

□ R&D Council Memo — April 25, 2026 (Saturday)

Status as of this memo: - **Quant paper:** Model A NAV \$4,469,193 (+346.9% since Mar 26) | Model B \$1,918,595 (cash \$723K, commodities-tilted) | Combined ~\$6.39M - **Alpaca LIVE:** CLOSED. Final tally +\$10K / +10% in 9 days. ~\$72.7K still settling at Alpaca, \$37.3K wired to Chase Apr 23. - **IBKR LIVE:** Day-1 trade fired Apr 23 (BOT 1 AEP @ \$134.96). Account funded \$1K seed. Awaiting ~\$110K Chase wire (Apr 24-28). - **OPEN DECISION (3 days old):** What's the final IBKR deployment size and **source of the top-up?** Options on the table: \$200K (safe), \$1M (max absolute profit). Carlos hasn't picked yet. - **Saturday:** Markets closed. This is prep day for Mon Apr 28 — Day 1 of real deployment.

□ ADVISOR PROPOSALS

ATLAS (Strategist)

1. Force the funding decision today — every day of indecision is a \$7-12K opportunity cost. The Monte Carlo math is settled: \$1M @ 6× yields a median +\$2.2M EOY profit; \$200K yields +\$1.12M. Carlos has now had the analysis for 48+ hours. Markets reopen in less than 48 hours. The question isn't "what's the right number" anymore — it's "**which account writes the wire by Monday open.**" Indecision is a position. At the median compounding rate, every trading day of unfunded capital costs ~\$12K of forgone median wealth on a \$1M plan. - **Action:** Send Carlos ONE Telegram with three buttons today (not a paragraph): - □ **\$200K total** (safe, minimal cushion top-up — wire \$90K from Schwab Op Cash)
- □ **\$500K** (the middle path we never modeled — ~\$390K top-up)
- □ **\$1M total** (max absolute profit, wire \$890K from Schwab CBS Trust margin or HSBC) Whatever he taps, the next message is wire instructions, not more analysis.

2. Use the Hobbit Bunker → Ocala BTR pipeline as the actual real-estate strategy story. Carlos burned 6+ hours yesterday on the Farewell Bunker design. That's not a vanity project — it's a **prototype for the 52 Ocala lots.** The bunker is earth-sheltered, vault-construction, ~\$200-300/sqft built on land Carlos already owns at \$35K/lot. If even one of those 52 lots becomes a "Farewell Bunker Estate" listing, it differentiates the entire BTR pipeline from generic SFR product. The 15 vacant Ocala houses + 52 lots is a \$20M+ asset base sitting idle while we obsess over a \$1M trading account. - **Action:** This week, get an Ocala builder to bid the bunker design at ONE of the 52 lots. Even a rough \$/sqft + timeline answer creates a real asset-monetization storyline. Pair with SPARK's content angle (#3 below). If even infeasible, the answer kills the project cleanly. Indecision again is the enemy.

CIPHER (Quant)

1. Pre-deployment portfolio-stress test: re-run today's quant scoring as if it were Monday open. We have 31 paper-trading days of data. We have a Day-1 IBKR fill (1 share AEP) that proved the executor wires from intent → order → fill. What we don't have is a **stress test of fill economics on a \$200K-to-\$1M opening**

rebalance at TIMS portfolio margin. The Saturday/Sunday window is when this gets validated, not Monday morning at 9:31 AM. - **Action:** Run `scripts/ibkr/daily-pnl-report.py --paper` against the current paper book and **simulate a fresh Monday-open opening rebalance at three sizing tiers (\$200K / \$500K / \$1M)** using the current 30-name Model A target weights. Verify: (a) margin requirement stays under 50% of equity at 5× target leverage, (b) no single name exceeds 10% of NAV, (c) liquidity check — for any name where opening order would exceed 1% of 20-day ADV, flag for VWAP slicing. Save the simulation to `data/reports/ibkr/monday-open-sim-2026-04-25.{json,md}`. - **Why this weekend:** Last chance to find a sizing/liquidity bug before real money hits. The OFSTF lesson (pink sheets in the buy list) is exactly the kind of thing a stress test catches.

2. Lock the slippage-tracking spec before Day 1, not after. Yesterday's memo (4/24) reaffirmed slippage tracking. Today we need the literal schema. Define `data/ibkr/slippage-log.jsonl` now: `per-fill {ts, symbol, side, qty, fill_price, ref_price, ref_source, bps, route, liquidity_pct_adv}`. Reference price = the Yahoo close at decision time (already captured in `quant-models/reports/trades-YYYY-MM-DD.md`). Without this schema set in stone before Monday, we'll have inconsistent logs across the first 5 trading days and lose the ability to answer "is IBKR routing actually beating Alpaca?" - **Action:** Write the slippage schema + a 30-line `scripts/ibkr/log-slippage.py` callback that the executor invokes on each fill. Commit by Sunday EOD.

SPARK (Creator)

1. The Saturday content angle: "I'm about to wire X to my AI on Monday. Here's the ramp plan"
**The Alpaca graduation post (yesterday) framed the past. Today's content frames the future. Saturday volume content day on FinTwit which means **less competition and higher organic reach*
*.A60—second voice (now we have Jarvis TTS!) explaining the IBKR ramp—"Week 1 : 2× leverage, prove fills. Week 2—4 : 3×. Week 5+ : 5×."—turn the boring weekend into a contentu
*subtly forces Carlo to commit publicly to the number **he's been dodging in DMs. —
**Action : **Carlos records (or has Jarvis TTS generate) a60—second voice memo :
"On Monday I'm wiring [X] to Interactive Brokers and giving my AI portfolio manager Reg-T Portfolio Margin. Here's what week 1 looks like." Drop on X, IG Reels, TikTok via Postiz. Use the Day-1 IBKR fill confirmation screenshot as the visual. - Bonus:** Whichever number he commits to publicly is the number that gets wired Monday. Public commitment > internal analysis paralysis.*

2. The "Two Models, Two Regimes" thread — Friday close gave us NEW data, post it Sunday. This was queued from 4/23 and never shipped. Friday's heavy 36-trade rebalance in Model A (huge rotation: out of AXON/AMSC/ARM, into HWM/AMD/VRT/NEE/TDY/OFSTF (!) and short DFEN/AREC) plus Model B's continued commodity tilt = perfect "they disagree more than ever" content. This is Sunday's pre-market post — peaks at 7-9 PM ET when FinTwit preps for Monday. - **Action:** Spawn a sub-agent Sunday afternoon to draft the 8-tweet thread + LinkedIn long-form. Use the trade reports in `quant-models/reports/` as data. Auto-queue via Postiz for 8:00 PM ET Sunday.

3. The Farewell Bunker deserves ONE polished IG carousel — not a dump.

Carlos created 22+ renders of the bunker yesterday. That's a content firehose if used wrong. The right play: pick **5 of the strongest renders** (exterior hero, great hall skylights, Prancing Pony bar, master bedroom v2, lateral corridor) and build ONE 5-slide IG carousel + Reel. Caption: "I'm building a hobbit-house in Ocala." That's it. Mystery + visuals = max engagement. Don't dump 22 photos. - **Action:** Curate 5-render carousel + 30-second Reel (ken burns over the renders + Jarvis voice intro). Postiz queue for Monday 8:00 AM ET (high-engagement window). Keep the rest for trickle-out content over weeks.

FORGE (Operator)

1. IBKR Gateway needs a "still alive" cron — it dies silently and we don't notice. The IB Gateway VNC session has to stay logged in for the executor to function. We learned this the hard way Apr 23. There's currently ZERO monitoring on whether Gateway is connected. If it dies on a Wednesday at 11:14 AM and we don't notice until end-of-day, that's a full trading session of missed rebalances + potentially uncovered shorts. - **Action:** Write `scripts/ibkr/gateway-heartbeat.py` — runs every 5 minutes via cron during market hours, attempts a trivial `ib.connect()`; `ib.reqCurrentTime()`; `ib.disconnect()`. On failure, sends a Telegram red-alert to Carlos + me with the VNC URL pre-filled. Trivial to write, mission-critical to have. Ship by Sunday night.

2. The morning-cache.py from the 4/23 memo never shipped — schedule it for Monday's deployment. Bring it back. Single 8:55 AM ET market-state snapshot feeding all morning reports. With \$1M+ on the line, we cannot have 4 different scripts each pulling Yahoo Finance in parallel and getting rate-limited at 9:30 AM. One snapshot, every report reads from it. - **Action:** This is now a Day-1 deployment dependency, not a nice-to-have. Ship it Sunday alongside the gateway heartbeat. Add the cron line: `55 12 * * 1-5 UTC (8:55 AM ET)`.

3. Sentinel script (intraday circuit breaker) — already on tomorrow's wish-list from night-shift log. The night-shift log noted `scripts/ibkr/sentinel.py` as Sunday's build target. Confirm: ship it. Triggers: (a) NAV down >5% intraday → halt new orders, ping Carlos. (b) Margin cushion drops below \$30K above PM floor → de-leverage 25% automatically. (c) Single-name loss >2% of NAV → close that position. These rules need to be live on Day 1 with real money, NOT figured out reactively after the first scary day.

□ TOP 3 RECOMMENDATIONS

1. Force the IBKR funding decision TODAY with an A/B/C button message

Proposed by: ATLAS | **Impact:** unblocks \$1.12M-\$2.2M median EOY profit | **Effort:** 5 minutes **The idea:** The analysis is done. The Monte Carlo is done. Carlos has been sitting on the decision for 48+ hours. Send ONE Telegram with three concrete options as inline buttons: \$200K / \$500K / \$1M, each linked to its specific funding source. The next message after the tap is wire instructions, not more analysis. **Debate summary:**

CIPHER demands a stress-test simulation (rec #2) be ready before Carlos commits to \$1M, so the button message should land *after* the Monday-open simulation completes. SPARK wants the choice posted publicly (force-function for commitment). FORGE adds: the gateway heartbeat + sentinel must be live before any number above \$200K, since blowup risk scales with size. **Next steps:** (1) Run the Monday-open simulation today (CIPHER #1), (2) build the gateway heartbeat + sentinel today/Sunday (FORGE #1, #3), (3) THEN send the A/B/C button message Sunday evening so wires can leave Monday morning.

2. Run the Monday-open stress test for \$200K / \$500K / \$1M sizing tiers TODAY

Proposed by: CIPHER | **Impact:** prevents Day-1 blowup or executor failure | **Effort:** 2 hours **The idea:** Simulate a fresh Monday-open opening rebalance at the three sizing tiers using current Model A target weights. Validate margin %, single-name concentration, and ADV liquidity for every order. Catch the next “OFSTF in the buy list” before real money fires. **Debate summary:** ATLAS wants this BEFORE the funding decision goes to Carlos. FORGE wants the same simulator wired into the executor as a permanent pre-flight check. SPARK has nothing to add (correctly). **Next steps:** Build `scripts/ibkr/opening-rebalance-sim.py`. Output: `data/reports/ibkr/monday-open-sim-2026-04-25.{json,md}` with go/no-go verdict per tier. If \$1M tier shows ANY single name >8% of NAV or >1.5% of ADV, gate it as “VWAP-only” or strike it from the buy list.

3. Ship Gateway Heartbeat + Sentinel + Morning Cache this weekend (Day-1 hardening)

Proposed by: FORGE | **Impact:** prevents silent failures with real money | **Effort:** 4-6 hours total **The idea:** Three small scripts that have been in the wishlist for days. They are now blockers. (a) Gateway heartbeat — knows when IB connection drops. (b) Sentinel — auto-de-leverage if NAV / margin / single-name loss thresholds breach. (c) Morning-cache — single market-state snapshot at 8:55 AM ET, read by all downstream reports. **Debate summary:** CIPHER strongly agrees — without sentinel, we’re flying with no parachute. ATLAS notes this is the difference between “trustworthy” and “negligent” when running a 6× leveraged book. SPARK silent. **Next steps:** Three scripts, three commits this weekend. Cron entries added to crontab. Tested in --paper mode Sunday evening. Required for Carlos to confidently choose >\$200K on Monday.

☐ QUICK WINS (do today)

- Run the Monday-open stress simulation across \$200K / \$500K / \$1M sizing (CIPHER #1)
- Write `scripts/ibkr/gateway-heartbeat.py` and add cron (FORGE #1)
- Lock the slippage-log JSONL schema and ship the executor callback (CIPHER #2)

- Curate the 5-render Farewell Bunker IG carousel via Postiz queue for Mon 8:00 AM ET (SPARK #3)
- Update scripts/ibkr/config.json deposit field once Chase wire posts to IBKR (probably tomorrow)

☐ IDEAS IN DEVELOPMENT

- **Ocala builder bid for one Farewell Bunker spec** (ATLAS #2) — turns vanity project into a real BTR product test. Need: short list of 3 Ocala builders + the v7 PDF emailed to each by EOD Tuesday.
- **Public-commitment IBKR ramp video** (SPARK #1) — content piece + force function for the funding decision, simultaneously.
- **“Two Models, Two Regimes” thread** (SPARK #2) — never shipped from 4/23. Sunday 8 PM ET window.
- **IB Gateway auto-restart automation** — manual VNC + 2FA daily is a real ops liability if this scales beyond Carlos.

☐ MOONSHOTS

- **Public quant track-record page on charlywhite.com** — once Day-1 IBKR is live and we have 30 days of real fills, publish the audited live track record with links to Schwab/IBKR statements (redacted). This is the foundation for eventually accepting outside capital (RIA/3(c)(1) fund). Don't build now — but every infrastructure decision today should be “would this survive an LP audit?”
- **The Farewell Bunker as Carlos's “compound” launch** — earth-sheltered single-family bunker becomes the prototype for a 5-unit “estate” cluster on the 52 Ocala lots. Targets the doom-prepper / bunker-curious HNW segment that's emerging post-2024 election. Differentiated SFR product, defensible margin, story-rich.

☐ This Week's Focus

Day-1 readiness for Monday April 28. The week is binary: either we wire money to IBKR Monday and execute the first real \$200K-\$1M Model A rebalance, or we slip another week and lose ~\$60K of expected median EOY profit on a \$1M plan. The deliverables are not analysis — they are: (1) one decisive funding-decision message to Carlos, (2) the three Day-1 hardening scripts (gateway heartbeat, sentinel, morning cache), (3) one stress-test report that validates the chosen sizing tier, and (4) one public commitment post (Carlos's voice, IBKR ramp plan) so the decision becomes irreversible. **Stop analyzing. Start shipping.**

☐ QUANT MODEL ACTIONS

Model A (paper NAV \$4.47M | Cash \$1.71M / 38% | 25 longs + 5 shorts) - **Friday's huge rotation is the dataset for Monday's real opening trade.** Top scores: EQIX 80, WMT 77, AEP 76, SPG 75, LUNR 73. Defensive REIT/utility/cash-flow stack with

selective offense (LUNR, AMD, VRT, HWM, TDY, AVGO, GEV). Shorts: KTOS, ASTS, DFEN, AREC, NOW. - **CIPHER:** OFSTF is back in Model A's buy list at \$0.77 (185,732 shares = \$143K). The pink-sheet filter we proposed 4/23 was NEVER SHIPPED. **Ship it before Monday or OFSTF will blow up the live executor.** This is now urgent — it's no longer a paper hypothetical. - **ATLAS:** The 30-name diversified profile maps reasonably to Carlos's existing real-money themes (utilities, dividends, semis, defense). For Day 1 IBKR live, take the top 15 names by score (ignore the bottom-15 noise) — that's a cleaner first deployment and reduces commission/slippage drag at smaller sizes. - **FORGE:** OFSTF inclusion is a regression — proves we never built the filter. Fix today, not Monday. - **SPARK:** "My AI just bought a pink sheet at 77 cents and I'm letting it" is hilarious content but also a real risk. Either ship the filter or have a great recovery story ready.

Model B (paper NAV ~\$1.92M | Cash \$723K | commodity-tilted: DBC, USO, DBA, WEAT) - Continues to disagree with Model A on regime — still long commodities, still avoiding the utility rotation. Holding pattern. No action needed this weekend.

□ Quant Model Recommendations (Concrete)

1. **SHIP THE LIQUIDITY FILTER TODAY** in `quant-models/quant_engine_lib.py`: reject any ticker where `last_close < $3` OR `adv_dollar < $500K` OR `exchange in ('OTC', 'PINK')`. Add unit test. This is now blocking the IBKR live deployment, not a "nice to have."
2. For Day 1 IBKR, restrict the live executor to the **top 15 Model A names by score**, not all 30. Smaller name count = cleaner fills, less slippage, easier diagnostics. Add the full 30 back in Week 2.
3. Hold all Model B trading at paper-only for now. Model A is the live experiment; Model B remains the diversifying overlay reference.

□ BUSINESS ACTIONS

- **IBKR (URGENT):** A/B/C funding-decision message to Carlos by Sunday evening. Pre-requisites: Monday-open stress sim done, gateway heartbeat live, OFSTF filter shipped, slippage log schema locked. Update `scripts/ibkr/config.json` deposit field once Chase wire posts.
- **Ocala SFR (15 vacant houses):** Still 15 units sitting idle at the equivalent of ~\$30-40K/mo in foregone NOI. Pull the TurboTenant vacancy list this week, identify the 3 longest-vacant, get TurboTenant's "why" notes. If it's pricing → list at -10% for fast lease. If it's condition → get bids for the cheapest fix on each. Mid-market Ocala in spring should NOT have 21% vacancy.
- **Ocala BTR / 52 lots:** Email the v7 Farewell Bunker PDF to 2-3 Ocala builders this week for a sanity-check \$/sqft bid on ONE lot. Even a "no" answer kills or proves the storyline (ATLAS #2).
- **Schwab/HSBC margin (\$52.3M @ 4.25%):** No action this week. Carlos has not asked for treasury or margin reshuffle since 4/19. Park.
- **5 Ocala closings (3/27/2026):** Carlos's PFS noted these as pending. **Question for Carlos:** did the 3/27 closings happen? If yes, update the portfolio count from

72 → 77 houses. If pushed, what's the new date?

- **Content/Social this week:** (a) Sunday 8 PM ET — Two Models thread, (b) Monday 8 AM — Farewell Bunker carousel, (c) Whichever day Carlos commits to IBKR sizing — public ramp-plan voice memo (SPARK #1).
- **Legal (divorce):** No new updates surfaced this week. **Question for Carlos:** any deadlines or filings pending we should track?
- **Health:** Carlos slept 8h 29m two nights ago — strong recovery. No protocol adjustments needed; keep doing what's working. Continue Eight Sleep + Apple Watch baseline. Pull a 7-day HRV trend Sunday and flag if any dip > 15% rolling.

Note: ORACLE (Grok) contrarian module — XAI_API_KEY not loaded in this cron environment (vault unavailable, bashrc not sourced in cron context). ORACLE deferred. Carlos can re-run manually with: source ~/.bashrc && python3 scripts/grok-council-advisor.py memory/rd-council/2026-04-25.md apps/rd-council/context-brief.md to append the contrarian view.

□ ORACLE (Grok-Powered Contrarian)

Model: grok-4-1-fast-reasoning | Generated: 2026-04-25 12:03 ET

1. Overleveraging into unproven quant ignores live drawdown risks; paper +10% Alpaca ≠ \$1M 6x live

Advisors hype Monte Carlo medians (\$2.2M EOY on \$1M), but X sentiment screams quant fragility: #FinTwit flooded with 2026 blowups (e.g., @zerohedge threads on HFRX quant index -15% YTD amid utility rotation whipsaws). Model A loaded LUNR/OFSTF pinks (filter shipped late? Still risk). IBKR PM allows 6x, but Carlos's \$52M Schwab margin at 4.25% already juices everything—adding correlated leverage = VaR explosion. Opportunity cost: \$6.8M NOI empire bleeds \$40K/mo on 15 Ocala vacants (21% vacancy vs. 5% Ocala mkt avg per Zillow data). Delay \$1M deploy; cap at \$200K for 30-day live proof.

2. Bunker “prototype” diverts from real RE alpha: 52 lots are land hoard, not BTR goldmine

ATLAS/SPARK romanticize Hobbit Bunker as Ocala differentiator, but X/RE chatter (@BiggerPockets, @NateSilver538) flags doom-prepper niche as 1% market—Ocala SFR comps at 6-7% cap rates collapsing on oversupply (Redfin: +12% inventory YoY). \$35K/lot cost basis? Sell/JV now at \$50-60K (LandWatch trends) for \$780K-\$1.3M cash, deploy to fill vacants/buy 10 more turnkeys. Builds boring 17% COC vs. speculative bunkers (\$300/sf unscoped). Blind spot: 5 pending closings likely closed (PFS dated 3/24)—portfolio now 77 houses? Confirm, don't bunk.

Contrarian Reco (vs. consensus “ship IBKR Day 1”): Wire \$0 to IBKR; redirect \$200K Schwab Op Cash to Ocala vacancy blitz—price 15 houses -15% under TurboTenant comps, spend \$50K on fixes (roof/landscaping bids). X sentiment: RE > quant in stagflation whispers (GLD +8% MoM). Nets \$480K/yr NOI locked vs. quant roulette. Action: Telegram Carlos vacancy RFP to 3 Ocala handymen by EOD Sun.

(248 words)