

# The Lighthouse

BIWEEKLY

February 1st, 2026, issue 3



## Rich People Aren't Smart, Poor People Aren't Lazy

In a capitalist economy, wealth is the leverage by which people gain more wealth. And the value of that wealth is exponential, rather than linear (*the bulk buy*, issue 1). So, instead of thinking of wealth as a static number, it makes more sense to think of wealth as a **trajectory**.

Let's say one person has 50 gold coins, and another person has 100 gold coins. This isn't like saying one person is 50 feet closer to the goal than the other person. There is no goal, since everyone's always trying to make more money to keep up with inflation and save for retirement. And it's not like saying one person has gone twice as far as the other person, because that doesn't capture how much money compounds in value the more of it you have. So it's more like saying one person is going 50mph, and the other person is going 100mph.

It's easier to see how money works, that way, because you can see that the slower car is probably never going to catch up to the other car unless there's a car crash. Which is incidentally also why there's no reason to think rich people are smarter than poor people. You would have to be an idiot to not keep making more and more money once you're already on that trajectory. This is why it feels like we're stuck on either the up escalator or the down escalator our whole lives no matter what we do.

On one hand, we have people who don't have to work a day in their lives, and live entirely off of interest. And contrary to their snarky criticisms about us not managing our money well enough, they don't even manage their own money - they pay someone else to do it. Then *they* call *us* lazy.

(continued on A2)

## The Negative Space

Humans have a bad habit of being overly fixated on "the target", or "goal". We tend to lose sight of the bigger picture if we don't put effort into seeing it. We tend to "ignore the negative space". We put all our attention on the character in the center of the painting, and forget to take in the scenery.

It's difficult to keep in mind the negative space because it's so vast and shapeless. It's easier to see the narrow effects of something. When you put gas in your car, the car goes "vroom". But seeing the wider effects of something takes practice. It's not automatic. Partly because the information is more abstract. You can see the car drive. But you can't see the devastating effects of carbon dioxide, right away. Even once you do start seeing weird weather and record-setting temperatures it's still not immediately apparent how it's all related without learning a few things about how it all interacts.

Another reason we become fixated on the more obvious short-term consequences is because of our tendency to place everything within a social framework. We tend to put things in terms of personal responsibility, and lay blame, sticking to our habituated childish mental framework of "right" and "wrong". But within rigid systemic structures where our behaviors are

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## Everything is Made to Break

One of the more destructive common practices incentivized by our current economic paradigm is the tendency to make products that don't last. Products that are fragile, that break easily, or quickly degrade - with the most obvious example being the trend of disposable products made to be thrown away after just one use.

In our capitalist fairy tales, we learn that competition is what drives all companies to make better, cheaper products. The customers, armed with their wallets, get to choose which businesses they support. And theoretically this means the products get better over time as companies compete for customers.

(continued on B2)

# Sharing is Caring!

As children, we're all taught to share. If you bring food to class, teachers will say you have to bring enough to share with everyone. If you get a new toy the other kids don't have, you're taught to play together or **take turns** with the toy.

But somewhere along the way, as we grow up, we notice that people have different amounts of stuff. Some people have bigger houses. Some people have nicer cars. I had one friend growing up that lived in a literal mansion. I mean, I was in kindergarten, but the ceilings looked like they were about 20 feet high. The house had three stories, a huge sunporch, a huge backyard, and a whole wing I never even saw.

Then I had a friend in middle school who lived in what looked like a one bedroom apartment with his Mom, where she lived in the bedroom, he lived in the living room, and he had to go through her bedroom to use the bathroom. The size of their whole apartment looked to be about the size of my parent's family room. They didn't have a yard, they barely even had any windows!

It doesn't take a genius to start figuring out that the adults (the same ones who are teaching you to share) don't seem to know how to share themselves. If they did, why would they all have such different amounts of stuff?

Sooner or later you start to put it together that this "money" thing is really important. Like, how come some families vacation in Hawaii while others can't get a day off?

As you grow up, after being sheltered from the whole concept of money for a few years, you start to slowly be introduced to it little by little. You're coached on what it is, how to use it, and what to use it for. You're jumped into the gang. You're indoctrinated. The fog lifts, the mystery is revealed, and you learn that money is this different sort of thing that you don't share like all that other stuff. You share food. You give away old clothes. But money is something you "save".

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## Poor People Aren't Lazy (from cover)

On the other end of the spectrum, people are caught in cycles of debt, and are going deeper and deeper into debt every year as they shuffle around credit cards and payday loans. Why?

Money is based on debt, which means for every dollar someone has, someone else owes a dollar. So any big increase in wealth in the economy is counter-balanced by some massive amount of debt accumulating somewhere else in the economy. It's a zero-sum game. The richer you are, the poorer you've made everyone else. (see **Negative Space**, A1)

What we're seeing is a massive transfer of wealth *from* the poor to the rich, in the form of loans, debts, and massive government bailouts paid for by taxpayers.

It's like the rich people drained all the money in the world into their own pockets, and then still wanted more. So they invented a negative type of currency so they could continue draining money out of us even after we had none left.

There's not enough money in the whole economy to pay off all the debt that exists. But the debt itself is kept on the books as capital since it's like having an "I owe you". Money is only created when someone takes out a loan. Which means they immediately owe more money back. This false promise of money in the future is how the rich maintain the upper hand. This pushes poorer people deeper and deeper into debt, and uses the value of that debt as capital with which to pay the interest to the rich people. This is how poor people remain caught in cycles of debt doing all the hard work.

In 2014, Jeff Bezos was worth \$30.5 billion. Today he's worth \$240-250 billion. In the same time, Mark Zuckerberg went from \$33.1 billion to \$235-270 billion today. These billionaires multiplied their wealth by 7-8x in the last decade. Meanwhile, household debt has risen nearly every year, reaching record highs, household real median income has struggled to keep pace with housing costs, and homelessness is still on the rise.

**This system of debt and interest is the modern form of slavery.**

The game is up. We know how the economy works. As wealth grows, and business interests hi-jack our politics, then wealth itself becomes incompatible with democracy. And if wealth grows simply by having wealth, then the system of wealth as a whole produces neither meritocracy nor democracy. It produces tyranny.

## Negative Space

(from cover)

coerced by everything in our lives from social consequences with family, to the threat of losing our job at work, to the brutal reality of homelessness and prison awaiting us if we stray too far from the path, people have little wiggle room.

And this is by design. The reason our worldview has been severed from the interconnectedness between all things is precisely so that we can continue to function within a system that enforces separation, division, and hierarchy, within which cooperation is no longer an option, and where we are actively punished any time we do pay attention to the bigger picture. So instead we focus on quarterly finance reports and disregard the pollution our company causes. We focus on "doing our job", even if our job is cutting down trees, and then we simply ignore the effects on Earth's ability to produce oxygen and reabsorb carbon dioxide so that we can get on with our jobs. We focus on what's right in front of us and ignore the long term effects on people far away.

Another example: over half of the people in US prisons were below the poverty line at the time of arrest, despite only 14% of the US actually being below the poverty line. Yet, some people still fail to see the connection. The short-term obvious fact is that the person was caught committing a crime, and then arrested for it - and the cultural backdrop to that is the theory that any of us could be arrested for the same crime. This has an appearance of fairness within the structure only so long as

you don't consider the context of poverty, the growing inequality caused by rich people hoarding wealth, and the financial systems which enforce artificial scarcity to keep us all caught in its web to begin with. The crime itself is the visible event we focus on, but the context of a crime is systematically removed from the conversation at every turn as we fall back on the frame of "personal responsibility", and "no excuses".

But without learning to take a moment to pause and consider the negative space around the subject, we're missing most of what's really happening.

What this culture-wide inability to see the "negative space" really amounts to is systemic neglect, and a collective inability to tackle collective issues. We blame people for their own lack of resources even as we perpetuate the very system that produces that inequality and that lack - lack of housing, education, or economic opportunity - those things which encourage crime to begin with. By focusing only on the act of crime (the visible), we erase the deeper context (the invisible poverty).

This isn't just a failure of empathy; it's a failure to see the connection between cause and effect. Recognizing that negative space—the context, the culture, the climate, the economic edifice of inequality—this is where the truth lives. And until we learn to see it, we'll keep treating symptoms while the disease spreads unchecked, wondering why nothing changes.

## Sharing is Caring!

(from A2)

Money, as it turns out, is something you're supposed to accumulate over your lifetime. You put it in the bank, buy assets, play stocks, all in an effort to accumulate as much money as you can. Both for your retirement and for your children.

But therein lies a conflict. How can we be taught to share everything "except money"? We're taught you can't get anything without money. Money is the primary motivation behind every job, every industry, every product and every service ever sold. So if money is the thing upon which everything else is based, what is left to share?

And if we aren't supposed to share when we grow up, and we never see any adults sharing *their* toys, then perhaps the deeper question is: why do we learn to share at all? Why prepare us to live in a world that doesn't exist?

I think it's because, deep down, we know this isn't right. We can *feel* it. And so even as the scarcity of time and money seems to crowd out the possibility in our own lives, we still *aspire* to share. We still teach our children to share. Because in the heart of humanity, we know this won't last forever. We know the edifice of greed will eventually crack, and we will experience the joy of the human family sharing everything with each other again.

And we hope our children will be alive to see it.

## Dear Readers,

Comments, questions, or suggestions?  
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## Made to Break

(from cover)

For a time, in the booming post-war economy of the 50s and 60s this seemed to be working. Both quality and durability were still selling points, and companies produced stoves and refrigerators that could easily last 30 years, with some lasting 60+ years and still being in use today. But the longevity of these products posed a problem for industry. Once everyone had a working stove or refrigerator, they don't need to buy another one. Demand started going down. To keep customers coming back, companies all started making lower quality appliances that broke easily *and* were harder to repair, reducing the longevity of their products to increase the longevity of the company.

They began manufacturing artificial lifespans using digital counters, and built-in failures using fragile parts that were hopelessly complicated for seemingly no reason at all - just to be certain their product wouldn't last long. Many companies started manufacturing proprietary tools, strangely shaped screwdrivers and specialized tools of shapes and sizes that were neither standard nor metric - tools that were never sold to consumers so that no one could repair their products and would be forced to buy new ones.

These days a new stove or refrigerator won't last more than 15 years, and manufacturers recommend replacing it in 4 years. Across the entire manufacturing sector all products started being made with cheaper parts. Thinner fabrics. Crappier glue. The trend infected the whole supply chain.

Industry saw that the technological abundance they had produced had nearly put them out of business, so they strategically pivoted. If everything they made breaks easily enough, then people would have to keep buying things, and remain dependant on them.

It's a clear example of how \$kynet will do whatever it takes to survive (**What is \$kynet?**, issue 1) and how anti-human outcomes persist when the will of humanity is usurped by the **Will of \$kynet** (issue 2).

The results are devastating. Global temperatures have already risen 1.1°C since pre-industrial times, driven largely by manufacturing, yet these types of business strategies cause manufacturing and waste to grow exponentially. The production of plastic has doubled in just 20 years. Meanwhile, we've lost 68% of wildlife populations since 1970, with scientists estimating we're losing dozens of species to extinction every day—a rate 1,000 times higher than natural rates.

\$kynet promised us convenience, but delivered dependence. It promised us abundance, but it created scarcity through deliberate fragility. And now, locking us into this mandatory force-fed cycle of endless consumption, \$kynet is systematically destroying the very world we need to survive. The oceans choke on our discarded electronics. The soil fills with toxic metals from products that were engineered to fail. Yet even as the products we depend on become more fragile, we just keep buying more and more crap in the endless struggle to keep up.

## Opensource Projects

Most people have heard of the **Mozilla Firefox browser**, but not everyone knows their strong committment to opensource. Publishing their sourcecode means that thousands of developers can independantly verify it's not hiding anything under the hood, and anyone can compile and run it for free.

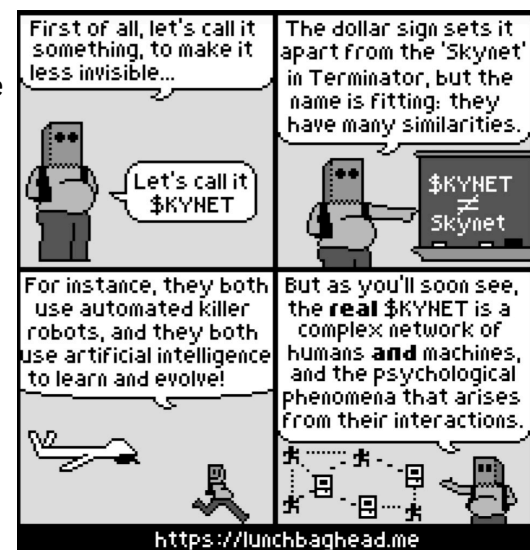
Many browsers come with strings attached, and usually send data back to a company, but Firefox stands apart as a privacy-first browser that *refuses* to track or sell data without *explicit consent*.

**Firefox** proves that world-class software can be built for users rather against them—and that's something money can't buy.

**License:** MPL 2.0 license

**Platforms:** Just about every platform that exists.

**Website:** <https://www.mozilla.org>



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