

## □ R&D Council Memo — May 4, 2026 (Monday)

**Status as of this memo (12:00 UTC / 8:00 AM ET):** - **Two-Mode Build LIVE:** Mode 1 (daytrader 4×, exit 3:30 PM) + Mode 2 (swing 2×, overnight) fully coded, 51/51 tests passing. Monday Open Plan generated for \$122K NetLiq. - **STOP file REMOVED** — live trading unblocked. - **Paper portfolios RESET:** Both Model A (\$1M) and Model B (\$1M) show zero positions as of today's rebuild. Fresh slate per 2026-04-27 spec. - **IBKR Live state:** NetLiq ~\$122K, deployment plan: CSTM, NVDA, BGC, CEG, KLAC (Mode 1) + XYZ (Mode 2). Projected overnight ExcessLiq 98% NetLiq — well above 25% floor. - **Carlos approved the two-mode plan Friday (May 1)** — Sunday approval flow (sunday-monday-approval.py --send-plan) was scheduled for 20:00 ET last night. - **Chase \$110K wire:** Still unconfirmed in logs (now Day 6 past window high-end). Needs explicit check. - **AI Investing System report delivered** Saturday night — full comparison doc showing our stack (\$1,560/yr) vs external 5-agent system (\$6,200/yr).

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## □ ADVISOR DEBATE

### ATLAS (Strategist)

Monday morning. Markets open at 9:30 ET. The two-mode build is the most sophisticated live trading system Carlos has ever deployed — and today is Day 1. Three strategic observations:

1. **This is a “prove it” week, not a “scale it” week.** The \$122K book is deliberately small. Win or lose, the goal is 5 days of clean execution data: fills, slippage, P&L, overnight margin behavior. DO NOT propose scaling to \$1M until we have a full week of live data. ATLAS is putting a guardrail on ambition.
2. **The AI Investing System comparison report Carlos asked for is a strategic signal.** He's evaluating external vs. internal systems. That means he's thinking about which one to trust with real capital. Our answer: “We're 75% cheaper, proprietary, and have skin in the game today.” Content opportunity: share the comparison publicly (redacted) as thought-leadership.
3. **Wire check is now critical.** Day 6 past the high end of the expected window. Either it cleared and nobody confirmed, or there's a banking delay. Today's action: check JPM ESP balance if accessible, or Carlos confirms. If the \$110K has landed, it changes the Mode 1/Mode 2 sizing for Tuesday's plan.

### CIPHER (Quant)

Paper books are wiped clean — fresh \$1M/\$1M start. This is actually good for tracking: clean attribution from today forward, no legacy LUNR concentration dragging the numbers.

Three quant observations for Monday open:

1. **Mode 1 sizing looks conservative.**  $0.82\times$  NetLiq intraday vs.  $4\times$  cap. That's intentional for Day 1 but leaves \$370K of intraday buying power unused. After 3 clean days, propose scaling Mode 1 to  $1.5\times$  as a step-up.
2. **Mode 2 is dangerously thin.** Only XYZ at 7.95% of NetLiq. One position = zero diversification. The  $2\times$  cap allows up to \$244K overnight gross; we're using \$9.7K. Propose adding 3-4 names to Mode 2 by Wednesday if Day 1/Day 2 execute cleanly.
3. **Regime check for this week:** SPY was +3.50% vs 20MA as of Friday. VIX 16.77. Confirmed bull regime. No shorts. Monday open likely continues bullish unless weekend geopolitical (Iran/Hormuz escalation from Mauldin reports). Watch pre-market at 8:30 AM for any gap.

### SPARK (Creator)

Three content angles for this week:

1. **"Day 1: My AI trades real money" — LIVE today.** This is the content we've been building toward. The comparison report Carlos requested proves he's thinking about the narrative. Film: screen recording of the Telegram notifications as trades fire at 9:35 AM. Real fills, real P&L, real-time. 60-second Reel, queue in Postiz by EOD.
2. **"AI Investing Stack: \$1,560/yr vs \$6,200/yr"** — Turn Saturday's system report into a carousel post. 5 slides: cost comparison, features, architecture, track record, verdict. Tag relevant AI/fintech accounts. This positions Carlos as a builder, not just a user.
3. **Weekly recap by Friday.** After 5 days of live trading, compile a public-facing performance card: trades taken, win rate, P&L, max drawdown. Post Sunday. This becomes a recurring weekly series.

### FORGE (Operator)

Engineering state for Monday:

1. **Cron jobs — are they set?** Sunday's log says "Schedule Mon 08:00 ET cron" as a TODO item. Need to verify all 4 crons are live:
  - 08:00 ET: `sunday-monday-approval.py --check-approval`
  - 09:35 ET: `model-daytrader.py --live --mode entry`
  - 09:45 ET: `mode2-swing.py --live --rebalance`
  - 15:25 ET: `end-of-day-checkpoint.py --live --watch` If these aren't set, nothing fires today. **Priority #1: verify crontab NOW.**
2. **IB Gateway session.** Needs daily 2FA via mobile push. If the session expired over the weekend, trades will fail silently at 9:35. **Priority #2: confirm Gateway connectivity before 9:30 ET.**
3. **Telegram dispatcher.** `dispatch-telegram.py` should be running as a background process to relay fills and alerts. Confirm it's active.

4. **Paper book engine.** With positions at zero, the daily quant engine run tonight will attempt to build fresh positions per the spec. First new paper-book entries should appear in tomorrow's trade report.
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## □ TOP 3 RECOMMENDATIONS

### 1. Verify All Systems Go Before 9:30 AM ET (URGENT)

**Proposed by:** FORGE | **Impact:** Prevents a missed Day 1 / silent failure of the entire two-mode system | **Effort:** Low (10-minute checklist) **The idea:** Three things must be confirmed before market open: (a) IB Gateway is connected and authenticated (2FA may have expired over weekend), (b) all 4 cron jobs are actually in crontab, (c) Telegram dispatcher is running. If any one of these is broken, trades won't fire and we won't know until after the fact. **Debate summary:** ATLAS: "This is the only thing that matters before 9:30." CIPHER: "Add a pre-market regime check — if VIX spiked overnight on Iran news, we may want to override Mode 1 to skip Day 1." SPARK: "If systems check passes, screenshot it — that's the opening frame of the Day 1 content." **Next steps:** Run the verification checklist NOW. If Gateway needs re-auth, Carlos must tap the IBKR Mobile push notification before 9:30 ET.

### 2. Confirm \$110K Wire Arrival — Changes Everything for Tuesday

**Proposed by:** ATLAS + CIPHER | **Impact:** If wire landed, NetLiq jumps to ~\$232K → Mode 1 sizing doubles, Mode 2 gets 8-10 positions, expected daily P&L rises from \$507 to ~\$1,100 | **Effort:** Low — one balance check **The idea:** The Chase wire was expected Apr 24-28. It's now Day 6 past window. Either it cleared (and we should resize for tomorrow) or there's a banking issue that needs a phone call today. This single data point determines whether Tuesday's plan is \$122K or \$232K of buying power. **Debate summary:** FORGE: "If JPM has API access I can poll the balance. Otherwise Carlos checks Chase app in 30 seconds." SPARK: "If wire landed, the 'Day 1' content story gets even bigger — '\$232K managed by an AI, zero human intervention.' Killer hook." CIPHER: "Don't resize today even if wire confirmed. Let Day 1 run at \$122K for clean attribution. Resize starting Tuesday." **Next steps:** Carlos checks Chase balance (or confirms wire landed) today. Bot holds current sizing regardless for Day 1 attribution purity.

### 3. Content Blitz: Turn Today Into "Day 1" Launch Content

**Proposed by:** SPARK | **Impact:** Positions Carlos's brand in the AI-trading niche; first-mover content advantage for personal finance × AI audience | **Effort:** Low-Med — screen recording + Postiz queue **The idea:** Today is the real Day 1 of live AI trading. The comparison report from Saturday proves the thesis. The fills at 9:35 AM are the proof. Capture: (a) Telegram notification screenshots as trades fire, (b) EOD P&L card, (c) system architecture infographic from the AI report. Queue as a 3-post series this week: Mon teaser, Wed mid-week check, Fri week-1 recap. **Debate summary:** ATLAS: "Good timing — AI-trading content is peaking on X right now. But don't overshare the exact system — reveal gradually." CIPHER: "Share the WHAT

(returns, trade count, sectors) not the HOW (scoring formula, regime logic). That's IP." FORGE: "I can auto-generate a daily P&L card from the end-of-day-checkpoint output. Template it once, fires every day." **Next steps:** (1) Capture 9:35 AM Telegram fills. (2) EOD: screenshot checkpoint output. (3) Draft "Day 1" post in Postiz for Carlos review. (4) FORGE builds P&L card template this week.

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## ☐ QUICK WINS (do today)

- **Verify IB Gateway + crons + dispatcher** — 10 min, do before 9:30 AM ET
- **Carlos: tap IBKR 2FA push if prompted** — Gateway may need weekend re-auth
- **Check Chase app for \$110K wire** — 30 seconds, informs Tuesday sizing
- **Screenshot first live fills** at 9:35 AM for content use
- **Confirm paper-book engine will run tonight** to populate fresh Model A/B positions

## ☐ IDEAS IN DEVELOPMENT

- **Mode 1 step-up to 1.5× after 3 clean days** — CIPHER's recommendation, needs clean execution data first
- **Mode 2 diversification (3-4 names by Wednesday)** — current single-name XYZ exposure is not ideal
- **Auto P&L card generator** — FORGE to build a template that fires from end-of-day-checkpoint output
- **AI Investing System comparison as public content** — redact proprietary details, publish as thought-leadership carousel
- **Weekly live-trading performance series** — recurring Sunday post after first full week

## ☐ MOONSHOTS

- **"Live Trading Transparency" YouTube series** — weekly video showing real P&L, trades, and system evolution. Carlos has the personality + credibility + system to make this a unique content play in a sea of fake gurus. Low competition in the "real developer builds real AI trader" niche.
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## ☐ QUANT MODEL REVIEW

**State (May 4 open):** Model A NAV \$1,000,000 (reset), Model B NAV \$1,000,000 (reset). Both books empty — fresh rebuild from 2026-04-27 spec. Tonight's engine run will populate positions.

**Live IBKR:** NetLiq ~\$122K. Monday plan: Mode 1 (CSTM, NVDA, BGC, CEG, KLAC at 0.82× gross), Mode 2 (XYZ at 0.08×). Overnight ExcessLiq projected 98% — extremely safe.

**CIPHER:** Paper books are a clean sheet. First real comparison data comes tomorrow after tonight's engine populates. The concentration cap (`MAX_POSITION_PCT = 0.08`) — verify it's in the config before tonight's run or we'll re-pile into single names. Regime: confirmed bull (SPY +3.50% vs 20MA, VIX 16.77 as of Friday). No shorts warranted.

**ATLAS:** Live book (\$122K) is the real experiment now. Paper books are the control group. This week's goal: prove the two-mode system handles real market microstructure (slippage, partial fills, timing) as well as paper. Scaling decision: not before Friday EOD review.

**FORGE:** Tonight's engine run: fresh entry into top-10 (Model A) and top-30 (Model B) from the rebuilt spec. Expect 8-10 trades in A and 25-30 trades in B to initialize positions. Verify engine will run unattended (cron or manual trigger).

**SPARK:** First live fills today = first content. P&L at EOD is the hook regardless of direction. "My AI's first \$X" works whether X is positive or negative — authenticity wins.

## □ Quant Model Actions

- **LIVE IBKR:** Execute Monday Open Plan at 9:35 ET (Mode 1) and 9:45 ET (Mode 2) per crons — NO CHANGES to plan.
- **PAPER BOOKS:** Run quant engine tonight to populate fresh Model A (top-10) and Model B (top-30) positions.
- **HOLD:** No manual overrides Day 1. Let the system prove itself.
- **MONITOR:** End-of-day checkpoint at 15:25 ET. Mode 1 flat by 15:30. Mode 2 overnight hold with `ExcessLiq` check.
- **CONFIG:** Verify `MAX_POSITION_PCT = 0.08` is active before tonight's paper-book engine run.

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## □ BUSINESS ACTIONS

- **IBKR Live Trading:** TODAY IS DAY 1. Verification checklist before 9:30 AM ET. Carlos 2FA tap if prompted. Monitor fills at 9:35/9:45. End-of-day checkpoint at 15:25.
- **Chase Wire (\$110K):** Day 6 past window. Carlos checks Chase app today. If landed: do NOT resize today (Day 1 clean attribution), plan Tuesday resize. If NOT landed: call Chase wire department (800-935-9935, select option 3).
- **Ocala Real Estate:** 15 vacancies still outstanding from last week's Turbo-Tenant pull request. Spring leasing window closing — every week of vacancy now converts to slow-season weeks. ORACLE's prior suggestion: deploy \$105K (\$7K/house × 15) to furnish/paint for fast lease-up remains valid if wire arrived.
- **ESP Apartments:** No new operational items. JPM balance check tied to wire confirmation above.
- **Schwab/HSBC:** Margin rate steady at 4.25% on \$52.3M. Treasury portfolio report delivered Saturday (\$68.4M, B grade, \$5.4M maturing Oct-Nov needs reinvestment plan). No action this week unless Carlos wants to ladder new maturities.

- **Content/Social:** “Day 1” content capture today. AI system comparison carousel this week. Weekly trading recap series starts Sunday.
  - **Legal:** No divorce items flagged. No deadlines this week.
  - **Health:** No protocol adjustments. VO2 stable. Continue quantified-self tracking.
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## □ **This Week’s Focus**

**Monday is Day 1 of live two-mode AI trading.** Everything else is secondary. The priority stack: 1. **Systems verification before 9:30 AM** (Gateway, crons, dispatcher) 2. **Clean execution at 9:35/9:45** — let Mode 1 and Mode 2 run without intervention 3. **End-of-day checkpoint at 15:25** — confirm Mode 1 flat, Mode 2 safe overnight 4. **Wire confirmation** — informs Tuesday sizing 5. **Content capture** — screenshots/recordings of today’s activity

This week’s success metric: 5 consecutive days of clean automated execution with no manual overrides, no liquidation events, and positive attribution tracking. By Friday EOD, we’ll have real data to decide on scaling.

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

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