Escape Velocity — Manifesto

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Worldview, lifestyle, conduct. The mechanics live in the Investment Thesis.

Part I — Gravity: the diagnosis

The forces that hold you down, and who profits from them.

1. The system is broken. And it runs exactly as built.

Social democracy fails the many by design: the gains go to capital, not to labour.

Both are true. Social democracy, as implemented, is deeply flawed — maybe the least bad system we have found, still failing a vast number of the people living inside it. The working class has been decoupled from the gains. GDP grows, productivity grows, society's wealth compounds — and the increase lands on the capital side, not with labour. Capital and labour make everything; capital keeps almost all of it. Gini rises because that is what this configuration produces. The machine is not malfunctioning — it runs to specification. The specification is the problem. Stop waiting for the repair crew; nobody has been dispatched.

2. Labour was not beaten. It was scattered.

Bargaining power died when the working class was split into a million one-man companies.

The working class did not lose an argument; it lost its formation. Guilds, unions, the negotiation table — the power was in standing together, and that grip is gone. Look at the tools of the scattering: gig economy, self-employment by necessity, sub-contracts, zero-hour shifts, remote work, social media. Every worker his own little company. Every colleague a competitor. Every dispute fought alone against a corporation with a legal department. Driver against driver for the next ride. Labour no longer fights capital — it fights itself, and capital holds the coats. A scattered side loses every negotiation before it starts. That is not an accident of history. It is the winning side's finest work.

3. Money is conjured. Own what cannot be conjured.

Banks create money with two ledger entries; hold assets the printer cannot reach.

Two ledger entries and a signature, and money exists that did not exist a moment before. Nothing was there before the pen touched the paper. That is how most money is born: bank credit, conjured on demand. It is why interest was abolished — the arithmetic of the debt forbids it; the system cannot afford its own price of money. Follow the consequence to the end: whatever can be conjured without limit eventually will be, and savings parked in conjurable money are a melting ice cube. So hold assets, not promises. The means of production. The money the state cannot print. Let the printer inflate the numbers; you own the things the numbers chase.

4. Value needs humans. Technology is a lever, not a replacement.

Economy = labour × capital — every technology, AI included, amplifies the human at the centre.

Economy = labour × capital. At the core of every unit of value ever created: a human. Technology — machines, software, AI — sits on the capital side of the formula. It creates nothing on its own. No will, no wants, no intentions. What it does is amplify: every wave makes human labour more productive — more output per hour, per head, per lifetime. Job profiles get redefined; some vanish — they always have; new ones appear. But the centre does not move. The steam engine did not replace us. Electricity did not. The internet did not. AI will not. Treat every "this time everything changes" as the sales pitch it is. Own the lever, master the lever — and the wave lifts you instead of rolling over you.

Part II — Ignition: the ascent

The rules that turn a wage into thrust.

5. Vote — then defect.

The ballot is a lottery ticket; influence grows as the circle shrinks.

Vote. Speak up. Argue, sign, march — it matters, and I do it. But be honest about the arithmetic: one voice among millions moves a nation by approximately nothing. Influence follows an iron law — it grows as the circle shrinks. In the nation I am a rounding error; in my town, a voice; on my street, a neighbour; in my household, the difference between sinking and thriving. I would fix the system if I knew how. I do not — I have counted my own weight and found it wanting. So I work the mechanism instead: step by step from the labour side to the capital side, capital working for me and mine. Is defection selfish? Selfish is taking from the pot. I take nothing — I decline to be fuel. It is the only protest that pays compound interest.

6. If capital captures the gains, become capital.

Hire the family's third earner: capital works 24/7 and never calls in sick.

Ride the thing you cannot stop. Accumulate productive capital and compound the heck out of it. Capital is how you amplify your time: your hours are capped at twenty-four, its hours are not. Our household has three earners. Two of us work full time. The third is called Capital, and it holds down a job like everyone else. Cash day and night, 24/7/365. Never tired. Never sick. Never on holiday, never unemployed. No union. Ever. Every year it brings home more than the year before. It has mood swings — some months it sulks, some years it slumps. Let it sulk; the trend is up and to the right. One day the third earner brings home the biggest salary in the house. Then you understand who was really working all along.

7. Income means fuck all.

Earnings are potential; what you keep is the only number that counts.

Ten thousand in, twelve thousand out. Thirty years on I still think about that man: a prince's salary, a pauper's balance sheet, huge debts and nothing to show for it. Earnings are potential, nothing more — a lever nobody pulled. The big earner who spends bigger is poorer than the nurse who saves a tenth. So do not admire incomes, and do not envy them either; admire savings rates. The delta between what comes in and what goes out is the only engine this whole project has. Widen the delta and everything downstream accelerates; let it close and nothing else in this manifesto can save you. What you keep is the only number that counts.

8. Discipline, not willpower. Build automatisms.

Willpower is a candle in a draught; rules and standing orders are a wall.

Willpower is a candle in a draught. Rules are a wall. Save the moment the salary lands — the transfer leaves on payday, before you have time to count yourself rich. No decision, no forgetting, no negotiating with yourself at eleven at night. Fixed percentages for everything: rent, car, holidays, investments. Let your lifestyle expand into its balloon — the balloon stays inside its sleeve. The system must run on rails you laid in a calm hour, because the weak hour always comes. Automate the virtue; save the willpower for genuine emergencies. A plan that depends on daily heroism is not a plan. It is a countdown to the day you are tired.

9. Never spend money you have not first saved. No consumer debt. Ever.

Borrowing for consumption is paying interest on a memory; the mortgage is capitalised rent, not an exception.

Not for the sofa, not for the car, not for the holiday you deserve. The sofa depreciates, the holiday evaporates, the car rusts — borrowing for any of them is paying interest on a memory. One clarification, stated plainly: the mortgage. Not because the rule bends — because the rule was always precise: never borrow for consumption. Shelter you pay for either way, every month, for life. Rent is a total loss; a fixed-rate mortgage on a home you can afford in a bad year converts the same unavoidable outflow into equity in something real. That is capitalised rent, not consumer debt. Conditions non-negotiable: fixed rate, stress-tested against sickness and job loss, a home you live in — not a bet you sleep in.

10. Be early, be odd, be right.

Asymmetry lives where the crowd has not arrived; risk a little to win a different life.

The chance belongs to the visionaries, the crazy ones, the odd balls who do not mind walking against the mainstream. What is already in the public markets is tapped out — everybody is in it, the pricing is efficient, the asymmetry is gone. The real upside hides where the crowd has not yet arrived: new categories, not better versions of old things; adoption risk, not invention risk. A small stake is all you can lose; the upside is frankly unreal. Size the stake so a total loss changes your mood and nothing else — then let it ride. Being early looks identical to being wrong for years. That is the price of the ticket. Pay it once, be patient, and let odd become obvious.

11. Compounding is the only free lunch. Time is the only unrenewable asset.

Brick by brick becomes an avalanche — but only for owners with the health and patience to stay.

Brick by brick. Small numbers, big percentages — then, suddenly, big numbers. Compounding looks like nothing for a decade and like magic ever after; the snowball needs a long hill, and the hill is your remaining time. Money you can replace. The decade you spent earning it, never. And the body you burned earning it — never. Health is the first sleeve of capital, the one every other sleeve depends on. Sleep, food, training: run them on the same automatisms as saving, no negotiation at eleven at night. A portfolio cannot compound for an owner in the ground, and freedom of time is worthless without a body to spend it. Health first, wealth second. That is the order of operations.

12. Survive first, compound second.

Volatility is the toll; ruin is the risk — never let anyone force your hand at the bottom.

Volatility is not risk. Ruin is risk. Leverage is risk. Being forced to sell at the bottom is risk. So: no debt but the mortgage, a cash buffer so nobody can force my hand, and the wild bets sized so a total loss changes my mood and nothing else. Write the rules when the sea is calm; in the storm you only execute — the middle of a crash is no place to discover your risk tolerance. The market will hand you a sickening drop at least once a decade; the plan assumes it in advance, so the drop changes nothing. And if a genuine wipeout comes, the kind that takes the whole system down, everyone starts from zero — and the man with skills, health and automatisms starts first.

Part III — Orbit: the destination

What the freedom is actually for.

13. Escape velocity: personal expenditure < personal capital income.

The threshold where gravity flips — capital carries the household and your time is your own.

Every month the bills pull you back to the ground; every month you burn fuel just to hold altitude. Escape velocity is the threshold where that ends: capital income exceeds personal expenditure, and the machine that held you down starts pushing you up. Cross the chasm and capital grows bigger and faster on its own. Investing is the key, capital the lock, and the opening door is freedom of your time. Optionality — do what you want, when you want, where you want. Not the yacht. The Tuesday morning. Beyond the threshold you need no more thrust: cut the engines and drift, weightless, while the pile pays the bills before you wake. Gravity still tugs. It just cannot reach you any more.

14. Enough exists. Name it.

Past the threshold, accumulation is score-keeping — fine as a game, fatal as a purpose.

Say it out loud, because a manifesto that only says *more* is a hamster wheel with better branding. The number stops where capital income covers the life you actually want — with margin enough to survive a bad decade — and the Tuesday morning stays yours for good. Past that line, accumulation is score-keeping. Fine as a game. Fatal as a purpose. The point was never the biggest pile; it was never asking permission again. A man who cannot name his number has not escaped anything — he has only changed masters, from the employer to the scoreboard. So name it, in writing, before you cross it. And when you cross the line, change the question: not *how much more — what now*.

15. Escape velocity is a household project.

The children inherit the rules before the pile; this document is the principal, the portfolio the interest.

What do the children inherit? Not the pile first — the rules. Automatisms, low time preference, a nose for incentives. Money handed to high time preference evaporates; the world runs a permanent experiment proving it, one lottery winner at a time. So teach the mechanism early: where value comes from, who captures it, how the third earner works. Hand over the manifesto before the portfolio. Let them build their first capital with their own hands, small and slow, so they know its weight before they inherit yours. Escape velocity that dies with its first pilot was just a comfortable orbit. The portfolio is the interest. This document is the principal.

16. Rebuild the second circle.

Orbit is not solo flight — community is where labour still has power and freedom still has witnesses.

The household is the first circle; the community is the second. Neighbours who help each other, skills traded across the fence, people who work together, vouch for each other, show up. That is not nostalgia — it is the counterforce to the scattering. Capital is organised; labour must be again, and it starts at street level, where trust still exists. It is also what the free hours are for: a man in orbit still needs ground control. Save yourself first — then pull up your circle. Cooperate, teach, lend hands, buy from each other. Freedom hoarded is just isolation with a good balance sheet. The escape was never the point. The return is.

Voice check kept from v1: clipped, no hedging. Nuance belongs in the thesis, not here.