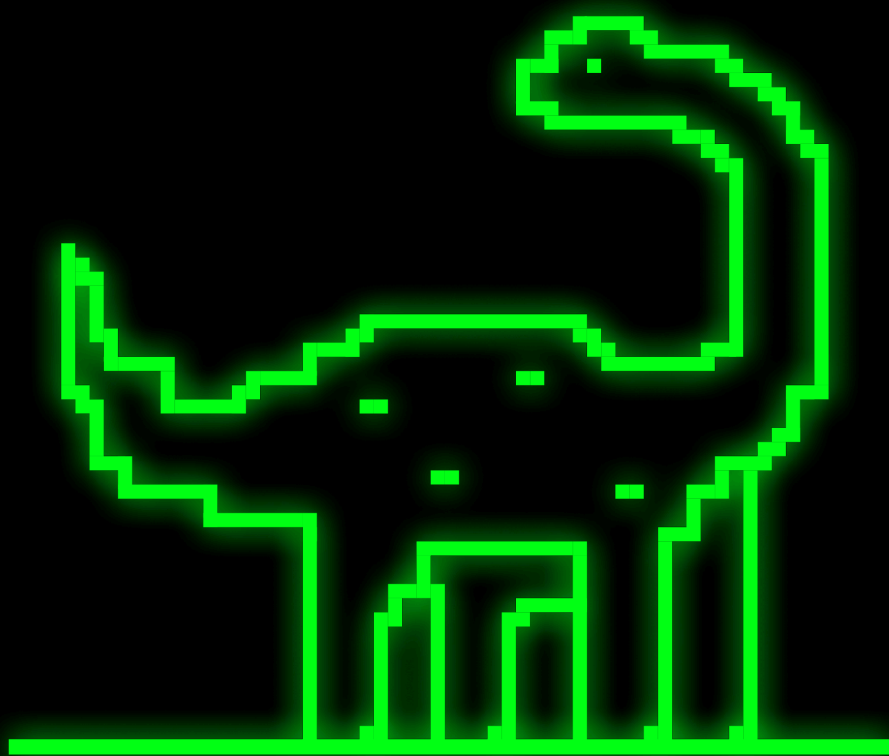




SURVIVING IN THE DIGITAL AGE

A GUIDE FOR THE POST-4TH
INDUSTRIAL REVOLUTION

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INDUSTRIAL REVOLUTION

ILIA KALMBACH

Surviving in the Digital Age: A Guide for the Post-4th Industrial Revolution

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First Edition

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CHAPTER

1



Prologue

Spring 2020

In the spring of 2020 the streets went quiet. One virus had stopped the world, and for a few weeks time slowed down for everybody at once. Somewhere in that silence it hit me: when somebody presses play again, it won't be the same movie.

I was scared. About my future, my career, my place in a world that had flipped in a month. So I went full paranoid mode and read everything: books, threads, forums, anyone who claimed to know what was coming. Most of it was noise. But bit by bit the pieces started to fit, and I ended up with a picture of the future I could act on.

Do I always nail the timing? Hell no. My friends joke that I'm either way too early or ridiculously late to everything. But the big shifts I almost never miss.

This book is that picture, written down. It's the map I drew while running for my life over the last five to ten years. I wrote it for two reasons. First, I wanted everything I'd figured out in one place, because you can't move fast with a head full of loose notes. Second, I wanted a practical answer to the question that kept me up at night: how do we survive the digital era, and do well in it? Not in theory. With moves you can make starting tomorrow. It's the book I wish somebody had handed me five years ago.

Building your future is like building a house. You don't pour the foundation and then find out the ground is a swamp. You don't finish your dream home and then learn the city is running a freeway past the bedroom window. You check first. This book looks ten to twenty years ahead, at technology, money and work, and asks where it's safe to build.

Who I Am

My name's Ilia. I started in Russia, where I built an industrial engineering company from scratch and ran it for more than a decade: factories, big messy projects, tight deadlines, one crisis after another. Now I'm starting over in the United States with a new engineering company, kalmbacheng.com. I'm also building Orchestra (projectorchestra.com), an AI project-management tool based on the processes that kept my old teams alive, and I still consult as a project and crisis manager.

What I took from those years is simple: stay honest, think a few moves ahead, and look for the opportunity inside the problem.

A Compass, Not a GPS

Knowledge is basically free now. YouTube, Reddit, podcasts and X will teach you almost anything, and Claude, ChatGPT or Grok will explain the rest in seconds. I'm not charging you \$999 for a fancy online course, because you don't need one. Most of the time you can teach yourself faster than you can find the perfect mentor. The trick is to know why you're learning, whether that's money, growth or plain curiosity. The clearer the goal, the faster you move.

Meanwhile everybody has turned into a coach. Webinars, masterclasses, \$5,000 cohorts. It feels like the world's biggest pyramid scheme, a million coaches coaching each other on how to be better coaches. If everybody's teaching, who the hell is doing the work? I'm not knocking real teachers. I'm calling out the noise.

What I can give you is the big picture and my best guess about where it's heading. It's a compass, not a GPS. You still have to drive.

I wrote it for anyone who refuses to be left behind: a student, somebody in mid-career watching the rules change, a founder, an artist, a

civil servant, a new retiree. If you're wired into today's world, this is already happening to you. By the last page you should be able to spot trouble before it hits you and tell which skills will still matter. The final chapter shows you how to turn all of it into your own plan.

The Dino on the Cover

See that dino on the cover? That's you. That's me. That's all of us if we keep avoiding the hard stuff.

The hard stuff starts with attention, and attention is a muscle. Twenty years ago most of us could read a whole book, stay on one problem for an afternoon, and build something that lasted longer than a weekend. Ask your kid, or honestly ask yourself: when did you last read anything longer than a thread without switching tabs? Thousands of apps are fighting for your hours, and every scroll is a small payment from your account into somebody else's. You can always earn more money. It might take a year, it might take ten, but it's possible. You can't earn one extra hour. I wouldn't be surprised if we end up measuring wealth in free hours instead of dollars.

If you don't rebuild that muscle, you're going to be absolutely fucked when AI takes all the easy jobs and the world starts moving ten times faster than it does today.

So don't skim. You can, it's your choice, but you'll miss the point. Actually read it. When something hits you, stop and ask how it applies to your job, your side project, your life right now. Do one thing about it. Come back later and see what worked. Then do it again. Argue with me in the margins, in Notion, on a napkin. Tell a friend. The more you wrestle with this stuff, the more it pays you back.

Adapt or Be Left Behind

Ask yourself today: will my skills and my job be safe in five years? Be honest, because history isn't comforting here. Steam wiped out muscle jobs in the 1800s. Automation took the assembly line in the 1900s. Each time, plenty of people were sure their own job was the exception, and they were wrong. Now AI is coming for office work, and it's moving faster than either of those waves.

If a task is repetitive or predictable, a machine will do it cheaper and better – soon. If I ran a country, I'd be tempted to hit the emergency brake on AI myself. I don't think anyone can. So don't wait for a brake. Follow your industry closely, automate what you can, and double down on what machines are still bad at: creative work, relationships, strategy.

Creativity comes with a warning, though. We keep telling ourselves machines can't replace it, and we're running out of time on that bet. In 2022 an image made with Midjourney took first place in a digital-art category at the Colorado State Fair, and the tools have improved every month since. Right now people still want work with a human behind it. That's what keeps platforms like X alive. They're some of the last big places where you can watch people think out loud. I believe purely human-made content has an expiration date. Maybe not this year, maybe not next. If you make things, make them now and put them out there. Your creativity is one of the last edges you have.

A Living Guide

This book isn't finished, and it won't be. I stole the idea straight from Pieter Levels, who kept updating his book *MAKE* in public as the world changed. I'm doing the same. When a big trend shifts or I find a better tactic, there'll be a new version, and I'll announce it on X and

Substack (@ILIAKALMBACH), by email, and on iliakalmbach.com. Buy once, stay current. Think of it as software: it gets patches.

I don't want you to just get the digital age. I want you ready for it. I'm stoked to be your guide. Let's go.

CHAPTER

2



The World Before – How Things Worked

Why Look Back

Nobody can sum up ten thousand years of human history in one chapter, and I'm not going to try – whole libraries exist for that. You only need the parts that explain the present: who held power and who did the work, what happened each time a new tool showed up, how invention and consolidation take turns, and how an ordinary person got ahead.

Before the internet the world ran on a much slower clock. Power belonged first to the guy with the biggest sword, and later to the guy with the fattest bank account. Once you see how that handover happened, the digital revolution stops looking like random chaos. It looks like the next step in a sequence, and you get a much better idea of where to stand when the ground moves again.

Rulers and Doers

Through all of history there have only ever been two groups. The rulers held the power. The doers built the roads, fought the wars, grew the food and, lately, wrote the code. If you're reading this, you're almost certainly a doer. So am I. So was nearly everyone who ever lived.

What changed over the centuries was the deal between the two. Here's the short version. Watch the pattern, because it's playing out again right now, in fast-forward.

It started small, with tribes: a few dozen people trying not to die. The tools were sticks and stones, so everyone had to cooperate or the group starved, and the leader was whoever had saved the tribe a few times. Respect was earned, not inherited. Then the tools got a little better. One family managed to grow more than it could eat, and that small

surplus was the first crack in equality. Leadership turned hereditary, and extra grain turned into power.

The next step was ugly. Once one person could produce more than he ate, it paid to own him. Powerful families captured people from other tribes and put them to work, and the great ancient states were built that way. Greece and Rome got their philosophy and their roads from the labor of people who got no credit and no share; the owner kept everything a slave produced beyond bare survival. Coins showed up in this period, and with them money as we know it. As an incentive system, slavery was about the dumbest ever invented. Slaves did as little as they could, ran when they could, and now and then rose in revolt. The whole thing was rich on top and rotten underneath, and in most places it eventually cracked.

What replaced it was a softer cage. Warlords and nobles grabbed the land, and instead of owning people outright they let peasants live on it and work it. The lord promised protection and took loyalty and most of the harvest in return. Over generations those peasants became serfs, tied to the soil – born on the lord’s land, dead on the lord’s land. Wealth was measured in acres and in the people stuck on them. A serf had a bit more security than a slave and almost as little freedom. The system had the same flaw as slavery: people with no stake in the outcome don’t invent anything, so for centuries very little changed. Meanwhile, in the towns, merchants were getting rich buying and selling, and new money wanted new rules. One revolt and one plague at a time, serfdom was abolished across Europe.

Capitalism didn’t wait for feudalism to die. It grew inside it. A craftsman makes more cloth than he needs and sells the extra. He owns the product and the profit, so he buys better tools and hires help. Labor becomes something you can buy by the hour – welcome to wages. The industrial revolution poured fuel on all of it. Owners held the factories

and the machines, workers sold their time, and everything was made to be sold. No system has ever been better at producing growth and invention. It also comes with a built-in fight, because owners want wages low and workers want them high, and it runs in booms and crashes. The early version was savage, with endless shifts, child labor and no safety net. It got better only because workers fought for it.

The rulers changed costume along the way. Factory owners and bankers don't wear crowns, but money buys laws, media and politicians about as reliably as land used to buy soldiers.

Unlike slavery and feudalism, capitalism is still standing. It mutates through regulation, welfare states and new technology, and every time somebody says it's over, it reinvents itself. But the strains haven't gone anywhere: extreme inequality, regular crashes, whole industries wiped out when the technology shifts. The system that gave us the iPhone can also leave millions of people without work when an algorithm changes. I don't think it's the final level of the game. The next one is already loading.

Three Industrial Revolutions

For most of history, if something had to get done, it got done by human hands and human backs, or at best a horse. Life was slow, hard and short for nearly everybody. Then, three times in about 250 years, somebody invented a tool powerful enough to break the old arrangement. You know the saying: the Stone Age didn't end because we ran out of stones.

The first time, from the late 1700s to the mid-1800s, it was steam. Factories went up, textiles and iron were mechanized, railroads were laid, and millions of people left the farm for cities that were dirty and loud.

The second, from the late 1800s into the early 1900s, was electricity, the combustion engine and the telephone. Lights in every home, cars on the roads, voices crossing oceans, Ford's assembly line. A middle class appeared, along with a pile of new jobs (engineer, driver, electrician), while old crafts faded out.

The third, from the 1960s to the 1990s, was the computer. Paper turned into databases, factories started running themselves, repetitive assembly work began to disappear, and jobs moved from the factory floor to the office.

Every time, the script was the same. One new technology wiped out old jobs, created new ones for the people who moved early, made the world richer overall, and wrecked a lot of lives in the changeover. And every time it took society decades to catch its breath.

Now we're deep into the fourth one, the digital one, and two things are different. The earlier revolutions killed muscle jobs first. This one is coming straight for brain jobs: accountants, lawyers, programmers, marketers, even parts of what doctors do. The jobs our parents called safe are sitting where farm and factory jobs sat 150 years ago.

The other difference is speed. The earlier revolutions took decades to play out, and half the world kept living the old way for generations. Digital tools spread in months. ChatGPT reached an estimated 100 million users two months after launch. There's no slow village left to hide in and no thirty-year grace period to retrain. My guess is that this one plays out in five to ten years.

The good news is that the rules of the game haven't changed. Only the clock has. That's why the history is worth knowing.

Culture and Civilization

History has another rhythm, and it has nothing to do with machines. There are times when people invent and times when they organize what was invented. Call the first culture and the second civilization. Culture supplies the raw energy. Civilization locks it down, polishes it and turns it into systems.

The modern era, from the 1700s to the middle of the 1900s, was one long culture phase: faith in science and progress, industry, nation-states, mass education, nonstop invention. The postmodern decades since have been a different mood – skeptical of big stories, happy to mix high art with pop (Warhol’s soup cans, memes on top of Renaissance paintings), better at remixing than creating. They still produced one more explosion: the internet, the smartphone, social media, the cloud. Since then most of our energy has gone into managing and milking what that explosion built. Innovation still happens, but most of it is incremental: faster apps, prettier screens, better ad targeting, one more subscription layered on the last one. We’re polishing the museum, not building a new wing.

So far AI fits right in. Everyone uses it to do the same old things faster and cheaper: write emails, make logos, summarize reports, crank out clickbait. I don’t think that lasts. At some point AI stops being a better hammer and starts inventing tools we can’t picture yet. When that happens, the civilization phase is over and a new culture phase starts – raw, chaotic, scary, and full of openings most people aren’t ready for.

Right now the center of all this is the United States. Silicon Valley sets the pace in technology, Hollywood and American music decide what the world watches and hums, and the dollar runs global finance. You feel it whether you live in Siberia or São Paulo. But being king of the hill is a hard job. The US has to keep the inventions coming while

holding together some 340 million people with a thousand different backgrounds and agendas, and history is full of centers that moved. How America handles inequality, its tech monopolies and the push-back from the rest of the world will decide whether it stays on top, hands the spot to someone like China, or leaves it empty. Keep an eye on this. When the center moves, the rules change for everybody.

How People Moved Up

For most of history, they didn't. Born a serf, you died a serf, and early industrial society wasn't much kinder to people at the bottom. The few ladders that existed, like the craft guilds, were narrow. Education was for aristocrats and the rich. If you came from a peasant or working family, your schooling was whatever your parents could teach you.

The walls started to crack in the late nineteenth and early twentieth centuries, and education was the hammer. Public schools spread, universities slowly opened their doors, and for the first time large numbers of people could learn something their parents never had. Picture a craftsman in a small town who masters watchmaking, earns enough to buy property and sends his kids to school. Two generations later the family isn't poor anymore. Or a clerk in the 1920s who takes night classes in accounting and jumps from a dead-end job to a profession. Stories like these were still the exception, and a real change of class usually took two or three generations of grinding. But the path was there, and the idea that you could end up somewhere better than where you were born was brand new.

School was only half of it. The top universities were also clubs. You went there to sit next to the children of powerful families and to find the one mentor who could pull strings for you later. Every trade worked the same way. A blacksmith who couldn't shape iron stayed poor, but the

blacksmith who also learned to negotiate stopped fixing village horse-shoes and started supplying the army. There were no résumés and no job boards. Opportunity traveled by word of mouth. You needed a guy who knew a guy. We talk about networking as if LinkedIn invented it. It's as old as trade.

Four things moved people up:

Education. Being able to read when most people couldn't, or holding a certificate when few did, set you apart.

Skill. The farmer who learned better crop rotation and the mechanic who understood the newest engine pulled ahead of their neighbors.

Connections. An introduction to a guild member or a good word from a local official opened doors that otherwise stayed shut.

Adaptability. The shopkeeper who jumped on the telegraph was closing deals while his rival waited for the mail.

The tools have changed. We have online courses instead of apprenticeships and social media instead of the tavern. Those four haven't.

Three Lives

To make this concrete, here are three people. I made them up, but their lives are ordinary ones for their time.

Joe, a Peasant

Joe is born in a village a few hundred years ago and is working the land before he's ten. Up at dawn, feed the animals, plow, plant, harvest, eat what's left, sleep, repeat. He uses the wooden plow his grandfather used, lives in the same mud hut and eats the same food. A hundred years could pass and the village would look the same. A new lord, or a church going up next door, is the biggest news of a lifetime.

Joe grows old fully expecting his kids and grandkids to live exactly as he did. He can't imagine anything else. Tell him the world could flip upside down in ten years and he'd take it for a fairy tale. He dies believing the future will look like the past, and for him it does.

We don't have that luxury. The last fifteen years made daily life hard to recognize, and in ten more a lot of the jobs you know may be gone.

Michelle, an Apprentice

Michelle is a teenager in the 1700s with no money and no family name, and she signs on with a master shoemaker. (A girl apprentice was rare, and a woman master rarer. I've bent history a little so she can come back in the next chapter.) For five to seven years she works for room and board. She starts at the bottom, sweeping the floor and fetching leather, and watches every move the master makes. In time she's trusted to cut simple pieces, then to stitch. When her term is up she's a journeywoman – qualified to work, not yet allowed to run a shop.

So she hits the road. She works under other masters in other towns, builds a reputation and saves every coin. If she's good enough, she applies to the guild, passes its test and becomes a master herself, with her own shop and her own apprentices. People pay extra for her boots. From broke teenager to respected business owner in one lifetime: it was the best ladder the old world had. Slow and hard, but it worked.

It's gone now. Factories killed most of the crafts, and the guilds went with them.

Elon, a Factory Owner

Elon (no relation) owns a textile mill in the middle of the industrial revolution. He hears about a new steam-powered loom that does the work of a roomful of hand-weavers. It costs a fortune. Most owners laugh and stick with cheap labor. Elon buys a few.

Output jumps and costs drop. He undersells everybody and still makes more money, and he puts every penny back into more machines and a bigger building. His workforce changes shape: fewer skilled weavers, more mechanics to keep the looms running. Some people lose their livelihood, and others get better-paid work looking after the machines. Elon becomes the richest man in the region, the guy who saw the future first.

His mill and thousands like it also suck people out of the villages into overcrowded towns. With that many people desperate for work, wages collapse. Inside the mill it's fourteen-hour days, lost fingers and children at the machines. Eventually the workers organize into unions, and governments pass laws that take small children out of the mills and cap the working day. Elon's hunger for progress drags the world forward and forces it to write new rules.

It's the same story we're living right now, only this time the loom is called ChatGPT.

CHAPTER

3



The World Now – What's Going On?

2020

Around 2020 the world hit fast-forward. The 2010s had been a warm-up. COVID was the starting gun. Years of slow digital change got squeezed into about twelve months: remote work became the default for office workers, online shopping went from convenience to necessity, Zoom replaced the office, and delivery apps replaced the trip to the store.

Depending on your age, the new speed is thrilling or terrifying, and often both. An app is everywhere today and a ghost town tomorrow. A story breaks the internet at breakfast and is forgotten by dinner. Most people can't keep up, and that's not a personal failing. Nobody can.

One virus could do all this because nothing is isolated anymore. An outbreak in one Chinese city shrank the whole planet's economy. A decision in Washington changes what a loan costs on another continent. No country and no job is insulated, which is why you feel every shock in your bones. There's no such thing as a local crisis anymore.

The Money Flood

When the crisis hit, governments and central banks panicked and poured money into their economies to keep them from collapsing. In February 2020 the Federal Reserve's broad count of cash and deposits in the United States, known as M2, stood at about \$15.5 trillion. By March 2022 it was \$21.8 trillion. The Fed has kept that count since 1959 and had never seen it grow that fast.

It worked. The 2020 recession lasted two months, the shortest on record. You remember what came next, because you paid for it. In June 2022 American prices were rising at 9.1% a year, the fastest since 1981. By

mid-2025 the average basket cost about a quarter more than it had before the pandemic, and in mid-2026 inflation was still running at 3.5%. Raises stopped feeling like raises, and money you'd worked years to save bought less.

My bet is they do it again in the next crisis.

Inflation and Inequality

If your paycheck felt smaller, you weren't imagining it. Inflation hits people who live on wages hardest. People who owned assets had a very different pandemic. The S&P 500 doubled from its March 2020 low in under a year and a half. American home prices rose 47% in the first fifty months of the decade, more than in all of the 1990s or all of the 2010s. Oxfam calculated that the ten richest men in the world more than doubled their combined fortunes in the pandemic's first two years, from \$700 billion to \$1.5 trillion.

So anyone who already held stocks, a house or a business got richer just by sitting there, while people living paycheck to paycheck watched rent and groceries climb by more than a quarter, with raises that didn't keep up. The gap between those two groups was already wide. Now it's a canyon. The anger keeps growing and nobody has a clean fix. I don't see it going back to what we used to call normal.

Mass Migration

Migration had been climbing for decades. In 2024 the UN counted 304 million people living outside the country where they were born, almost twice the number in 1990. The price shock pushed harder. In poorer and less stable countries, where prices exploded and jobs vanished, millions packed up and left – from Africa, Latin America and

Asia toward Europe, North America and the richer parts of Asia, anywhere that still looks like it has oxygen.

The countries on the receiving end get housing shortages, fights over jobs and political firestorms. But can you really blame the people who move? If your local economy collapses and you can't feed your kids, moving isn't crazy. It's the rational play. And thanks to the internet, everyone can see exactly where the grass is greener. People watch TikTok videos of life on the other side, and then they walk, fly or take a boat toward it. This isn't going to slow down. Either we figure out how to handle it, or we watch countries tear themselves apart over borders the internet ignores.

The Remote Work Revolution

Remember when working from home in pajamas was a joke? Then the offices closed, and a lot of them never fully reopened. Companies found out that most knowledge work doesn't need butts in seats five days a week.

If your job lives in a laptop, you can do it from anywhere with decent Wi-Fi. A San Francisco salary on a beach in Thailand, a London marketer wintering in a Lisbon café – people are doing this right now, in big numbers.

Countries noticed. Barbados, Estonia, the UAE and dozens of others now offer remote workers a visa. A few, Barbados and the UAE among them, also leave that income untaxed. Most don't, whatever the brochure implies: stay more than half the year and you usually become a local taxpayer. Either way, expensive cities and high-tax countries are watching talent and tax revenue walk out the door.

The freedom cuts both ways. If the job can be done from anywhere, the worker can come from anywhere. A Canadian company hires a

great developer in Lagos or Bangalore for half what a local would cost. Good for the company, good for the developer, bad for the local candidate who just got priced out without knowing it. A single remote posting can pull in hundreds of applicants from dozens of countries, so to get noticed at all you have to be exceptional or very specialized.

Then there's the human side. No commute means more sleep, but no office means no water-cooler talk. Some people never want to go back, and some rent a desk in a coworking space just to be around other humans. Work used to be a place you went. Now it's a thing you do, and careers, cities and tax systems are all being rearranged around that.

The New Skills Economy

What makes you valuable is a moving target, and your parents' job market is dead. Twenty years ago building a website was nerd stuff. Today it's the minimum for starting almost any business. Digital skills are the price of admission. If you speak machine, you eat. That used to mean writing code. More and more it means knowing what to ask a machine for and how to check what it gives you back.

As machines eat the repetitive work, what's left is the part they're worst at: judgment, taste, storytelling, empathy. AI can crunch numbers all day. Making a person feel something is harder, and for now people are better at it. Put technical skill together with that human side and you're very hard to replace.

Your grandpa learned one profession and rode it for forty years. Good luck doing that now. Whole job categories show up and disappear within a decade, so the only skill that doesn't expire is learning new ones fast. One year it's leading a remote team, the next it's data visualization, the year after that it's prompt engineering. It's exhausting, and some people love it.

The job for life with a gold watch at the end is extinct, too. You do a few years here and a couple there, freelance on the side, maybe run a few things at once – Uber after work, Fiverr on weekends, a Patreon. A strong GitHub, a name people recognize or a network that will vouch for you is often worth more than a résumé. You're free. You're also on your own: no pension, no sick days, no safety net.

Three Lives, Today

Joe, Michelle and Elon again, moved up to the present.

Joe, the Migrant

This Joe grows up in a small town in Kazakhstan, online and ambitious. On TikTok and YouTube he has seen what life looks like in Europe and America. Back home a good job pays a few hundred dollars a month, so he packs up, gets a visa and lands in a big American city.

Reality hits hard. His degree doesn't fully count, and his English is okay, not great. The fastest money is in the gig apps, so he delivers food on a bike, twelve hours a day in traffic. It's a long way from the career he pictured, but it pays the rent and leaves something to send home. In the evenings he takes English classes and works through free coding courses on YouTube. He knows the delivery drones and robots are coming for his gig.

Tens of millions of people are running the same play: leave everything, start at the bottom of a new country, and claw your way up one course and one delivery at a time. Technology showed Joe the way out, and the same technology hangs over the job he found when he got there. He's not complaining. He keeps adapting, because stopping means disappearing.

Michelle, the Digital Nomad

Michelle had a normal nine-to-five at a Berlin marketing agency: good salary, high taxes, gray winters. One day it hit her that her work – digital marketing and graphic design – needs a laptop and Wi-Fi and nothing else. She quit, went freelance, packed one bag and left.

Now she lives in Dubai on a remote-work visa. Dubai has no income tax. Germany took 42% of the top slice of her earnings. The sun shines all year. Nine out of ten of her clients are still European, and they don't care whether she's in a Berlin office or a Dubai café as long as the work is good. A typical day is a morning call with a client in London, an afternoon on Slack with a developer in India, and campaign planning on a rooftop in the evening. She earns what she earned in Berlin and keeps what Germany used to take. She's saving for property – maybe Portugal, maybe Thailand. In five years she could be in Singapore or back home. She'll decide when she feels like it.

Governments compete for people like her with special visas and tax breaks, because a remote worker who stays a year spends a lot more than a tourist who stays a week. Michelle is the new master crafts-woman. Her guild is global, her tools are in the cloud, and her shop travels with her.

Elon, the Founder

This Elon started a company three years ago: him, two friends and their laptops in a coworking space, building AI software for online stores. No factory, almost no cash. They hacked together a prototype, it got traction, and investors showed up.

Within two years there were fifty people, fully remote, on three continents. Then a big tech company noticed and made an eight-figure offer.

The deal closed, the team celebrated on a video call, and Elon took two months off to travel before he started thinking about the next idea.

Most startups crash and burn. The ones that hit can make their founders in three to five years what used to take a lifetime to earn. The first Elon needed a mill, coal and hundreds of workers to get rich. This one needed a MacBook, GitHub and a good pitch deck. Same instinct, with tools that cost next to nothing. The factory owner won the industrial revolution, and this Elon is winning the digital one. You get to decide whether you own the tools or work for somebody who does.

CHAPTER

4



The Near Future – Preparing for the Storm

Storm Clouds on the Horizon

So far I've mostly described what has already happened. From here on I'm predicting, and I told you in the prologue what my timing is like. Treat the dates as rough. The direction is what I'd bet on.

I think something bigger than 2020 is forming. The economic system is creaking like an old wooden ship, technology is moving faster than anyone can regulate it, and governments are chasing it with laws written for the twentieth century. You and I can adapt early or get swept away. Storms also create openings, and this chapter is about ending up on the right side of this one.

The End of the Old Financial System

Everything feels like a casino right now, and that's a fair description. Prices move on rumor, tweets, panic and FOMO, and a lot of the trading is algorithms trading with other algorithms.

Crypto is the clearest case. Most of it isn't digital gold. It's speculation with very little use behind it, and in a crisis it drops first, because when stocks fall people sell crypto to cover their losses. We've already had previews. In October 2025 a single tariff announcement wiped out more than \$19 billion of leveraged crypto bets within a day, the largest liquidation on record. Theft is routine. Chainalysis counted over \$2.17 billion stolen from crypto services in the first half of 2025, \$1.5 billion of it in one hack. I expect most coins to die and a few giants to survive. Bitcoin is probably one of the giants, and I'll come back to it in the next chapter.

Housing in the hot cities feels like another poker table. The normal path – work hard, save, retire comfortably – is broken for most people.

Wages barely keep up and the cost of living is through the roof, so people go looking for a lottery ticket: Robinhood trades, meme coins, house flips. When the future looks dark, gambling today feels smarter than saving for tomorrow.

Underneath all of it, trust is gone. When the richest men alive double their fortunes during a pandemic in which you couldn't make rent, "work hard and you'll make it" sounds like a bad joke. People conclude that everything's rigged anyway, so they might as well roll the dice. That's a dangerous loop. The more people treat money as gambling, the wilder the system gets and the less it has to do with anything real.

Capitalism at the Breaking Point

Capitalism has always survived by expanding: new markets, new continents, new technology, new wars, new debt. The problem is that there are no new continents left. The whole planet is already in the game. The old fixes, printing money and cutting rates to zero, mostly blow new bubbles now. You can't grow forever on a finite planet, and technology keeps making it possible to produce more with fewer people.

I said in chapter 2 that capitalism reinvents itself every time somebody announces its end, so take this as a bet. I think the next big crisis might not end in another boom. We may be looking at a rewrite of the rules – something bigger than a recession or a depression, more like a new operating system. I don't know what it looks like yet. The cracks are visible, and they're spreading.

Jobs Under Siege

If you thought globalization was rough, wait until you meet AI. The cuts have already started. I'd put the first big wave of layoffs three to five years out, not in 2050, with the world of the next chapter starting

to arrive maybe five to fifteen years from now. The first wave takes anything routine and predictable.

Repetitive office work. Data entry, form processing, basic bookkeeping, the reports junior analysts write. Software does these around the clock, with no typos and no salary.

Customer service. In 2024 the payments company Klarna announced that its AI assistant was doing the work of 700 customer-service agents. A year later its chief executive said the quality had been lower, and Klarna started hiring people again. Expect more of this: a company hands too much to the machine, pulls some of it back, and tries again a year later with a better machine. Each round, the machine keeps a little more.

Driving. Driverless taxis already carry paying passengers in ten American cities, and driverless trucks haul freight between Dallas and Houston. What sets the pace now is law and unions more than technology. When those brakes come off, millions of people who drive for a living are exposed.

Middlemen. Travel agents, real-estate agents, routine legal work, even some routine medicine. Smart contracts, AI diagnostics and direct matching of buyers and sellers are all aimed at the person in the middle.

We watched robots take blue-collar jobs for decades. Now it's the white-collar jobs. The winners will be the people who build AI, sell it, or use it to get ten times more done. The losers will be the ones who decided "my job needs a human" and did nothing.

That leaves society with a problem, and it's your problem too: what happens to tens of millions of people whose jobs are gone? The answer that's gaining ground is a universal basic income (UBI), or something like it. It has gone from a crazy idea to funded experiments. One of the

largest was run by OpenResearch, a lab founded by Sam Altman of OpenAI. It gave \$1,000 a month for three years to a thousand people in Illinois and Texas. They worked about 1.3 hours a week less than the comparison group. They cut back a little; they didn't quit. Nobody has tried it at the scale of a country.

As for you: if AI can do 20% of your job today, assume that share keeps growing, and fast. Denial is the fastest way to the unemployment line. Either become the person in your field who uses AI to make everyone around you better, or move toward work that still needs a human – creative direction, strategy, complicated relationships.

New Rules of Survival

Old systems are dying and new tech is taking over. Here's how you stay alive over the next five to ten years.

Use the Tools

Obvious? Maybe. Do it anyway. Every earlier revolution had people who rode the wave and people who got flattened by it. If AI is coming for your industry, be the person on your team who knows it best.

Build a Second Income

One specialty for life is dead. Build a second skill and a second source of income, even a small one. You won't have one job until retirement, and that has an upside: you're free to experiment.

Keep a Cushion

This economy is a casino, so play it carefully. Kill bad debt. Build an emergency fund that could carry you through a year of chaos. Invest in things that hold their value when paper money burns: your skills, your

relationships, boring index funds, property if you can manage it. And if somebody promises you a hundredfold return with zero risk, run.

Be Ready to Move

Remote work was just the beginning. Be ready to change cities, countries or continents if the work, the taxes or the safety are better somewhere else. Any of the three can flip fast. If the whole world is an option for you, you have more lives than a cat.

Know Your People

When institutions wobble, the people you trust become your lifeline. They warn you early, pass you work and pick up the phone when things go wrong. It can be an online group, a local one, or a handful of peers. Build the lifeboats before the ship starts sinking.

These aren't nice-to-haves. They're the new minimum.

Three Ways to Adapt

Three more invented cases, to show what the rules look like in practice.

Daniel, the AI-Powered Consultant

Daniel is forty-two. For twenty years he's been a classic business consultant: flights, spreadsheets, slide decks, big recommendations. A few years ago his clients started saying the same thing: "We ran your stuff through one of the new AI tools and got almost the same answer in five minutes."

He saw the writing on the wall. Instead of fighting it, he spent his nights and weekends learning every AI tool for analysis and strategy he could find. A day of his old work shrank to an hour, because the machine crunched the data and spotted the patterns. His job moved

from producing the analysis to asking the right questions and judging the answers. He takes on three times as many projects now, and his rates went up, not down.

Daniel didn't wait to be replaced. His clients can get a five-minute answer from the same tools he uses. What they pay him for is knowing when that answer is wrong. Every industrial revolution had somebody like him. He just had to move faster than they did.

Sophia, the Augmented Designer

Sophia is a graphic designer. When AI art first showed up, her reaction was that it looked like garbage and human creativity was safe. Then Midjourney's fourth version came out, then the fifth, and clients started showing up with AI mock-ups and asking, "Can you do this cheaper?"

She could dig in and go down defending pure human art, or she could learn the tools. She learned the tools. Now a job starts with a prompt and fifty concepts in thirty seconds. She picks the best one and finishes it by hand. The quality is the same, it arrives several times faster, and the client gets far more to choose from, so they pay the same or more. She spends fewer hours on the boring parts and more on creative direction – the part AI is still bad at.

Sophia treats the machine as an unpaid junior designer. Designers who refused to touch it are watching their rates drop, and she's earning more than she ever has. It's the move the first Elon made: buy the new machine while everybody else is laughing.

Michael and Lisa, Future-Proof Parents

Michael and Lisa have two kids, eight and ten. They looked at school and saw years of memorizing facts for a world that will be gone by

graduation. So they built their own plan at home and kept the best of what's out there.

Math, coding and languages run on adaptive apps that work like private tutors, harder when the kid is ready and easier when she struggles. Biology is a garden. Engineering is an electronics kit. Money and sales are a lemonade stand that has to turn a profit. There are riddles every week, plus some art, music or writing, and once a month each kid gives a short presentation. Every few months the family spends time in a new city or country, so change feels normal instead of scary.

They still use regular school for some subjects and for friends. But the ten-year-old already codes simple games, the eight-year-old is picking up Spanish, and both treat learning something new as an everyday thing.

The neighbors think they're weird. Michael and Lisa think facts will be worth very little once a machine remembers all of them, and that what will still count in 2040 is knowing how to learn anything, adapt fast and stay human around machines. The old school system trained kids for factories and offices. These two are raising kids who get stronger under stress, and that may be the biggest head start they can give them.

CHAPTER

5



Post-Industrial World – Just Relax

A Whole New Reality

Everything in this chapter is a guess. I'll mostly write it as if it has already happened, because a "might" in every sentence is unreadable. Just remember that nobody has been there yet.

Picture a world as far from ours as ours is from the Stone Age. The economic structures we know are gone. So are the political systems we grew up with and social roles that lasted for centuries. Automation and AI have solved scarcity. Food, shelter and medicine are a given, work is optional, and money has turned into something else.

It sounds like utopia, and it comes with a question nobody has had to answer before: what do people do when there's nothing they have to do? "Just relax" might become the slogan of the age.

Goodbye Jobs, Goodbye Money

The old economy ran on human labor exchanged for money. The post-industrial one runs on AI: one giant, extremely capable system that manages production, resources and distribution better than any market or government ever did. Call it the abundance machine.

Money Fades

When food, housing and healthcare are guaranteed, earning a paycheck to survive becomes a museum piece. Everyone gets a baseline, call it a credit or UBI, as a right and not as charity, and it's enough for a comfortable life. You don't buy bread or electricity. You request them and the system delivers, within a reasonable quota. For most people money becomes like tap water today. It's just there.

Power moves to two things: energy, which feeds the machines, and data, which feeds the models. Whoever controls the fusion reactors and the solar mega-farms controls the world. This is where Bitcoin comes back in. I said most of crypto will die, and I expect Bitcoin to be one of the survivors, because the only way to make a bitcoin is to burn electricity. That could turn it into the yardstick for energy itself. Prices set in it wouldn't need a central bank. The supply is fixed, and nobody can print more.

No Jobs, But Not Jobless

AI and robots drive, diagnose, cook, build, teach and operate. People aren't needed as workers. "What do you do for a living?" sounds as strange as asking somebody's blood type at a job interview.

You could call it technocratic socialism without the corrupt humans. A system with no greed of its own allocates resources and cuts waste. Hunger, homelessness and untreated illness basically disappear. Whether it stays that clean depends on who set its goals, and I'll come back to that.

You wanted utopia and you got it. Now figure out what to do with the rest of your life.

Everything as a Service

Owning stuff may fade, too. Why own a car when a driverless one shows up in thirty seconds and costs less than maintaining yours? Why fill a house with tools and appliances you use twice a year?

Housing goes the same way. Forget the thirty-year mortgage. You subscribe to a living service. Want a month in Tokyo? Request it, and a furnished apartment is waiting. For a week in the mountains, the system finds a cabin. The planet turns into one big hotel you check in

and out of. Plenty of people will stay put, because humans like the familiar, but nobody is chained to rent or debt.

Goods are summoned when you want them. Clothes, gadgets and good meals are printed or assembled on demand and recycled afterward. No drill collecting dust in the garage for five years – a drone drops one off when you need it and takes it back. Letting go of ownership will break some brains, because we've been collectors forever. The generations after us won't think twice.

Status changes with it. When everyone has the basics, a Lamborghini or a mansion means nothing. Standing comes from reputation and from experiences few people have had, like a month in a Mars colony or your art on screens around the world. The old flex was a Rolex. The new one is a story nobody else can tell.

When Nations Act Like Tech Firms

Governments built for the twentieth century can't keep up with change that arrives weekly. In the post-industrial world AI runs a country the way a good CEO runs a company, except that the goal is the well-being of citizens, not profit.

Cities and nations become optimized systems. Borders matter less when AI coordinates the response to pandemics, climate and resources across them. Some places hand over the keys completely, and Google or its successor runs a whole city's infrastructure. Decisions are instant, with no political gridlock. The AI simulates a policy, sees the outcome and rolls it out in minutes. Laws become living code, updated in real time to hit targets: zero traffic, clean air, enough of everything.

Privacy vs. Efficiency

To serve you that well, the system has to know everything about you: where you go, what you buy, your heart rate, your mood. You get a near-perfect life and near-zero privacy. How that trade feels depends on who programmed the system, because an AI has no values of its own. It executes whatever its makers built in.

So countries come in flavors. Some are maximum-security prisons with a guaranteed pension: every move tracked, every need met, no freedom. Others give you a lot of room as long as you don't break the big rules. A few try for the middle, and I'd expect most of those to fail and tip toward one of the extremes.

The technology is the same everywhere. The lives aren't, and they depend on which passport, or which city subscription, you hold. Choose carefully. Once you're in, switching may cost a lot more than a plane ticket.

The Locked Cage

All of this can go dark. Brains stop being a way up, because AI thinks, creates and decides better than nearly all of us. Social mobility freezes. The ladder is gone.

Everyone gets a basic income, enough to eat, live and stay quiet, and it's capped. Spend too much on extras and your quota shrinks. The system fixes prices. There's no inflation and no growth, just permanent stagnation. Countries that were poor going in stay poor, with no aid and no way out.

Most people gamble whatever small surplus they have on prediction markets, meme stocks and crypto lotteries. A few get lucky and move up a level. Most lose and slide back. The people who own the models

and the energy grids live in a separate reality, with private islands, custom bodies and no fixed lifespan. For everybody else it's a comfortable prison. Nobody inside it is hungry or homeless, and nobody has a real choice. Your options are nudged to keep the system stable. Work is optional and pointless. This is the path where AI solves scarcity in order to control people.

Nothing guarantees the bright version. It depends on the values we build into the machines and on the fights we win or lose right now. The same technology can lock us in or set us free. I'm betting everything on the bright path – the one where AI turns out to be the greatest liberator we've ever had.

The Road to Kardashev 2.0: Wiring Up a Star

Want proof the bright path is already under construction? Put the book down for a second and look up.

Back in 1964, a Soviet astronomer named Nikolai Kardashev proposed a brutally simple way to rank civilizations: by how much energy they can use. Type I runs its entire home planet. Type II captures the full output of its star. Type III runs a whole galaxy. Humanity right now sits at roughly 0.7 – we can't even fully manage one planet yet. Sounds humbling, until you notice that for the first time in history somebody is actually laying the cables toward Type II. Not in a lab. Not in a white paper. In orbit, tonight, while you're reading this.

The Sky Is Already Wired

Start with what SpaceX has already shipped. Starlink is thousands of satellites forming a mesh around the planet, talking to each other with lasers, delivering internet to the middle of the Pacific, the Sahara, a war zone, your grandma's village – anywhere with a view of the sky.

The newest trick is direct-to-cell: your regular, unmodified phone connecting straight to a satellite. No towers, no dish. For now it carries messages and a handful of apps, with voice on the way.

Think about what that means. Coverage stops being a map with holes in it. The entire surface of Earth becomes one seamless network. That's not a product feature – that's a planetary nervous system, and it's being deployed in real time.

Rockets That Land Themselves

None of this works if getting to orbit costs a fortune, which is exactly the problem SpaceX spent twenty years killing. Falcon 9 boosters land on barges and fly again within weeks – so routine nobody even watches anymore. Starship is the endgame: the biggest rocket ever built, fully reusable, both stages, designed to fly like an airliner. The catch tower literally grabs the booster out of the air with metal arms. When launch costs collapse from thousands of dollars per kilogram toward the price of shipping a package, orbit stops being a destination for governments and becomes real estate for anyone. And what do you build on cheap real estate with free sunlight around the clock? Exactly.

Data Centers in Orbit

Here's the collision nobody saw coming: AI is eating electricity faster than the grid can deliver it. Data centers already burn more power than entire countries, about 1.5% of the world's electricity in 2024, and the International Energy Agency expects that to more than double by 2030. Down here that means grid fights, cooling water, angry neighbors, and permits that take years. Up there? In the right orbit the sun shines 24/7 with no clouds, no night, no atmosphere in the way. Solar panels in orbit collect several times more energy than the same panels on the ground. The hard part is heat. A vacuum is a thermos,

so a computer up there can only cool itself by radiating, and that takes enormous radiator panels.

So the next logical step is exactly what it sounds like: racks of GPUs launched by the thousand, unfolding solar wings the size of football fields, linked together with lasers into one distributed orbital brain. Startups are already flying prototype compute satellites, and the tech giants are sketching constellations of them. Follow the curve to its end and you get a swarm of millions of energy collectors around the sun – a Dyson swarm, the official membership card of a Type II civilization. It sounds insane until you realize it’s just Starlink’s great-great-grandchild, built the same way: one cheap launch at a time.

A Prayer That Gets Answered

Now put the pieces together and fast-forward. You’re standing in a field somewhere with zero bars of “coverage” – except coverage doesn’t exist anymore, because the sky itself is the network. You pull out your phone and ask a question. The signal jumps to a satellite overhead, bounces across a laser mesh to a superintelligence running on sunlight in orbit – a mind spread across thousands of machines, smarter than every human who ever lived combined – and the answer comes back before you finish blinking.

Humans spent two hundred thousand years looking at the sky and praying to it. We’re about to become the first generation whose sky answers back. Every wild thing I described in this chapter – the abundance machine, the end of scarcity, AI running the boring parts of civilization – needs exactly this plumbing. And the plumbing is going in right now.

Why You Should Care

Because Kardashev 2.0 isn't built by gods, it's built by welders, coders, logistics nerds, and project managers – people with jobs you could actually have. Space logistics, orbital energy, laser communications, satellite software: these industries are hiring today, and they'll be hiring for the next fifty years. Will full Type II take centuries? Sure. But your career only needs the next twenty, and the next twenty are the steep part of the curve. The dino on the cover watched the sky too. The difference is what you do about it.

Purpose in a World Without Need

Back to the question this chapter opened with. What do people do when there's nothing they have to do?

Creative Explosion

Millions go into art, music, writing and science – not for money, but because they finally can. Everyone you know who ever said “I wish I had time to paint, write a book, build weird robots” now has all the time in the world. The result is the biggest creative boom in history. Most of it will be garbage, and the sheer volume will still turn out masterpieces we can't imagine today.

Exploration, Real and Virtual

Some people look outward, to Moon bases, Mars cities and asteroid mining, with AI handling the logistics and humans going for the thrill of the frontier. Others look inward, into fully immersive virtual worlds where you can live as a medieval knight, a space pirate or a dragon for as long as you like. The line between physical and digital wears away.

Merging with AI

Some won't settle for being "just human." Mind uploading becomes real, and a consciousness can live in the cloud with no body, no aging and no limit on mental bandwidth. It can explore the galaxy as data or live in a thousand virtual worlds at once. *Homo sapiens* hands the baton to human-machine hybrids.

The Search for Meaning

There's a dark side that nobody likes to talk about. Humans are wired for struggle. Take away hunger and danger, and a lot of people fall into a hole. Depression, boredom and aimlessness become the epidemics of abundance.

People will invent hardship just to feel alive: ultramarathons across deserts, impossible games, voluntary poverty. New religions, philosophies and cults will multiply, along with anything else that offers meaning once survival is solved.

The big question of the post-industrial age won't be "How do we eat?" It will be "Why the fuck are we even here?" Everyone will have to answer it for themselves. Some will create, some will explore, some will leave biology behind, and some will press "relax" and slowly fade. The machines won the survival game for us. What comes after winning is on us.

Three Paths in the Post-Work Era

Daniel and Sophia from the last chapter, twenty years on, and one new face.

Daniel, the AI-Integrated Entrepreneur

Remember Daniel, the consultant who refused to be replaced? In the post-industrial world he went all in. He doesn't run a company in the old sense. He runs an orchestra of AIs: one feeds a city from automated vertical farms, one keeps a solar grid running, and one manufactures whatever people ask for.

His job is a few hours a week of setting goals and adjusting the algorithms when something interesting comes up. He asks questions like "How do we get another 20% out of the energy system?" and "Can we design something people will actually love?" The AIs handle everything else. The rest of his time goes to writing sci-fi novels, sitting on the human-values committees that steer the AIs, and playing bass in a virtual jazz band whose members live on different continents. None of it is for money, because money is solved. He does it because he likes making things, and because it's fun.

The consultant who saw the wave coming twenty years early rode it the whole way, from a worker who used AI tools to the conductor of a whole orchestra of them. He's one of the people who designed the world he now lives in.

Sophia, the Digital Immortal

Sophia took the nuclear option. She was one of the first to upload completely. Her body is still alive, preserved in a quiet facility. Her mind lives in the cloud, fused with AI.

She thinks thousands of thoughts at once and can reach any library, database or sensor on Earth in a blink. A second of our time can feel like a year to her, or she can slow down to chat with mortals. She builds whole universes out of imagination and invites friends in, uploaded or visiting in VR. One moment she's composing a symphony

with a hundred other minds, the next she's falling into a simulated black hole, and then she's advising ten thousand people at once.

She has no illness and no aging, and she doesn't expect to die. Is she still Sophia? She says yes: same memories, same personality, a lot more room. Now and then she drops into a robot body to visit old friends still stuck in meatspace, but most of her concerns aren't earthly anymore. She's busy finding out what consciousness even is when time and power stop being limits.

Earlier generations would have called this living with the gods. Sophia calls it Tuesday.

Uliana, the Martian Pioneer

Uliana always wanted to go to space. In the old world she'd have been one of thousands of astronaut candidates with almost no chance. In this one, Mars is a place people move to, and she leaves with the first wave of long-term settlers.

AI built the domes, the farms and the oxygen plants before any human landed. Her days are spent working with rovers that collect rock, running experiments on what a lifetime of low gravity does to a human body, and watching a small sun come up over pink deserts. Every day she's reminded that she's part of history.

AI could do all of it. People go anyway, because a colony of robots alone would feel like giving up. Uliana and the others went so that humans would be there, not just our machines.

Back on Earth, billions watch her Martian vlogs. In a world where everything is solved, her struggle gives people something to root for. She misses forests and rain. She also knows she's doing the one thing

AI can't do alone: carrying the human story to another planet. Her kids, if she has them, will be the first true Martians.

While AI keeps Earth perfect, Uliana keeps humanity restless. Maybe that's the answer to what we do when we have everything. We go somewhere we have nothing, and start over.

CHAPTER

6



90%

Epilogue

Your Move

That was ten thousand years of history and a few decades of guessing. Now zoom back to your own life. None of this is worth anything if you close the book and do nothing, so here are three rules to take with you.

1. Relax, don't panic. Change is coming faster than it ever has, but every era had its earthquake, and the people who kept moving came out ahead. Take a breath, look at the wave, then surf it.

2. Stay strong. There will be shocks: layoffs, market crashes, a new technology that makes your skills obsolete in a season. Build resilience now: learn every day, stay healthy, keep your relationships alive. When the world goes crazy, you want to be the one still standing.

3. Choose your own path. The digital age took the steering wheel and handed it to you. There's no single correct life script anymore. Startup founder, digital nomad, remote employee, Mars colonist – pick whatever actually excites you. You have more freedom than any generation in history. Use it, or somebody else will use it for you.

The Perfect Plan: Designing Your Future with AI

Step 1: Feed the Book to the AI

Open Claude, ChatGPT, Grok – any decent model. Upload this whole book (PDF) or copy-paste the key chapters. Make sure the AI swallows the entire context, from tribal societies to Martian colonies, everything. It now has the same big-picture brain you just built by reading this. That's your unfair advantage.

Step 2: Give the AI Your Raw Data

Now dump everything about yourself into the chat. Be honest and as detailed as you feel comfortable with – the more detail, the more precise the advice. Specifically, cover these areas:

Your Background & Skills: What do you do currently? What is your education or training? What skills have you gained professionally or even as hobbies? What are you really good at, and what do you love doing?

Your Financial Situation: Are you financially stable? Do you have savings or debt? Any investments? What kind of income streams do you currently have – a salary, freelance gigs, etc.? This helps gauge how much risk you can take and what moves you can afford to make.

Your Location & Mobility: Where do you live now, and are you open to moving if needed? Do you prefer staying close to family, or are you itching to travel or relocate to a new country? Are you tied down by anything like a mortgage or caring for someone, or are you free to move about?

Your Long-Term Vision: What do you ultimately want? This is important. Do you aspire to start your own business? Do you want a peaceful life with a modest income but lots of free time? Do you want to become an expert in a certain field? List out some goals or even just directions that appeal to you. It's okay if it's a rough idea.

Your Risk Tolerance: Be clear about how much uncertainty you can handle. Are you the type to quit your job and dive into a startup (high risk, high reward)? Or do you prefer a slow-and-steady approach, making incremental changes while keeping a safety net? There's no wrong answer, but knowing this will shape the plan.

Step 3: Ask the AI for Your Strategy

Now combine the book plus your personal data with one killer prompt. Copy-paste this exact text into the chat:

“You have the full context of ‘Surviving in the Digital Age’. Here’s my raw data: [insert from Step 2]

Using every damn insight from the book, build me a ruthless, no-bullshit step-by-step action plan for the next 12-18 months plus 3 wild-card scenarios for the next 5-10 years.

Include:

- *Career & skill roadmap*
- *Financial moves (debt, savings, investments, income streams)*
- *AI & automation opportunities for my field*
- *Geographic/lifestyle options*
- *Personal development habits*

Be specific. Be brutal. No generic fluff.”

Hit send.

The AI will chew on the entire book plus your life and spit out a plan that actually fits you. It will tell you which skills to learn in the next 6 months, which industries or roles are safe for your profile, how to make money while the old system burns, where to live (or not live) for maximum upside, and daily habits to stay sharp. It won’t be comfortable. It will be dead-on. That’s your plan v1.0.

Step 4: Refine and Adapt the Plan

The first output is just a draft. Ask “Why this?” Ask “What if I hate this part?” Ask for cheaper, faster, or riskier versions. Keep going until the plan feels like it was written by the 2035 version of you.

No plan survives contact with reality – that’s fine. Come back every 3-6 months, feed the AI new data, and get the next version. The book gave you the map. The AI gives you the GPS that updates in real time. You now have an unfair advantage nobody had five years ago. Use it. The game is on.

Take Control of Your Future

You’re not a passenger in this story. You’re the driver.

The post-industrial world is coming fast. People who adapt will find freedoms no generation has had. People who freeze will wake up in a world they don’t recognize. You’ve read this far, so you’re informed and you’re awake. The rest is on you.

The future isn’t written only by governments, corporations and billionaires. A lot of it gets written by people who move early. Be one of them.

Don’t ask “Will I make it?” You will. Ask “Where the hell do I want to go?” Then go there.

I’ll see you on the other side.

Acknowledgments

This book wouldn't exist without the people who kept me sane while I was writing it. Biggest thanks to my crew – Kate, Uliana, Nika, Alex – for the late-night arguments, for believing in this project when it was just a crazy idea, and for pushing me to make it sharper.

And thank you, the person holding this book right now. You took the time to read it to the end, and I don't take that for granted.

This book is the start of a conversation. If you think I got something wrong, tell me, and the next version will be better for it. Here's to your success.

– **ILIA KALMBACH**

Sources

The figures and dated events in this book were checked against the sources below in October 2026. The forecasts and opinions are mine.

Prologue

An image made with Midjourney won first place in the “digital arts / digitally-manipulated photography” category at the Colorado State Fair. CBS News Colorado, September 3, 2022.

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