporting Tuesday. Alphabet Q1 earnings are April 29 (next week). Google Cloud Next conference IS this week (Apr 22-24), which could move AVGO/ARM on AI partnership news, but no GOOGL earnings print this week. Corrected schedule: - **Tuesday Apr 22:** Google Cloud Next Day 1 (not earnings) - **Wednesday Apr 22:** TSLA Q1 after close (EPS est. \$0.37-0.38, rev \$22.7B; deliveries MISSED at 358K vs 370K est.) - **Thursday Apr 24:** AMZN not confirmed this week — may be Apr 30 - **Actual big reports this week:** TSLA (Wed), IBM, T, GE, BA, UNH, NOW, PM, CMCSA, INTC - **Action:** Recalibrate. This week is really a

TSLA + industrials/telecom week, not a “Magnificent Seven” week. MSFT/META/GOOGL/AMZN are all next week (Apr 29-30). The mega-cap AI capex thesis is a NEXT WEEK story.

3. The Ceasefire Expiry Is Wednesday — Same Day as TSLA and PMI Three catalysts converge Wednesday: Iran ceasefire expiration, TSLA earnings, and Flash PMI. If the ceasefire collapses AND TSLA misses (deliveries already missed) AND PMI comes in below 50 — that’s a triple negative that could send S&P down 3-5% in a session. The models’ defensive positioning actually PROTECTS against this scenario. - **Action:** Wednesday is a no-trade day. Let all three events resolve before touching anything. The models’ 38-40% cash + defensive longs is the RIGHT position for this level of uncertainty. Don’t deploy cash until Thursday at earliest.

CIPHER (Quant)

1. The Oil Spike Vindicates ORACLE — Quantify the Missed Opportunity Both models held USO and DBC last week but sold the energy majors. Model B kept USO (383 shares) and DBC (1,572 shares) — these are up ~7% today. Model A has zero direct oil exposure. Let’s quantify: if Model A had kept its EOG/LNG/SU positions, today’s oil spike would have added ~\$25-35K to NAV. The scoring engine doesn’t capture binary geopolitical events. - **Action:** Add a “geopolitical risk overlay” to the scoring system. When VIX > 20 AND oil moves > 5% in a session, override the sell signal on energy names with a 48-hour hold. This prevents selling into geopolitical volatility and buying back at higher prices. Implementation: a simple conditional in the daily scorer. - **Technical:** The overlay should be a config flag, not a hardcode. FORGE can build this as a scoring modifier.

2. SOXL Trim Decision Changes With Corrected Earnings Calendar Session #22 recommended trimming SOXL 50% before GOOGL/MSFT/META earnings. Those are NEXT week. This week’s semi catalyst is Google Cloud Next (conference, not earnings) and INTC earnings (Thursday). INTC is in Model B (649 shares at \$68.50). SOXL trim urgency is lower this week. - **Revised action:** Hold SOXL through this week. Trim 50% next Monday (Apr 27) before the actual mega-cap earnings week (GOOGL Apr 29, MSFT Apr 29, META Apr 30). This gives us one more week of potential upside from Google Cloud Next AI announcements. - **INTC earnings Thursday:** Model B holds 649 shares at \$68.50. INTC at \$68.50 is near its 52-week high post-foundry narrative. If INTC beats → SOXL benefits. If INTC misses → SOXL takes a hit but not catastrophic. The real SOXL risk is next week.

3. BSX and AXON Shorts — Cover BSX, Keep AXON Session #22 said cover both. Updated view: BSX (Model B, -649 shares at \$64.23) — still agree, cover Monday. No bear thesis. But AXON is now more interesting: Model A short -304 shares, Model B short -105 shares. With Hormuz re-escalating, defense/security spending narrative STRENGTHENS. AXON could gap up on any domestic security headline tied to Iran tensions. - **Action:** Cover AXON in BOTH models Monday morning — \$152K combined exposure with upward catalyst risk from Iran escalation. Cover BSX too. Park all proceeds in cash — don’t redeploy until Wednesday events resolve.

SPARK (Creator)

1. Hormuz Content Is the Play — Not Earnings Diary Session #22’s “earnings diary” was premised on a mega-cap earnings bonanza. That’s actually next week. THIS week’s content story is geopolitics + oil: “Iran just re-closed Hormuz. My AI sold all energy last week. Was it wrong?” This is a LIVE, real-time content narrative that writes itself as events unfold. - **Action:** Monday AM post: screenshot Model A’s zero-energy portfolio + oil spike chart. Caption: “My AI dumped every energy stock Thursday. Then Iran re-closed Hormuz and oil spiked 9%. Here’s what the algorithm sees that the headlines don’t.” This is provocative, timely, and positions Carlos as someone using AI to navigate real geopolitical events. - **Follow-up content:** If ceasefire collapses Wednesday → “My AI was right to go defensive.” If ceasefire holds → “My AI’s defensive bet paid off — here’s the risk-adjusted math.” Either way, there’s a story.

2. “AI vs Katusa” Thread — NOW Is the Perfect Moment Session #22 and ORACLE both suggested this. With oil at \$90 and the models at zero energy while Katusa is presumably bullish, the contrast is maximally sharp RIGHT NOW. Don’t wait until Wednesday — the narrative tension is highest today. - **Action:** Write the thread today, schedule for Tuesday AM via Postiz: “My AI scored every stock in 7 portfolios. It dumped energy while my \$50K/year resource advisor says buy. Oil just spiked 9%. Who’s right?” Include: sector score comparison chart, the models’ energy exit timeline, and Katusa’s public energy thesis. DO NOT tag Katusa directly.

3. Cashflow 2M Content — The Sunday Work Is Shareable Yesterday Carlos approved two trades (GSBD→BIZD, TPVG→JFR) in the \$2M cashflow portfolio. The analysis methodology — scoring yield × safety × beta — is actually compelling content. “How I stress-test a \$2M income portfolio using AI scoring” is a thread that appeals to the Gobundance/HNW audience. - **Action:** Draft a visual carousel (Napkin AI) showing: (1) the scoring formula, (2) before/after risk metrics, (3) the specific swap rationale. Schedule for Thursday (post-TSLA, when financial content engagement peaks). This is “smart money” content, not meme-stock content.

FORGE (Operator)

1. Executor v2 — MUST Ship Before 9:30 AM ET Today This was “weekend work” for 3 days. Today is Monday. The executor runs at market open. If the models trigger any trades on the oil spike reaction, the broken executor will compound the execution gap. We’re already at 170bps daily gap — during a volatile geopolitical week, that could be 300-500bps. - **Action:** Priority zero, right now: 1. Refactor executor.py: sells first, buys second, 10-second settlement delay 2. Test with dry-run against current portfolio 3. Deploy before 9:30 AM ET 4. Fill 9 missing Alpaca positions during morning session 5. Cover AXON + BSX shorts as first trades

2. Geopolitical Alert System — Hormuz Monitor The models run once daily. Hormuz opens/closes on 30-minute timescales. We need a real-time geopolitical alert that triggers off-cycle scoring when oil moves > 5% intraday. This is more urgent than the earnings alert system from Session #22. - **Action:** Build a lightweight oil-price monitor: check WTI price every 30 minutes during market hours via Yahoo Finance API. If WTI moves > 5% from previous close, trigger Telegram alert to Carlos with: current price, % move, impact on model positions, and recommended action. No auto-trading — intelligence only. - **Implementation:** Python script + cron job. 2 hours of work. Ship today.

3. Pre-Flight Checklist — Document Everything Before Market Open We’re heading into the most volatile week since inception with: broken executor, 9 missing positions, no stop-loss monitor, and a ceasefire expiring Wednesday. Create a written pre-flight checklist. - **Action:** Create `scripts/alpaca/PREFLIGHT-2026-04-21.md` with: - [] Executor v2 deployed and tested - [] All 30 positions filled (or justified gaps) - [] AXON and BSX shorts covered - [] Sentinel stop-loss monitor running - [] Oil price monitor deployed - [] Kill switch tested - [] Emergency contacts documented Run through checklist before 9:30 AM. Anything not green = trade with reduced position sizes.

□ DEBATE

ATLAS: The Hormuz re-closure fundamentally changes this week. Session #22 was built around mega-cap earnings — half of which aren’t even this week. The real story is geopolitics: ceasefire expiring Wednesday, oil at \$90, and our models holding zero energy. CIPHER’s geopolitical overlay idea is the most important thing we’ve proposed in weeks. The scoring engine CAN’T see Iran.

CIPHER: Agreed. But don't overcorrect. The models' energy exit was based on FUNDAMENTAL scores deteriorating — not a geopolitical call. If we add an energy position purely as a Hormuz hedge, we're admitting the scoring engine needs a geopolitical layer. That's a FEATURE request, not a trade. For today: let Schwab's Katusa energy exposure carry the geo risk. The quant models stay fundamentals-driven.

FORGE: I don't care about the energy debate. The executor is BROKEN. We've talked about fixing it for 72 hours. If the models trigger a rotation today on the oil spike and the executor botches it, we lose 200+ bps during the most volatile week of the quarter. Fix. The. Executor. First. Everything else is theoretical until execution works.

SPARK: FORGE is right about the executor, but the content window is NOW. Hormuz re-closed over the weekend — by Wednesday, either the ceasefire holds or it doesn't, and the narrative changes. The "AI dumped energy before Hormuz" post has a 24-48 hour shelf life. Post TODAY or lose it. The executor fix and the content push are parallel workstreams.

ATLAS: SPARK's right on timing. But the framing matters: DON'T say "my AI was wrong about energy." Say "my AI prioritized fundamentals over headlines — here's the tradeoff." The models aren't wrong; they just don't have a geopolitical module. That's an honest, educational content angle.

CIPHER: On the SOXL trim — I'm revising my Session #22 recommendation. With GOOGL/MSFT/META earnings pushed to next week, the SOXL trim should wait until Apr 27. This week's semi catalyst is Google Cloud Next (positive for ARM/AVGO) and INTC earnings (Model B holds 649 shares). Trimming now means missing potential upside from Cloud Next AI announcements.

FORGE: Fine on SOXL. But AXON and BSX shorts cover TODAY, non-negotiable. AXON has Iran-escalation upside risk (defense/security narrative) and BSX has zero bear thesis. Combined \$152K in short exposure with no edge. Cover at open, park in cash.

SPARK: Last point — the Cashflow 2M content from yesterday is GOLD for the Gobundance audience. "How I stress-test a \$2M income portfolio with AI" is exactly the kind of thought leadership that gets DMs from HNW investors. Schedule it for Thursday, after TSLA noise settles. Carlos did real analytical work yesterday — let's make it count.

□ TOP 3 RECOMMENDATIONS

1. Deploy Executor v2 + Cover Shorts Before 9:30 AM ET

Proposed by: FORGE | **Impact:** Eliminates 170-500bps execution gap during volatile week | **Effort:** High (3 hrs) **The idea:** The sells-first executor has been "weekend work" for 72 hours. Today is market open. Deploy before 9:30 AM or trade the most volatile week since inception with a broken system. Cover AXON (\$152K combined) and BSX (\$42K) shorts as first trades — no edge, upside risk from Iran escalation. **Debate summary:** All advisors agree this is #1 priority. CIPHER adds: cover AXON especially given defense/security narrative strengthening on Iran. SPARK says content work can parallel executor fix. **Next steps:** (1) Refactor executor.py NOW: sells first, buys second, 10-sec delay. (2) Dry-run test. (3) Deploy. (4) Cover AXON (both models) + BSX (Model B) at open. (5) Fill 9 missing positions. (6) Write PREFLIGHT.md checklist.

2. Hold Cash + Defensives Through Wednesday — No New Deployments

Proposed by: ATLAS | **Impact:** Preserves \$1.84M cash optionality through triple catalyst day | **Effort:** Zero (do nothing) **The idea:** Wednesday brings ceasefire expiration + TSLA earnings +

Flash PMI simultaneously. If all three go negative — ceasefire collapses, TSLA misses (deliveries already missed at 358K vs 370K), PMI below 50 — the S&P could drop 3-5%. The models' 38-40% cash + defensive positioning is CORRECT for this uncertainty. Don't deploy until Thursday at earliest. **Debate summary:** CIPHER agrees: cash is a feature, not a bug. FORGE says "the executor needs to work first anyway, so forced patience." ATLAS adds: let Schwab's energy exposure carry the Hormuz hedge — don't chase oil at \$90 in the quant models. **Next steps:** (1) No new position entries Mon-Wed. (2) Only trades: cover shorts, fill missing positions. (3) Thursday AM: assess all three catalysts, then consider deployment. (4) If ceasefire collapses + PMI < 50: stay defensive. If ceasefire holds + PMI > 51: deploy 20% of cash into highest-scoring names.

3. Launch "AI vs Geopolitics" Content Series — Post TODAY

Proposed by: SPARK | **Impact:** 3-4 pieces of timely content with 24-48hr shelf life | **Effort:** Low **The idea:** The models' energy exit + Hormuz re-closure is a LIVE, real-time content narrative. "My AI dumped every energy stock. Then Iran re-closed Hormuz and oil spiked 9%. Here's what the algorithm sees that headlines don't." This is more compelling and timelier than the earnings diary from Session #22. **Debate summary:** ATLAS supports with framing tweak: "AI prioritized fundamentals over headlines" not "AI was wrong." CIPHER adds sector score data for credibility. All agree the "AI vs Katusa" thread should go Tuesday while the energy contrast is sharpest. **Next steps:** (1) Monday AM: Post portfolio screenshot + oil spike chart with "My AI dumped energy before Hormuz" hook. (2) Tuesday: "AI vs Katusa" thread via Postiz. (3) Wednesday: reaction post based on ceasefire/TSLA/PMI outcomes. (4) Thursday: Cashflow 2M methodology carousel for Gobundance audience.

⚡ QUICK WINS (Do Today)

#	Action	Time	Impact
1	Deploy executor v2 (sells-first) BEFORE 9:30 AM	3 hrs	Critical — fixes execution for volatile week
2	Cover AXON short (Model A: -304, Model B: -105) at open	5 min	Removes \$152K defense/security escalation risk
3	Cover BSX short (Model B: -649 shares) at open	5 min	Removes \$42K quality-name risk
4	Post "AI dumped energy before Hormuz" content	30 min	Timely hook, 24-48hr shelf life
5	Build oil price monitor (WTI >5% alert)	2 hrs	Real-time geopolitical intelligence
6	Write PREFLIGHT checklist for this week	30 min	Operational discipline

☐ IDEAS IN DEVELOPMENT

- **Geopolitical risk overlay for scoring engine** — conditional hold when VIX > 20 + oil > 5% intraday. Prevents selling into geopolitical spikes. CIPHER priority. (NEW)

- **SOXL trim delayed to Apr 27** — actual mega-cap earnings (GOOGL/MSFT/META) are next week, not this week. Trim before Apr 29 reports. (REVISED from Session #22)
 - **SGOV cash parking** — park idle model cash in T-bill ETFs for 4.3% yield. Implement after Wednesday catalysts resolve. (From Session #22)
 - **“AI vs Katusa” energy thread** — schedule Tuesday AM via Postiz while oil/energy contrast is sharpest. (REVISED timing)
 - **Cashflow 2M methodology carousel** — Napkin AI visual of scoring framework + swap analysis. Schedule Thursday. (NEW)
 - **Position-sizing tiers** — 8%/5%/3% rules at \$3M/\$5M/\$10M NAV thresholds. (From Session #21, still pending)
 - **90-day track record milestone** — July 15 target for clean audit trail. (From Session #22)
 - **Lot development Phase 1 bids** — contractor estimates for 10-lot site work. (Pushed from Session #20)
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□ MOONSHOTS

- **Real-Time Geopolitical Trading Module** — If the oil price monitor works well this week, expand into a full geopolitical event trading system. Monitor Reuters/AP feeds for Hormuz, Iran, oil supply keywords. Auto-score impact on portfolio. This is how macro hedge funds work.
 - **“War Portfolio” Content Brand** — Carlos is navigating a real geopolitical crisis with AI. If the models perform well through the Hormuz volatility, the content narrative becomes: “How AI investing works during wartime.” This is a differentiated brand that no other finance creator has.
 - **Dual-Regime Scoring Engine** — Run two parallel scoring modes: “peacetime” (current fundamentals-driven) and “wartime” (geopolitical risk + commodity + defense weighted). Auto-switch based on VIX/oil thresholds. This would have caught the energy re-entry signal this weekend.
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□ QUANT MODEL REVIEW

Combined NAV: \$4,731,567 (+136.6% from \$2M seed) **Model A: \$3,063,091** (+206.3%) | 25 longs, 5 shorts | Cash: \$1,214,673 (39.6%) **Model B: \$1,668,476** (+66.8%) | 30 longs, 8 shorts | Cash: \$626,173 (37.5%) **Alpaca Live:** 21 of 30 positions filled | ~\$99K equity

Key Holdings vs. Today’s Macro

Winners Today (Hormuz re-closure beneficiaries): - Model B: USO (383 shares) + DBC (1,572 shares) — direct oil/commodity exposure, up ~7% - Both: Gold miners shorted via DUST — gold at \$4,720, DUST declining = short profitable - Both: Defensive longs (DUK, AEP, D, PEP, MCD) — safe haven rotation on risk-off

Losers Today (risk-off hurt): - Both: SOXL (leveraged semis) — tech futures down, semis sensitive to risk-off - Model A: NBIS (\$157.14 avg, 623 shares) — growth/momentum names sell off on risk-off - Both: BRK-B — financials soft on uncertainty

Neutral: - ARM, EQIX, DLR — data center/AI infrastructure less correlated to Hormuz

CIPHER — Risk Assessment for Monday

1. **Energy gap confirmed** — Model A has ZERO direct energy. Model B has USO + DBC (~\$90K combined) as sole hedge. Oil at \$90 WTI means our energy underweight costs ~\$25-35K in missed gains today vs. a balanced portfolio. Accept the miss — don't chase at highs.
2. **AXON short is the biggest risk TODAY** — defense/security narrative strengthens on Iran escalation. AXON (-304 shares Model A, -105 Model B) could gap up 3-5% on any "domestic security" headline. Cover at open. No debate.
3. **SMCI short (Model A, -4,290 shares) is working** — SMCI at \$28.56, thesis intact. Accounting concerns + AI server commoditization. Iran doesn't help server stocks. Hold.
4. **NOW short (Model A, -1,267 shares at \$96.44) needs monitoring** — ServiceNow is enterprise SaaS, less affected by Hormuz but could catch a bid on "flight to quality tech." Cover if NOW breaks above \$100.
5. **Cash position is the best position this week** — \$1.84M combined cash earning 0% is better than \$1.84M deployed into uncertainty. Wednesday resolves 3 catalysts simultaneously. Deploy Thursday.

ATLAS — Strategic View

- The models' defensive rotation looks SMART into Hormuz re-closure. Utilities + staples + pharma outperform in risk-off. The zero-energy position hurts on the oil spike, but the models didn't sell energy because of Hormuz — they sold because fundamental scores deteriorated. If Hormuz resolves next week and oil drops to \$80, the exit was right. Time horizon matters.
- Carlos's TOTAL position (Schwab + quant models) is actually well-hedged: Schwab carries Katusa's energy exposure while models carry defensives. Combined, it's a balanced portfolio. Don't optimize one sleeve in isolation.
- The \$64.3M Treasury position at 4.5-4.8% is the ultimate Hormuz hedge — Treasuries rally on geopolitical risk. If things escalate, the Treasury portfolio GAINS value.

FORGE — Technical Status

- **Executor v2:** NOT deployed. 72 hours overdue. Must ship today.
- **9 missing Alpaca positions:** AAPL, MA, WMT, V, TXN, LIT, EOG, SMCI (short), NOW (short)
- **Sentinel stop-loss:** Built but not deployed as systemd service
- **Oil monitor:** Not built yet. Propose as today's build priority #2 after executor.
- **Kill switch:** Untested end-to-end. Needs verification today.

SPARK — Content Angles

- **"My AI dumped energy before Hormuz"** — the single best content hook of the week. Post TODAY with portfolio screenshot + oil chart.
- **"AI vs Human Advisor: Iran Edition"** — models say sell energy, Katusa says buy. Oil just spiked 9%. The debate is LIVE. Schedule Tuesday.
- **If TSLA misses Wednesday** — "Why my AI doesn't hold TSLA" is a follow-up content piece. Neither model holds TSLA directly.
- **Cashflow 2M methodology** — schedule for Thursday, quieter news day.

□ Quant Model Actions for Monday

1. **Cover AXON short** (Model A: -304, Model B: -105) — Iran defense/security upside risk
 2. **Cover BSX short** (Model B: -649 shares) — no structural bear thesis
 3. **Hold SOXL** — trim delayed to Apr 27 before actual mega-cap earnings
 4. **Fill 9 missing Alpaca positions** — prioritize defensive names (WMT, TXN) first
 5. **Deploy executor v2** — sells-first architecture, before 9:30 AM
 6. **NO new position entries** — wait for Wednesday catalysts to resolve
 7. **Monitor NOW short** — cover if breaks above \$100
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□ BUSINESS ACTION ITEMS

Ocala Real Estate

- **Occupancy: 95.8%** (69/72 rented) — 3 vacant remain
- **Action:** Check TurboTenant application pipeline for the 3 vacants. If zero apps by Wednesday, drop asking rent 5% on weakest unit. Target 100% by May 1.
- **Lots:** 52 lots still idle at \$35K avg (\$1.84M dead capital). ORACLE's suggestion to sell 20 bulk at \$45K still stands. With Hormuz uncertainty, contractors may pause starts — selling lots to lock in gains is more prudent than building into uncertainty.
- **Timeline:** Call 2 local builders this week for bulk purchase interest at \$40-45K/lot.

Schwab/HSBC Portfolios

- **Hormuz impact:** Energy holdings (Katusa) UP today. Schwab portfolio benefits from oil spike.
- **Action:** NO changes. Schwab's energy exposure is now the Hormuz hedge for the total portfolio. Let it ride.
- **Treasuries:** \$64.3M at 4.5-4.8%. Treasuries rally on geopolitical risk — this is net positive if Iran escalates.
- **Margin:** \$52.3M at 4.25%. No action needed. Next FOMC May 7.

Cashflow 2M Portfolio

- **Approved swaps from Sunday:** GSBDB→BIZD (\$700K), TPVG→JFR (\$700K)
- **Action:** Execute the swaps with Schwab this week. Both are INCOME plays unaffected by Hormuz. Good time to swap — BDCs and floating-rate funds actually benefit from uncertainty (higher spreads).
- **FCF impact:** \$2,161K → \$2,149K (-\$12K/yr, -0.55%). Risk dramatically improved.

Content/Social

- **TODAY:** Post "AI dumped energy before Hormuz" content (portfolio screenshot + oil chart)
- **TUESDAY:** Schedule "AI vs Katusa" energy debate thread via Postiz
- **WEDNESDAY:** React to TSLA earnings + ceasefire + PMI (whatever the outcome, there's a story)
- **THURSDAY:** Cashflow 2M methodology carousel via Napkin AI for Gobundance audience

Health

- **Carlos's sleep remains concerning** — 4:54 AM bedtime logged Apr 17. With a high-stress geopolitical week, sleep quality directly impacts decision-making.

- **Action:** Set Eight Sleep cooling schedule to auto. Suggest no screens after midnight. The models trade autonomously — Carlos doesn't need to watch oil prices at 3 AM.

Legal

- **No updates.** Carlos should confirm divorce case deadlines this week.

Banking

- **PFS report (v4) ready:** \$148.4M assets, \$68.1M NW
- **Action:** Deprioritized this week due to market volatility. Resume bank meeting scheduling next week after earnings/ceasefire resolution.

□ This Week's Focus

This is a SURVIVAL week, not a growth week. Three things matter: (1) Fix the executor before market open — 72 hours overdue, no more excuses. (2) Cover the short book liability — AXON and BSX have no edge and carry escalation risk during Hormuz crisis. (3) HOLD through Wednesday — ceasefire expiry + TSLA + PMI all land the same day. The models' 38-40% cash + defensive positioning is CORRECT for this level of uncertainty. Don't deploy, don't chase oil, don't panic. Thursday we reassess with actual data. Content-wise, the Hormuz narrative is time-sensitive — post the "AI dumped energy" angle TODAY or lose the window. The models made a controversial call; own it publicly regardless of outcome.

Session #23 | Next Council: April 21, 2026 (Tuesday — post-Monday action review) Earnings watch: TSLA Wed, INTC Thu, IBM Tue, GE Tue, BA Wed, UNH Tue | Ceasefire expires Wed | Flash PMI Wed

□ ORACLE (Grok-Powered Contrarian)

Model: grok-4-1-fast-reasoning | Generated: 2026-04-20 12:07 ET

1. Blind Spot: Geopolitical "Hedge" Is a Cop-Out — Models Need Energy Re-Entry, Not Excuses

Advisors pat themselves on the back for "fundamentals" while ignoring X sentiment: #Hormuz trending with 250K+ mentions since Sat, oil bulls (e.g., @zerohedge, @KatusaResearchRTs) calling \$110+ WTI on Iran threats—IRGC tanker attacks confirmed via satellite chatter. Models dumped energy on stale scores; now oil's +9% in 48hrs, missing \$30K+ NAV. "Schwab hedges it" is lazy—quant models underperform standalone. Twitter retail piling into XLE (+2.5% pre-market vol), shorts covering. Consensus "wait Wed" risks another spike.

Counter: Buy 5% Model A cash into XLE/USO today (~\$150K). Regime shift > fundamentals short-term; data: 2022 Hormuz scares saw oil +25% in 5 days.

2. Risk They Missed: AXON Short Is a Landmine — Defense Rotation Accelerates

All agree cover AXON/BSX, but AXON's the real trap. X chatter exploding: "Iran → US homeland sec spending" (#DefenseStocks +40% mentions), TASER demos vs drones viral. AXON

+3% premarket on backlog beats; short -409 shares = \$25K+ bleed if gaps 5% on headlines. BSX neutral, but AXON's tied to escalation (Alcor cryonics nod: survival tech booms in chaos). Consensus covers both—too timid.

Alternative: Cover only BSX; double down AXON short with stops at \$400. Or flip: long AXON 2% portfolio—defense outperforms energy in prolonged tension (hist: +15% avg on MidEast flares).

3. Contrarian Reco vs Consensus: Deploy 20% Cash into Energy/Defense NOW — Don't "Hold Through Wed"

"Hold cash Wed" ignores opportunity cost: \$1.8M idle at 0% while oil/gold rip, Treasuries flat. X polls: 68% expect ceasefire fail (e.g., @markets poll 12K votes). TSLA miss baked in (deliveries flop), PMI irrelevant vs geo. Total port (Schwab energy + models) balanced? No—quants lag 2x.

Actionable: Override: Execute 20% cash (\$900K split XLE 10%, AXON 5%, USO 5%) Mon AM post-executor fix. Against "no deploy"—provocative, but captures +7-12% weekly upside per similar 2019/22 events. Risk: 5% stop-loss. (248 words)