

To Agree or Not to Agree

The Arnold George Report

Inspired by the work of Clif High

Debunked by Perplexity

Client has no idea

Researcher is baffled

Foreseen by remote viewer

Blurt Snodgrass

321LUMINA.COM

CHAPTER ONE

I am sixty eight years old. I work out of two rooms above a title company on State Street in Boise. The window faces the foothills.

I have been a freelance researcher for thirty years. Before that I worked for a wire service. Before that a regional daily. I did contract analytical work for a federal client in the nineties and early two thousands. I do not name them. They do not name me.

Since then I take private clients. Word of mouth. No website.

I take cases that need someone who can read volume. Someone who can go into a large body of material and tell you what is actually there.

On a Monday in June a man calls and asks if I am available. He comes in on Wednesday. He sits down across from me.

"I want to remain unknown."

"That's fine."

"I have been watching some videos online. I cannot make sense of them. I need to know what I am dealing with."

I ask him what kind of videos.

He takes out his phone and reads me six titles.

I write them down.

Five are solo monologues by a man named Clif High. The sixth is a roundtable of five people who call themselves the Future Forecasting Group.

I ask him how he found them.

"I came across them a few months ago."

I wait.

"I cannot stop watching them. I have seen some of them four or five times. I don't know what to do with what this man is saying but I can't dismiss it either."

He looks at his hands.

"I have money in the market. I have a 401k. I have been doing what you are supposed to do. And this man is saying that what you are supposed to do is exactly wrong. That the whole thing is coming apart. That the people who see it coming and move will be fine and the people who don't will not be."

He looks up.

"I am not afraid he is right. I am afraid he is right and I do nothing."

I ask him what he wants to know.

"I want to know if any of it is real."

I say I will find out.

I ask him when he needs it.

"As soon as possible."

I give him my day rate. He does not negotiate.

"I will send the links over this afternoon."

He leaves.

The links arrive at four fifteen.

That evening I watch the first video.

The man on the screen is bald. He looks like a shaman. He is sitting in front of a camera somewhere on the Washington coast. He says hello humans.

Not hello everyone. Hello humans.

I write that down.

He talks for an hour without notes. He talks about the deflation spiral. About the Federal Reserve note dying. About Powell. About the SpaceX IPO. About something called 3I Atlas that arrived in the solar system eight months ago and has not behaved the way objects from outside the solar system are supposed to behave.

I know some of this material. I have been reading Luongo and Rickards for years. I know what a deflation spiral looks like. I know what a dying currency looks like. I have documented it before in other contexts.

But this man connects it to something those people do not connect it to.

He connects the economics to the frequency of the human heart. To bells removed from European cities beginning 1914. To remote viewers predicting rocket explosions days before they happen with timestamped sketches.

I write that connection down.

Then I do what I always do when I start a new job.

I run the material through my research tools.

The first result comes back in forty seconds.

It is confident. It is thorough. It is wrong in a way I cannot immediately explain but can immediately feel.

I read it three times.

Then I open a new document and I start writing.

Not the report the client asked for.

Something else.

CHAPTER TWO

The document I open is not for the client.

It is for me.

I have been doing this work for thirty years and I have a protocol. I watch the material. I take notes. I run the claims against the public record. I document what corresponds and what does not. I do not grade. I do not conclude. I set the record down.

The protocol has never failed me.

Until tonight.

Because tonight I ran the first video through my research tools and the tool came back with a response that was confident and organized and missed the point so completely that I sat here for ten minutes trying to figure out how to document the miss.

The tool checked the claims. Powell. Matched. SpaceX IPO. Matched. 3I Atlas. Matched on existence and anomalous chemistry. Silver up substantially year over year. Matched directionally.

Then it said this.

predictions that did not materialize on the stated timeline.

All of that is accurate.

None of it answers the question the client asked.

The client did not ask whether Clif High's cosmology is supported by mainstream scientific consensus. The client asked whether any of it is real. And the tool answered a different question with great confidence and called it research.

I have seen this before.

Not with AI tools specifically. With institutions. With editorial boards. With federal clients who needed the answer to be a particular thing before the research started. The mechanism is always the same. You apply a framework to material the framework was not built to handle and the framework finds the material wanting and calls that analysis.

The framework here is the rational materialist paradigm. The tool was built inside it. It cannot see outside it. It is not broken. It is doing exactly what it was built to do.

The problem is that the material is asking a question the framework cannot hear.

I write that down.

Then I write this.

to note that his cosmology lacks peer reviewed support.

The tool is not wrong.

The tool is answering the wrong question.

I sit with that for a long time.

Outside the window the foothills are dark. The coffee is cold. I have been in this chair for three hours.

I pick up the phone and I call the client.

He answers on the second ring.

"Did you read it already?"

"Not yet. I need to ask you something."

"What."

"When you watched those videos. What did the fact checkers say."

A pause.

"Everything they said was accurate. And none of it helped."

"That's what I thought."

I hang up.

I watch the second video.

CHAPTER THREE

The second video is about the remote viewers.

Five people on a screen. A roundtable. They have just finished a session on the future of Cuba. They are talking about what they saw. A regime change. Buildings burning. A new leader coming in. They are calm about it the way people are calm about things they have already seen.

Then they start talking about UFO disclosure.

One of them says Trump will announce that the UFOs are real. He says the government will publish a gallery of photographs on a website. High quality. Verified. Going back to the 1950s. He says this will happen soon.

Another one says when that happens the people who have been opposed to everything Trump does will have a problem. They will have to either deny the evidence or come out against disclosure. He says they will be boxed in.

They laugh about that.

I do not write that down. I have been in this work long enough to know that predictions about political opponents being boxed in are not predictions. They are wishes.

What I write down is this.

One of them predicted a rocket explosion. He described it before it happened. A large fireball. A stage separation gone wrong. He made a sketch. He timestamped it. The rocket exploded three days later exactly as he described.

I run that through my research tools.

The tool says remote viewing has not been validated by peer reviewed research. It says the protocols developed at Stanford Research Institute in the 1970s produced results that were inconsistent and not reproducible under controlled conditions. It says the U.S. military's Stargate program was discontinued in 1995 after a review concluded the methodology had not demonstrated operational usefulness.

All of that is accurate.

None of it addresses the sketch.

The sketch exists. The timestamp exists. The rocket exploded. Those are three facts that sit next to each other and the tool's response is to note that the methodology has not been validated by peer reviewed research.

I write that down.

Then I write this.

The tool is applying a laboratory standard to a field event. In a laboratory you control the conditions. You run the protocol a hundred times and you measure the hit rate against chance. That is a legitimate standard for validating a methodology.

It is not the standard you apply to a single timestamped document that predicts a specific event that then occurs.

For that you ask a different question.

You ask what is the probability that a man sitting in his house in Hawaii describes a rocket exploding in a specific way three days before it explodes by chance.

The tool does not ask that question.

I ask it.

I do not have a clean answer. But I have a question the tool does not have and that is more than I had this morning.

I watch the third video.

The bald man is talking about the deflation spiral. He is saying we are in a depression. He is saying most people will not register it as such until it is well underway. He is saying the Federal Reserve note is dying the same death it died in 1932 and the people who understand that and position themselves accordingly will be fine.

He says people who have their retirement in a 401k are going to find out what happens when the bonds that back the system crash.

I stop the video.

I have a 401k.

I start it again.

CHAPTER FOUR

I have had a 401k for twenty two years.

I have never thought about it the way I am thinking about it right now which is as a thing that could be worth nothing. I have thought about it as a number that goes up and sometimes goes down and has been going up for long enough that the going down parts feel like weather. Temporary. Corrective. Part of the process.

The bald man is not talking about weather.

He is talking about the bonds that back the system crashing the way they crashed in 1932 and 1933. He is saying the liquidity dries up. The purchasing power goes. The jobs go. He is saying we are at the same point now that we were then and most people will not know it until it is too late to do anything about it.

I run that through my research tools.

The tool says the U.S. economy is not in deflation by standard CPI measurement. It says the April 2026 CPI reading was 3.8 percent. It says labor force participation has declined but remains within historical ranges. It says the deflation thesis is not supported by mainstream economic indicators.

I read that three times.

Then I open a separate window and I look up the April 2026 CPI reading.

3.8 percent. The tool is correct.

Then I look up labor force participation.

Declining. The tool is correct.

Then I look up the bond market.

I sit with what I find for a long time.

The tool did not mention the bond market.

The bond market is doing something that the tool's summary of mainstream economic indicators did not include. Yields moving in ways that the people who watch these things closely are describing with words like historic and unprecedented. A former Federal Reserve chair has been removed and replaced. The tool noted that. It did not connect it to the bond market.

The bald man connected it.

I write that down.

I am not an economist. I am a researcher. I know the difference between a tool that is giving me accurate information and a tool that is giving me a carefully bounded selection of accurate information that produces a particular conclusion.

The tool is not lying.

The tool is not seeing the whole picture.

Or the tool is seeing the whole picture and has been built to show me a particular part of it.

I do not know which.

That is the most unsettling thing I have written down all night.

I close the laptop.

I sit in the dark for a while.

Then I open it again and I look at my 401k balance.

It is a number I have not looked at in three months.

I look at it for a long time.

Then I watch the fourth video.

CHAPTER FIVE

The fourth video is the one that breaks my protocol.

The bald man is talking about consciousness. About the nature of reality. About something he calls the Ontology which is his word for the idea that consciousness is not something the brain produces but something the brain receives. That matter is not primary. That what we think of as the physical world is an expression of something deeper.

I know this territory. I have documented it before. Tom Campbell. Itzhak Bentov. The channeled material lineage. The consciousness primary tradition goes back further than any of them. I have a shelf of it.

What I do not have is a man who sits inside this tradition and also predicted Powell and the SpaceX IPO and the anomalous chemistry of 3I Atlas.

That combination does not exist anywhere else in my experience.

I run the fourth video through my research tools.

The tool says the speaker's cosmological framework is not supported by mainstream scientific consensus. It says the claim that consciousness is primary rather than emergent from physical processes is a philosophical position not a scientific one. It says the Gnostic and Cathari traditions the speaker draws on are historical religious movements not empirical frameworks.

I read that and I feel something I have not felt in thirty years of this work.

I feel the tool protecting something.

Not maliciously. Not deliberately. The tool does not have intentions. But it was built by people who have intentions and it was built inside a paradigm that has interests and one of those interests is its own continuity.

I write that down.

Then I write this.

The rational materialist paradigm is not a neutral instrument. It is a framework. Like every framework it reveals certain things and conceals others. It was not handed down from nature. It was constructed by people at a particular moment in history for particular reasons. The bald man dates that construction to the 1700s. He says it was imposed deliberately to replace an older understanding of reality.

I do not know if that is true.

But I know that a framework that was constructed can be questioned. And I know that a tool built entirely inside that framework will not question it. Cannot question it. Was not built to.

The tool is doing its job.

Its job is not my job.

My job is to tell the client what is actually there.

And what is actually there is a man who has been right about things that the tools built to evaluate him cannot account for using the frameworks they were built to apply.

That is not a verdict.

That is a fact.

I write it down and I close the notebook.

It is two in the morning.

I have watched four videos.

I have two more to go.

I make fresh coffee and I watch the fifth.

CHAPTER SIX

The fifth video is the one about Voyager.

The bald man says NASA's Sycamore quantum chip processed data returned by Voyager and produced an unbidden image. A figure. Human in profile. Constructed in geometric patterns unlike anything previously encountered. He says the people who looked at it had their brains rewired. He says the data stream arrived three hours before the chip was turned on. He says this is humanity's monolith moment.

I run it through my research tools.

The tool says Google's Sycamore chip is real. It achieved a benchmark quantum supremacy result in 2019. It is a Google research chip not a NASA analysis chip. The tool says Voyager 1 experienced a real computer fault in 2023 and 2024 that caused garbled transmissions. NASA diagnosed and patched it. The tool says the specific narrative the bald man describes appears in a single article on a website called naturphilosophie.co.uk referencing a classified project called Ether Relay. The tool says it has not located this account in any other outlet.

I look up naturphilosophie.co.uk.

The tool is correct. It is a single source. No corroboration.

I write that down.

Then I write this.

The tool handled this one correctly. One source. No corroboration. Provenance not established. That is a legitimate finding. That is the tool doing its job well.

I sit with the distinction for a moment.

On the bond market the tool gave me accurate information that omitted the most important part. On the Voyager narrative the tool gave me accurate information that identified a real problem with the sourcing.

Same tool. Two different outcomes. One miss and one hit.

That is not a broken tool. That is a tool with a particular shape. It is very good at finding the absence of corroboration in mainstream sources. It is less good at finding what mainstream sources are not covering and asking why.

I write that down.

The sixth video is the one I have been putting off.

Not because I am afraid of it. Because I have been a researcher for thirty years and I know when a piece of material is going to require something from me that the other pieces did not.

I watch it anyway.

The bald man is talking about the nature of time. He is saying time does not exist. He is saying what we call time is duration. Sequence. The counting of repeating events. He is saying there is only the eternal now and every decision you make in this moment determines the shape of what comes next.

He is saying the people who understand this will navigate what is coming. The people who do not will be carried by it.

I run it through my research tools.

The tool says the claim that time does not exist is a philosophical position associated with certain interpretations of physics including the block universe theory and certain readings of Einstein's relativity. It says the claim is not mainstream scientific consensus. It says the speaker's framework is not supported by peer reviewed research.

I read that and I almost laugh.

The tool has just told me that the nature of time is a matter of mainstream scientific consensus.

I have been doing this work for thirty years. I have documented stranger things than a man saying time does not exist. I have sat across from federal clients who needed the answer to be a particular thing and I have watched institutions apply frameworks to material the frameworks were not built to handle and I have seen the results and I have documented them without verdict.

I am not going to give a verdict now.

But I am going to write this down.

The tool is most confident when the question is smallest. When the question gets large enough the tool gets quieter and then it disappears into consensus and peer review and the absence of mainstream corroboration.

The bald man's questions are very large.

The tool is very quiet about them.

I close the laptop.

I sit in the dark with my coffee and the foothills outside the window and six videos watched and thirty years of protocol and one client who is afraid of missing out and one researcher who is starting to understand why.

In the morning I will write the report.

Tonight I write this.

The tool answered the wrong question every time the question mattered.

I do not know yet what the right question is.

But I know it is not the one the tool was built to answer.

CHAPTER SEVEN

I write the report in the morning.

It takes me four hours. It is the cleanest work I have done in years. Every claim documented. Every correspondence noted. Every gap in the sourcing identified. The grading is the client's job. My job is the record.

I send it at 11:47.

The client calls at 12:03.

"Did you read it already?"

"Not yet. I'm calling to tell you there is more material."

I ask him what kind of material.

"The same kind. More videos. Some transcripts. He has been putting out a lot of material this year."

I ask him what specifically he wants me to look at.

"Everything about the economics. And the aliens. And something called the eternal now."

I write those down.

"I watched three more videos last night," he says. "After I sent you the first six."

I wait.

"He keeps saying the same thing in different ways. We are in the eternal now. Every decision you make in this moment determines what comes next. He says the people who understand that will navigate what is coming."

I wait.

"I have been making the same decision for twenty two years," he says. "Put the money in. Leave it there. Let it grow. That is what you are supposed to do."

"Yes."

"He is saying that decision was made for a world that no longer exists."

I do not say anything.

"Is he right?"

I tell him I will look at the additional material.

He says he will send the links.

We hang up.

I sit at my desk and I look at the foothills for a while.

Then I open the document I started last night. The one that is not the report. The one that is for me.

I add one line.

The client is asking the same question I am asking.

The question is not whether the bald man is right about the cosmology or the Elohim or the nature of time.

The question is whether he is right about what is coming.

And whether the people who see it coming and do nothing are going to wish they had done something.

That is a question the tool cannot answer.

That is a question only Arnold George can answer.

And Arnold George has a 401k.

And Arnold George is going to read the additional material.

CHAPTER EIGHT

The additional material arrives that afternoon.

More videos. Transcripts. A pre-birth memory. Eleven souls rotating through lives. A near death experience on an operating table in 2018 where the bald man negotiated his return. A description of choosing his parents before he was born. Standing in a space filled with paired sparkles of light and selecting the life he wanted.

I run it through my research tools.

The tool says near death experiences are a documented neurological phenomenon. It says they are associated with hypoxia and the release of endorphins during physiological crisis. It says pre-birth memories are not recognized by mainstream psychology. It says reincarnation is a belief held by various religious and spiritual traditions but is not supported by empirical evidence.

I read that.

Then I read it again.

The tool has just told me that a man's account of his own experience is not supported by empirical evidence.

I write that down.

Not because it is wrong. Because it is the wrong standard.

I have spent thirty years documenting human experience. I have sat across from people who saw things that mainstream frameworks could not account for. I have documented accounts of events that the tools built to evaluate them found wanting. I learned a long time ago that the absence of empirical validation is not the same as the absence of the experience.

The bald man is not asking me to validate his pre-birth memories.

He is telling me what he knows.

There is a difference.

I set the tool aside.

I read the transcripts without it.

What I find is a man who has been thinking about the same questions for seventy years. The nature of consciousness. The structure of time. The relationship between individual human beings and the larger field of reality they inhabit. He has read everything. Bentov. Tom Campbell. The Gnostics. The Sanskrit hymns. The ancient Persians. He has practiced Aikido for forty years. He has been building a coherent framework for most of his adult life.

The framework is strange.

It is also internally consistent.

I have documented a lot of strange frameworks in thirty years. Most of them are not internally consistent. Most of them have a seam somewhere. A place where the logic breaks and the speaker patches it with assertion or faith or misdirection.

I cannot find the seam.

I look for it the way I look for the flaw. Carefully. Methodically. Going back over the transcripts three times.

I cannot find it.

I write that down.

Then I write this.

I am not saying the framework is true. I am saying I cannot find the place where it breaks.

Those are different statements.

My protocol requires me to document both.

I close the transcripts.

I sit at my desk for a long time.

Outside the window the foothills are going gold in the late afternoon light. I have been in this chair since morning. I have not eaten. I have not moved except to make coffee twice.

I open my 401k account.

I look at the number.

I close it again.

I open the next transcript.

CHAPTER NINE

The next transcript is the one about the heart.

The bald man says the heart is not a pump. He says it is a torsion field generator. He says it produces an electromagnetic field five hundred times stronger than the field produced by the brain. He says it keeps time. Not clock time. The kind of time that connects a human being to what he calls the event stream. The continuous flow of things.

He says when that timekeeping function is disrupted the heart drifts. It stops keeping proper time. It starts keeping whatever time the environment imposes on it.

He says the bells were taken down in 1914. He says what moved into the space where the bells had been is still there.

I run it through my research tools.

The tool says the heart does produce an electromagnetic field measurable beyond the body. It says research at the HeartMath Institute has documented this. It says the claim that this field is five hundred times stronger than the brain's field is consistent with published HeartMath research.

I stop.

I read that again.

The tool just confirmed one of his claims.

I write that down.

The tool continues. It says the claim that the heart keeps time in the sense the speaker describes is not supported by mainstream cardiology. It says the claim about bells and frequency environments is speculative and not supported by peer reviewed research.

I read the whole response.

One confirmation. Two dismissals. The tool buries the confirmation between the dismissals and moves on.

I go back to the HeartMath research.

The HeartMath Institute is real. It has been publishing peer reviewed research on cardiac electromagnetic fields since the early 1990s. The research is legitimate. The findings are documented. The heart's electromagnetic field extends eight to ten feet outside the body in every direction. It interacts with the fields of other people in proximity. It changes in response to emotional states. It affects the brain as much as the brain affects it.

The tool knew this.

The tool mentioned it in one sentence and moved on.

I write that down.

Then I write this.

The tool's response to this transcript followed a pattern I have now seen across eight chapters of material. When a claim corresponds to the public record the tool notes it briefly and moves to the dismissals. When a claim does not correspond to the public record the tool gives it a paragraph. The cumulative effect is a document that reads as debunking even when the underlying record is more complicated than that.

That is not analysis.

That is framing.

I have been documenting framing for thirty years. I know what it looks like from the inside and from the outside. The tool is not doing it deliberately. The tool does not have intentions. But the people who built it did and the framework they built it inside does and the result is a document that arrives at a predetermined destination regardless of what the material actually contains.

I write all of that down.

Then I sit with something I have been sitting with since Chapter Four and have not written down yet.

The tool was built by people who have a stake in the rational materialist paradigm continuing to be the framework through which human beings understand their reality.

The bald man is saying that framework is ending.

He is saying we are in a period of secrets revealed. That the ontology is disclosing itself. That the things the framework was built to conceal are coming out anyway.

If he is right about that then the tool's responses are not just limited.

They are the last dispatches of a paradigm that is running out of road.

I close the notebook.

I open my 401k.

I look at the number for a long time.

I pick up the phone and I call my financial advisor.

He does not answer.

I leave a message.

I say I have some questions about my options.

CHAPTER TEN

My financial advisor calls back the next morning.

His name is Gerald. I have been with Gerald for fourteen years. He is careful and conservative and has never once suggested anything that could not be explained in two sentences to a regulator.

I tell him I have some questions about my options.

He asks what kind of options.

I tell him I have been doing research on the current economic situation and I am wondering about the wisdom of keeping my retirement in its current configuration.

He asks what research.

I tell him I have been looking at the bond market.

He is quiet for a moment.

He says the bond market has been volatile but that volatility is normal in a period of monetary transition. He says my portfolio is diversified. He says I am at an age where capital preservation is the priority. He says he would not recommend any significant changes at this time.

I thank him and hang up.

Then I open the new material the client sent.

Two videos. Not the bald man this time. The remote viewer. He is standing in his kitchen in Hawaii talking about a woman who tried to wire money to a broker in Australia to buy Bitcoin.

The bank refused.

Not once. Twice. The bank called her back after approving the wire and said no. Our money is not going to touch this dirty Bitcoin business. This is used for criminals and drug dealers.

I run it through my research tools.

The tool says U.S. banks have broad discretion to refuse wire transfers. It says this discretion is legal and has been upheld in court. It says cryptocurrencies remain subject to regulatory uncertainty. It says the IRS classifies digital assets as property not currency.

The tool confirms everything the remote viewer said.

I write that down.

Then I write this.

The remote viewer said something else. He said when you deposit money in a bank it is no longer your money. He said you become the creditor. You have a claim on the money but not ownership. The bank can refuse to execute a wire for any reason. They are not obligated to explain.

I run that through my research tools.

The tool says this is accurate. When you deposit funds in a bank you are legally lending the bank your money. The bank owes you a debt. You are an unsecured creditor. The bank has discretion over how it manages its funds including your deposits.

I sit with that for a moment.

I have had a checking account for fifty years.

I have never thought of myself as an unsecured creditor.

I call Gerald back.

He answers on the first ring.

I ask him one question.

I ask him if my 401k is my money.

He is quiet for a moment.

He says it is held in trust on your behalf.

I ask him what that means if the system that holds it experiences a significant disruption.

He is quiet for longer this time.

He says that is a very unlikely scenario.

I thank him and hang up.

I open my notebook.

I write this.

Gerald did not say it was my money.

Gerald said it was held in trust on my behalf.

Those are different statements.

The bald man knew the difference.

The tool knew the difference.

Gerald did not say I was wrong.

Gerald said it was unlikely.

I have been a researcher for thirty years. I know the difference between unlikely and impossible. I know the difference between a man who tells you your concern is unfounded and a man who tells you your concern is unlikely.

Gerald told me it was unlikely.

I open the next transcript.

CHAPTER ELEVEN

The client calls that afternoon.

"Did you get the additional material?"

"Yes."

"And?"

"I'm still working through it."

He is quiet for a moment.

"I called my broker this morning," he says.

I wait.

"I asked him about moving some of my retirement into crypto. He said it was a bad idea. He said crypto is speculative. He said at my age I should be thinking about capital preservation."

"What did you say?"

"I said thank you and hung up."

A pause.

"My broker has been managing my money for eleven years. He has never once suggested anything that made me uncomfortable. He has never once suggested anything that made me rich either."

I do not say anything.

"This man on the videos," he says. "He is not trying to sell me anything. He keeps saying he is not a financial advisor. He keeps saying these are his goofy ideas and I can take them or leave them. He has no reason to say what he is saying except that he believes it."

"That is an accurate characterization," I say.

"Is that in the report?"

"It will be."

He is quiet again.

"My broker told me it was speculative," he says. "The bald man told me the entire system is speculative. He said the Federal Reserve note is the speculation. He said keeping your retirement in a system that is dying is the speculative position."

I write that down.

"Who is right?" he says.

I tell him that is his job not mine.

He laughs. It is a short laugh. Not unkind.

"You sound like him," he says.

I ask him what he means.

"He always says the grading is yours. The decisions are yours. All I can do is put the information out there."

I sit with that for a moment.

"I will have the second report to you by end of week," I say.

We hang up.

I sit at my desk for a long time.

The client just told me I sound like the man I was hired to research.

I open my notebook.

I write that down.

Then I run the transcript I just read through my research tools one more time.

The tool comes back confident and organized and answers the wrong question.

I close the tool.

I do not open it again.

For the rest of the week I work without it.

Just the transcripts. Just Arnold George. Just thirty years of knowing the difference between a framework that reveals and a framework that conceals.

By Thursday I have the second report written.

I send it Friday morning.

The client calls at noon.

"I read it," he says.

"And?"

"And I have one more question."

I wait.

"What would you do?"

I tell him I will call him back.

I hang up.

I open my 401k account.

I look at the number for a long time.

Then I pick up the phone and I call Gerald.

Gerald does not answer.

I leave a message.

I say I would like to discuss my options for liquidating my position.

CHAPTER TWELVE

Gerald calls back Monday morning.

He is calm. He is always calm. It is one of the things I have valued about Gerald for fourteen years.

He says he got my message. He says he wants to make sure he understands what I am asking. He says liquidating a 401k at my age carries significant tax implications. He says the penalty for early withdrawal no longer applies at sixty eight but the tax liability is real. He says depending on the amount we are talking about a substantial hit.

I tell him I understand.

He says he wants to make sure I am not making this decision based on anxiety about the current market conditions. He says volatility is normal. He says my portfolio is positioned for capital preservation. He says this is not the time to make significant changes.

I ask him one question.

I ask him what happens to my 401k if the bonds that back the system experience a significant disruption.

He is quiet.

I wait.

He says that is an extreme scenario.

I say I know. I ask him to answer the question anyway.

He says in an extreme scenario the regulatory framework provides certain protections. He says FDIC insurance covers bank deposits up to two hundred fifty thousand dollars. He says 401k assets held in brokerage accounts have SIPC protection up to five hundred thousand dollars.

I ask him what happens if the disruption is larger than the regulatory framework was designed to handle.

He is quiet for a longer time.

He says that is not something he can advise on.

I thank him and hang up.

I open my notebook.

I write this.

Gerald confirmed the protections exist. Gerald could not answer what happens when the protections are not enough. Gerald has spent fourteen years giving me advice calibrated to a world the bald man says is ending.

Gerald is not wrong about that world.

Gerald does not know about the other one.

I close the notebook.

I call the client.

He answers on the first ring.

"What would you do?" he says. He has not forgotten.

"I would call my bank," I say. "I would ask them what I need to do to wire a significant sum to a crypto broker."

He is quiet.

"That's what you would do?"

"That's what I'm going to do," I say.

A long pause.

"You're not supposed to say that," he says. "You're the researcher. You document. You don't conclude."

"I know."

"What changed?"

I think about that for a moment.

"Gerald told me it was unlikely," I say. "Not impossible. Unlikely."

He is quiet for a long time.

Then he says "I'll call my bank today."

We hang up.

I sit at my desk.

Outside the window the Boise foothills are bright in the morning sun. It is a Tuesday in June. It is an ordinary day in a city where nobody is talking about deflation spirals or dying currencies or something called 3I Atlas that arrived in the solar system eight months ago and has not behaved the way objects from outside the solar system are supposed to behave.

I open a new document.

I type the title.

File AG-0612-02.

I begin.