

The Stoic Investor

How to deal with the high price of living:

Some quick thoughts:

First, it seems that everyone loves to complain about the high cost-of-living. When they talk about this... What do they really mean to say?

First, there are certain nonnegotiables you must do, like feed yourself. No matter how rich intelligent or wise you are, if you don't feed yourself yourself you will die.

However the nuance; playing defense, and also realizing that a lot of things are negotiable.

Your options

For example, you must eat, but it is not an imperative that you must eat out at a restaurant or order takeout.

Or another thing -- it is illegal to be naked out in public, but the funny nuance is as a man, legally you are not forced to wear a shirt in public, that is technically optional. You only gotta put on a shirt when you go inside a private business or restaurant or establishment. But if you are out in public, then, shirts are optional.

Big deal, because the funny thing about clothing is that it could be essentially free, people seem to like to give away free clothes, or it could be insanely expensive, in fashion and fashion it is not uncommon to purchase a \$300 white T-shirt.

2010 Prius is the way

Second, your vehicle. If you live in LA, I suppose you don't really need a car; actually, you could probably get by by just using Uber, walking, public transportation, the bus, the metro. However it is true that if you want to improve the quality of your life, having a car is superior, because you could do stuff like go hiking, go to nature, drive to other public libraries, science centers etc.

However the nuance with cars is that once again, *it could be however cheap or expensive you want it to be.*

For example, if you live in LA, by far the most intelligent option is to own a Prius, a hybrid vehicle, etc. Why?

The funny realization; the other day I just went to Arco and filled up my 2010 Prius from zero to the max, maybe it only cost me \$38. And I looked at my odometer thing, and it said that a full tank I guess would be 410 miles of range! This struck me as very funny, as that is technically 10 miles more range even than the Tesla model S! So wait ... let us do the math:

I inherited the 2010 Prius from Cindy's family for free, put \$2800 to purchase a new catalytic converter, \$2000 for a new automatic braking system ... essentially a "brand new" car for only \$4800! And what is insanely great is that the Prius was purchased brand new by Cindy's older sister in 2010, maybe when it comes around \$30,000 or something, and so because it kept itself in the family, we know that it was not used and abused, and the maintenance was super spot on, always maintained properly, never used and abused. Also, we actually had the Prius for about two years when Cindy and I lived in Berkeley, I think we actually ended up finishing off the finance payments on it as well.

Not only that, but due to a recall, Cindy's younger sister actually got the whole Prius repainted with brand new blizzard pearl, sparkly tri tone white paint! Cindy recently got a quick detailing Maguire spray from the Facebook buy nothing group, and after putting it on, the paint on it is insanely beautiful, especially when the bright sun is out!

I think this is where I still like beautiful paint on a car, rather than the current modern trendy approach with matte black, matte black vinyl 3M wraps, or even these boring concrete gray colored cars; really beautiful paint on a car after you wax it is insanely beautiful!

For example my neighbor has a brand new Porsche 718 cayman in the concrete grey color, which I find very boring as a color. In direct light, the blizzard pearl on the Prius looks 1 million times more beautiful! Why? When you look closely... You could see the tiny speckles of purple pink and blue inside the white blizzard pearl;

Beautiful paint jobs

Also, when I am on the road, I think actually the most beautiful paint I have seen on cars is probably on Lexus vehicles, for example Lexus has this really beautiful silver atomic color that they put on some of their vehicles, and even the brand new Lexus RX in silver looks insanely beautiful! Similarly speaking, the darker silver color looks great on the IS 250 cars.

Even though I love Tesla and Elon Musk to death, in terms of supreme and the most high quality, Lexus is the way. For example, what is the most important part of a car, in terms of the design? I say it is the back of the car, which you always look at, as well as the driver side door, whenever you enter and exit your vehicle.

For example, on the Lexus LS cars, the detailing the side mirror trim, the door side trim, the door handles on the Lexus LS series is so well crafted, and beautiful. Even though I love the Tesla cars, honestly if you look really really carefully at Tesla cars, look closely, The trim actually looks very very cheap. And feels cheap.

Even on the Tesla model Y, something I was so shocked about when test driving Cindy's dad's Tesla model Y, was the rear passenger door window thing; it is literally wiggling so hard that it looks like it will fall off!

I then suppose there is a contradiction of quality here;

There are certain things which we think is very very high-quality in terms of branding, our minds, etc.... Then there tends to be a little bit more objective reality at play, which you cannot really understand until you have seen and touched it yourself in real life.

Expenses?

So back to the whole issue of the cost-of-living;

First, delete all subscriptions. Unsubscribe from everything.

Delete and unsubscribe from all of your music and TV and show and film streaming services, and also depending on your situation... Cancel your gym membership. I think the gym membership is good if you go there every single day, it is not too trafficky to get there, and you can get in and out quick, and also you don't have to wait for equipment. Otherwise, it seems wise to start investing in building your own home gym; why? **Time**. I have probably recovered at least 2 to 3 hours a day by not going to my local gym, as I could skip all of the lines by simply working out on myself, in my ghetto backyard, parking lot gym.

Also a funny thing that I have discovered is that ever since I have been working out at home, I think I have become a little bit more honest. What does that mean? Now that I no longer have anybody to impress, literally for myself, nobody else. So all the exercises I do is truly for myself.

Suckered by “quality”?

Also a very big issue here; I think we often think about this abstract notion of “quality”, but what does that really mean?

First, it seems that the most objective measure here is durability. What does durability mean? That's something will last a long time!

Typically durability has to deal with hardness, but I think hardness is simply means of something to last a long time.

For example, durability, duration; all the same thing.

I haven't come up with a good definition of "quality" yet, but it seems that this notion of quality needs to be re-examined.

Amazon, Amazon prime, Amazon fresh?

How long until you could purchase a home on Amazon prime? Or purchase a car through Amazon prime?

A recent discovery that Cindy and I found is Amazon fresh. Interestingly enough, I think it is actually cheaper and more convenient and time saving than Costco!

I'll get example; for some reason whenever we go to Costco, it is easy that we drop 500 or \$600 on a bunch of random stuff. But Amazon, Amazon fresh is much more targeted, almost like a precision laser strike; you only select items you want from the Amazon app, and then you pick it up, either curbside, or you just go in store and just ask the friendly people there that you're picking up. Or, you could subscribe to the Amazon fresh thing, which is only \$10 a month, and you could just have it delivered straight to your door!

Jeff Bezos said something interesting, which was essentially "We want to make it so that by *not* having Amazon prime, you are doing something financially irresponsible".

Also with clothing, my younger sister Annette Kim has recently been buying all of her clothes on Amazon, and I am shocked; it all looks great, and it is like 10% the price of buying stuff at a traditional retailer or a Lululemon etc.

I think what is so interesting about Amazon Amazon prime is that effectively, the goods are all produced by some anonymous factory somewhere in mainland China, and you cut out the middleman which is the publicly listed corporation which is

inflating prices to make a profit, let us not forget that Lululemon is a publicly traded corporation, as a result... **Cutting out the middleman seems like a good idea.**

Certainly Lululemon does a lot of investing in innovating and creating new types of fabrics, which is probably in fact superior to that which you buy on Amazon, but, I suppose the question is if you are purchasing the products just for fashion, then just buying it on Amazon directly makes more sense.

Or I'll give you another example, a month ago we got invited to a wedding and I realize that I have forgotten where I put my nice dress shoes. So I just went on Amazon, and I ordered these all black, "L run" minimalist zero drop shoes, which only cost me maybe \$28! And boom delivered to my door in a day, instead of having to sift through all of these tedious dress shoe brands, which can easily cost you about \$200.

When in doubt, first order it on Amazon prime.

Even with Seneca and his shoes, Cindy just orders the "L Run" kids water shoes,,, the minimalist essentially slippers for kids... each is only like \$10! And when he outgrows it, or gets a hole in it, you could just throw it in the trash.

Cut out the middleman

Has there been a good film on Stoicism yet?

I think the best we got so far is John Wick; John Wick is probably the uber-stoic.

And then we have the movie 300, also, insanely great.

My ideal film or concept would be if John Wick and 300 had a baby; essentially my only critique about John Wick and Keanu Reeves is that he is too muscularly wimpy; why doesn't John Wick have a six pack and is insanely buff like king Leonidas and Gerald Butler in the movie 300? Or at least look like something like ERIC KIM?

Very very simple ways that Hollywood producers and directors you could beef up your actors, without shooting their butt holes full of steroids;

1. 100% carnivore diet -- feed them nothing but the finest bone marrow, beef liver, ribeye steak, beef ribs
2. Have them quit all sugars starches, fruits vegetables, etc. The only non-meat item to eat is arugula or kale or dark leafy bitter greens
3. Have them fast; no breakfast no lunch, only a 4 pound carnivore dinner. This will also be good because it could be productive throughout the whole day, they don't need breakfast or a lunch break.
4. Extremely heavy one repetition maximum style lifting -- "If the bar ain't bendin, you pretending" - Hugh Jackman, Wolverine

In fact, how much productivity is lost because people have to buy a mediocre \$25 salad and sandwich, and waste an hour or 45 minutes or 20 minutes eating lunch? For them to maybe instead, just going on a walk around the block, get a quick pump lift some weights, drink some water, or maybe even take a nap instead.

Think 30 years ahead

Far seeing:

A big thought I currently have is the notion of trying to think at least 30 years ahead.

Why?

First, if you think 30 years ahead, you gain a lot of clarity to and behind things.

I suppose one of the greatest blessings of having Seneca, having a kid is now finally... I have a reason, or have an impetus or approach to think long-term ahead.

For example, trying to think about my strength physique and health 30 years from now, as well as the health of Cindy, my mom, Seneca, the whole family empire.

A very very simple idea is keep stacking those bitcoins. I have about 100% certainty that 30 years from now, bitcoin will be a raging win.

I think the hard thing with a lot of people is that they cannot stomach the volatility. However, what I find so fascinating about bitcoin is that **it is insanely volatile, but actually not very risky**. In fact, I believe bit bitcoin to be the only crypto asset Which actually has zero risk. After bitcoin, all of the other crypto's have huge risk and downsides; for example I think Ethereum is a lame duck, the only other crypto worth mentioning is chainlink, but the biggest issue here is that they are too heavily on marketing and PR, which is always a bad sign. Even getting Sergey Nazarov the founder to wear a suit and tie, bad idea. Just let him walk around in his classic blue flannel!

Building something which will last 30 years from now?

There are certain things that you built today which will exist 30 years from now, in certain things... Will no longer be around 30 years from now.

For example, very unlikely that your neighbor will live live in the same apartment building for the next 30 years.

Also, very unlikely that Instagram or TikTok will be around 30 years from now. I think Facebook will still be around 30 years from now, as it is essentially the core product for Facebook and the medical corporation, but beyond that, maybe no.

Apple will still be around 30 years from now, people will still be using iPhones.

Google will still be around 30 years from now.

Amazon will most definitely be around 30 years from now. Same goes with Microsoft.

Websites and blogs will still be around, with the classic HTTPS: and www. and .com domains. I think most apps won't be around 30 years from now.

Apps will come and go, websites will stay.

Building your own empire for the next 30 years

Nothing that you buy today, will probably have any utility 30 years from now.

For example, there is no car vehicle thing or truck that will still be trendy or sought after 30 years from now, without dealing with extreme maintenance costs.

Also, I am still not 100% certain about investing in property or real estate; the maintenance cost are too high, as well as vacancy rates, having to rent and manage your property, maintain and paint and fix things, hire staff, pay for taxes and property taxes etc.

Even right right now, currently I am living in LA, but will I be in LA 30 years from now? Probably not.

So what is ultimately portable you could always take your wealth with you? Bitcoin!

Also let us think about the US dollar and inflation; what will be the price of 30 years from now? A lot. Let us assume that you have \$100, and you save it in a safe somewhere, what will be its purchasing power 30 years from now? Maybe 30 years from now, \$100 will buy you a burger and a soda?

What does it mean to be a stoic investor?

I think thinking 30 years ahead is the great filter.

For example, all these degenerate millennials, hedonists, and their dogs will all die off, the only people left standing and thriving will be people with kids and families.

First, have kids. At least one, ideally two, also, desirable to have at least one male heir if you are a man.

Second, just think to yourself when it comes to financial economic or just like decisions... “What would king Leonidas do, say, or think?”

For example, if I had a King Leonidas ChatGPT bot, just ask him, in regards to any purchasing decisions... should I do it, should I *not* do it? You already know what he will say!

--> “King Leonidas... Should I buy that Tesla, that cybertruck, that Tesla model 3 performance, the Tesla model S plaid, the Porsche, the Porsche 911, the Porsche 911 GT 3 RS?”

King Leonidas would say:

“Only women drive vehicles”-- a true man would only engage in hand-to-hand combat, no chariots, no horses, no vehicles.

Actually this is really really fascinating, if you think about it, go back to the Iliad, Achilles versus Hector. Essentially when it comes down to it, Achilles is just chasing around Hector, ready to kill him, no chariot.

And also, if you think about the Iliad, and also the Spartan 300s; they don't even use horses!

Subtraction?

Typically the entire economy thrives on addition. For example you positively add, produce things goods product services etc.... And people positively purchase, and add it to their homes their wardrobes etc.

For example, let us consider and think about the closet of the average American or individual; just count it out... How many shirts, pants, socks, jackets, shoes do you own?

And also... What other random stuff have you screenshot it on your phone that you might like to buy in the near future?

Or let us stay with cars and vehicles... If you became a billionaire, cars would you like to purchase and add to your garage?

Or if you are a homeowner, what new appliances would you like to purchase or upgrade in your home, or how would you like to renovate your home?

This issue here is it is all additive; we always try to add something, rather than thinking about subtraction.

Why isn't subtraction in vogue?

The issue is that first, I think people lack the experience the wisdom or the critical thinking in regards to subtraction.

Also, my personal theory is whenever you purchase something, there is a small power rush. When you purchase something or add something to your store house, it makes you feel more powerful.

For example, why is it that king Priam had 1000 oxen, and wanted 10,000 more, even though he could never eat or consume all of that oxen? Because with wealth and power ... Typically speaking... More is better.

Put **in today's world, more is worse**. The more stuff you buy, the more stuff you have to maintain manage, organize etc.

For example, even if you have more than one vehicle, you have to think about maintaining more than one vehicle, a massive pain in the ass.

For example, I often see my brother-in-law he has a Toyota 4 runner and Toyota sienna hybrid, and I often see him have to charge the battery of his 4 runner, because having to maintain two vehicles is a lot of work.

Also, clothes; the more clothes you purchase, the more you have to manage it. For example I do have certain articles of clothing which I prefer, but I always have to rummage through my random shelf randomly scattered clothing in order to find it.

Or let us say that you own a lot of electronics, or phones or laptops or iPads devices whatever; more crap you have to charge and maintain.

Even properties; imagine that you have property in the south of France, and also a French bank account; and you get locked out of your French bank account, and you have to pay taxes on your property. A big pain in the ass.

True wealth is subtracting duties, obligations, work

Negotium means “neg+otium” -- negative leisure or otium.

The ancient Romans and Latin were wise; **they knew that any sort of business was bad**. They knew that it were required more maintenance, more work, and it was seen as a bad thing to do business, even the word for business is “negotium” which literally means “negative otium”-- anytime spent away from you being able to enjoy your leisure.

The problem is in today’s world and cult of capitalism, work in productivity, we have essentially defied this slave-like notion of work productivity, hard work is a virtue, being busy as a virtue etc.

The ancient Spartans had the helots (peasant slaves) do the dirty work of tilling the lands, maintaining stuff, etc. Apparently they would even use the helots for target practice.

That, the wise thing to do is to unlearn or to disconnect yourself from this slave-like mentality of work, busyness, duty, responsiveness, responsibility, following up and following through etc.

The only true freeman is only somebody who does not have email installed on their phone. Better yet doesn’t even own a phone. ***As long as you have to attend to email, you are not free.***

If anything, the killer app would just be a ChatGPT email but which automatically answered all your emails for you! Which knew your preferences, etc. And would just do all the work for you!

Even as a risky experiment, would you trust ChatGPT and your inbox? Maybe.

Big ideas for Apple

Maybe even the next step for Apple intelligence is for Siri or your phone or whatever to automatically respond to your text messages or your iMessages or your emails. This would be the real killer feature.

I think the average worker be maybe spends four hours a day just attending to email. If AI could just do that all for you, and you could save yourself four hours of stress and mental cognitive load day, isn't this ideal?

Subtraction

What is the best way to “upgrade” your home? Not by buying new furniture or whatever... Very simple, just get rid of stuff! Throw old furniture in the trash or put it on the curb or give it away, and subtract dust grime; Vacuum the floors wipe the floors, clean the bathroom and the toilet and the bathtub etc.

Also, a simple thought about clothes; the best clothing is subtractive.

Instead of buying a new outfit, just take the clothes that you already have, and just cut it with scissors! Cut off the sleeves of your T-shirts and make it into a tanktop, or even take your shirts and cut it into a crop top.

Apparently it is even popular for jean shorts now -- just take an old pair of jeans and cut off the legs!

Do people not know that you could just take scissors and cut up your own clothes?

Cameras

Also in the realm of cameras, the best upgrade you could do is actually to reduce file sizes; just shoot JPEG, small or extra small JPEG, and in terms of your lens, the most supreme light compact cheap and pancake lens possible.

Weight is a nonnegotiable.

The only real upgrade is reducing size weight

For example, if you want to upgrade your camera, or your camera set up or whatever... The only really empirical thing that you could do is subtract the weight, subtract the size, also subtract the overall footprint of it.

For example, even your automobile car, technically the real upgrade especially when living in Los Angeles or a city is to actually spend money to reduce the size of it?

For example, let us say that you have a Tesla model S plaid, or cybertruck or a Tesla model X, the real upgrade here is to reduce the size of it, in order for it to be a smaller to fit in more parking spots.

If this is the case, then the Tesla model 3 is the perfect car for LA.

If you want to stick to hybrid for maximum convenience, Prius is the way.

Stoic training

If you want to become more stoic, first you must train your body, the mind will follow.

For example, assuming that you're sleeping insanely good, 10 hours a night, and you could lift 1000 pounds... Certainly there will be nothing which will be able to stir you.

Or, when I'm walking around town and my 60 pound weight vest, I feel like a beast, a boss, kind of like one of those Pacific Rim robots, armored core, a Titan, Titanic, a giant mech robot, a gundam on steroids?

In terms of overall physique, and strength and power and mass... I am more Ronnie Coleman than Arnold Schwarzenegger. Granted that Ronnie Coleman juiced out his eyeballs and essentially is now permanently crippled. Not worth it.

> Lift heavy, eat a shitload of meat, sleep like a god

This is my simple formula; first the sleep aspect. I've been experimenting a little bit with my sleep set up, now it is summer. The last two nights I slept insanely poorly, which made me feel absolutely horrible for about two days. But *finally last night, I slept with the air conditioner on a little bit cooler, I slept like a god.* Without 8 to 10 hours of sleep, you cannot do anything godlike.

In fact, the only three things I care for Seneca is also, that he sleeps 12 hours a night, finishes a whole Angus beef burger patty, and that he has maximum physical activity and exercise and climbing outside. All this stuff on education and learning or whatever... That will come naturally.

You are the special!

Recently from the LA public library in Chinatown... Seneca found the Lego Batman movie, and also the Lego movie, and we watched a little bit of a together, and I think those two films might be on my new list of must watch films.

Why? A little bit of parody and humor and turning things into Legos... Makes you think a lot more big picture.

For example, the Lego movie fun at the matrix, Neo, “the one”-- or “the special”. Also, it does a very very good job of critiquing mainstream culture, capitalism, corporations, even better than how fight club did it.

The humorous stoic

Typically when we think about stoicism, we think about dark morose EMO people. But my notion of stoicism is actually much more lighthearted, happy and fun. A stoic with a grand sense of humor, and a belly-full laughter! Dionysian joy.

Takeaway points

1. Think 30 years ahead as a filter
2. Poor is sexy -- go for a reverse flex; the richer you become, live a more “poor” lifestyle.
3. Just first buy it on Amazon prime
4. Try out Amazon Fresh for groceries
5. The most gangsta car has the maximum MPG's!
6. Save money and keep stacking those bitcoins

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