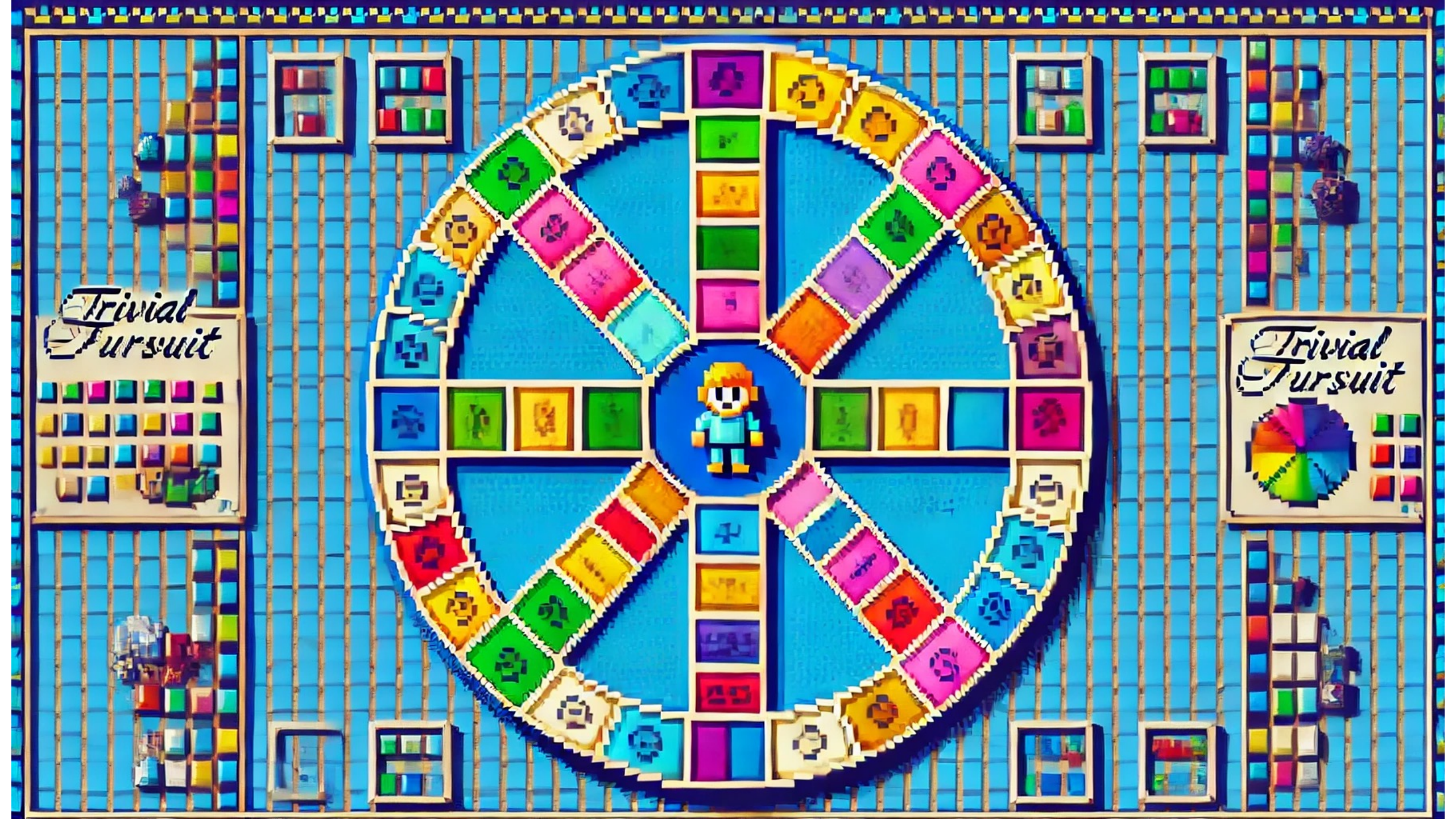
Learn-it-Alls > Know-it-Alls

What *people* do best
when machines do the rest

Mike Bechtel
CHIEF FUTURIST, ONWARD
PROFESSOR, NOTRE DAME

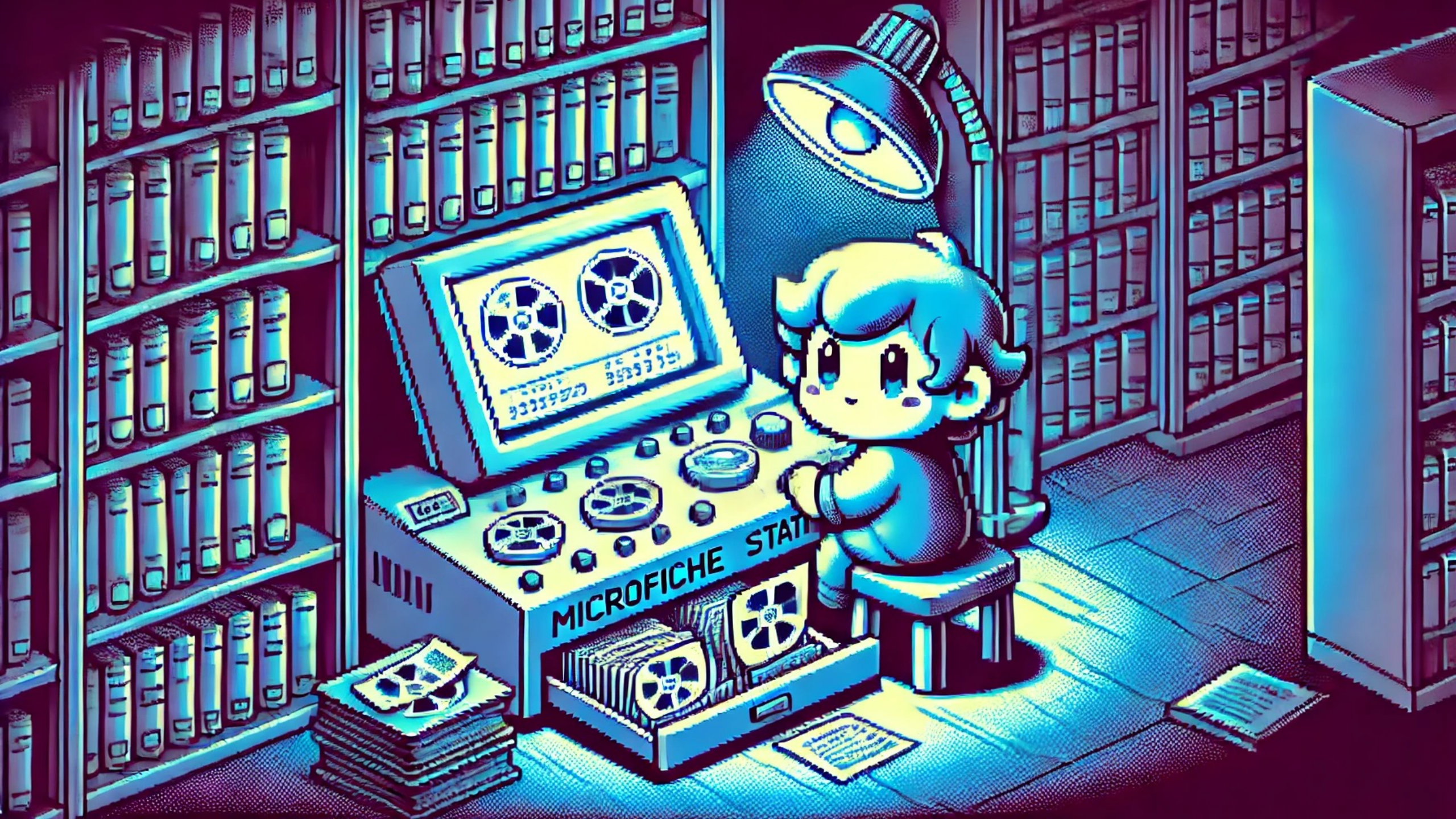

Trivial Pursuit
Trivial Pursuit





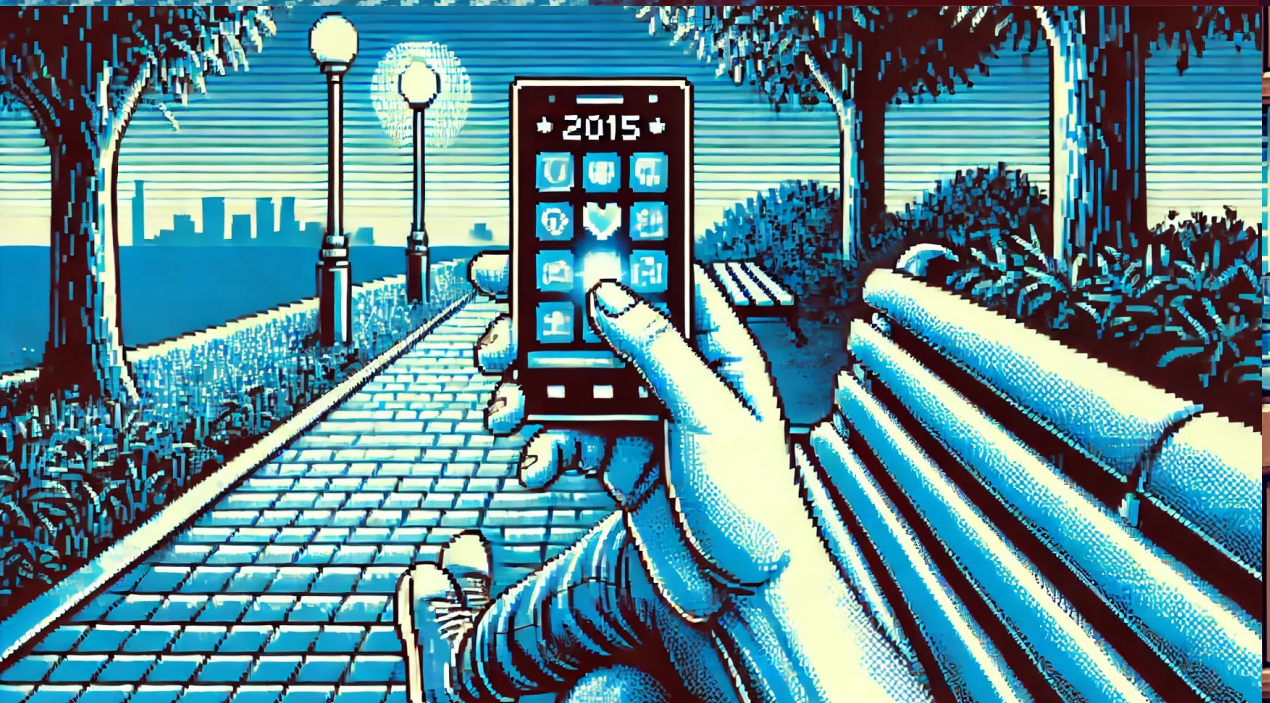



IBRARY

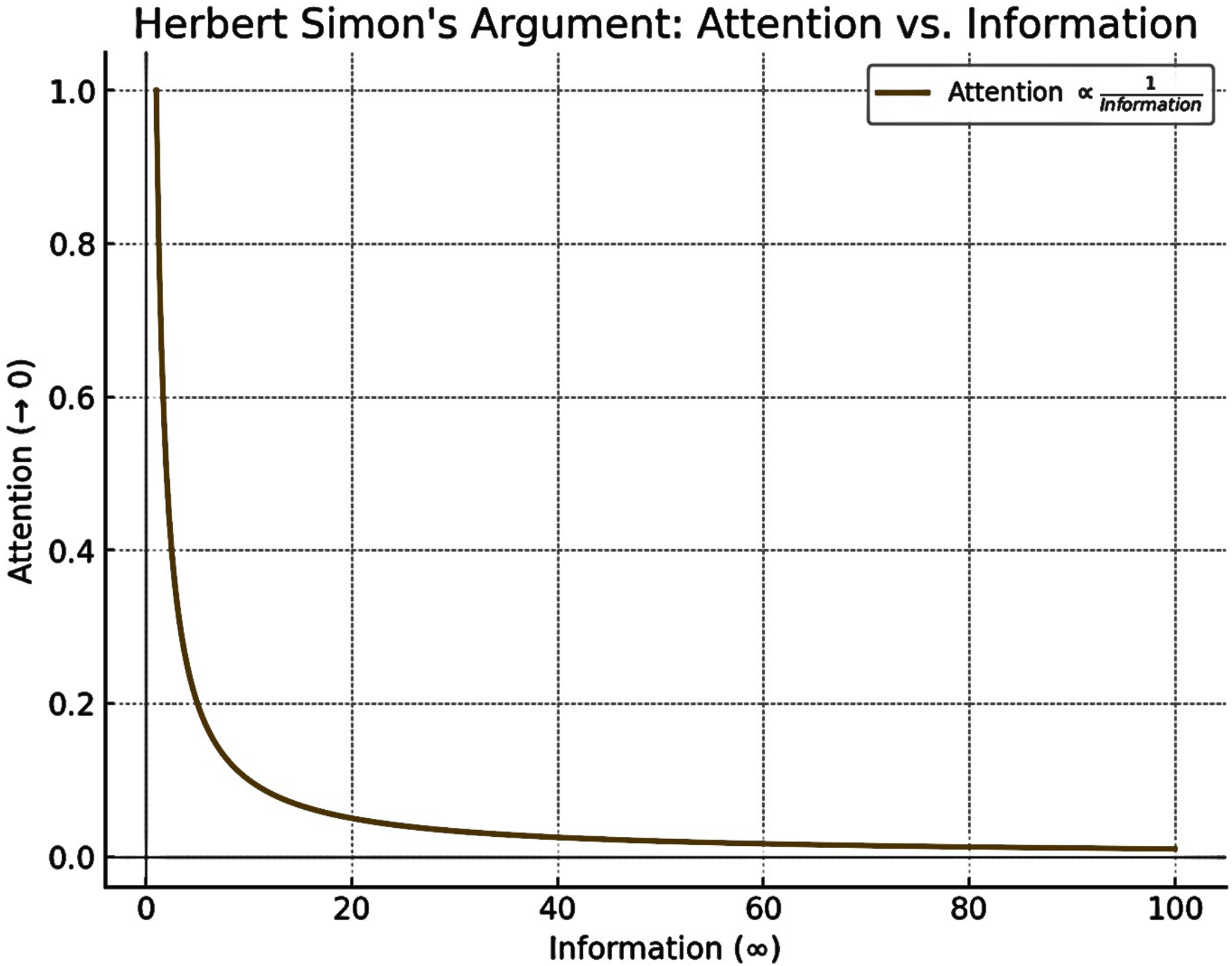

MICROFICHE


2025
2025

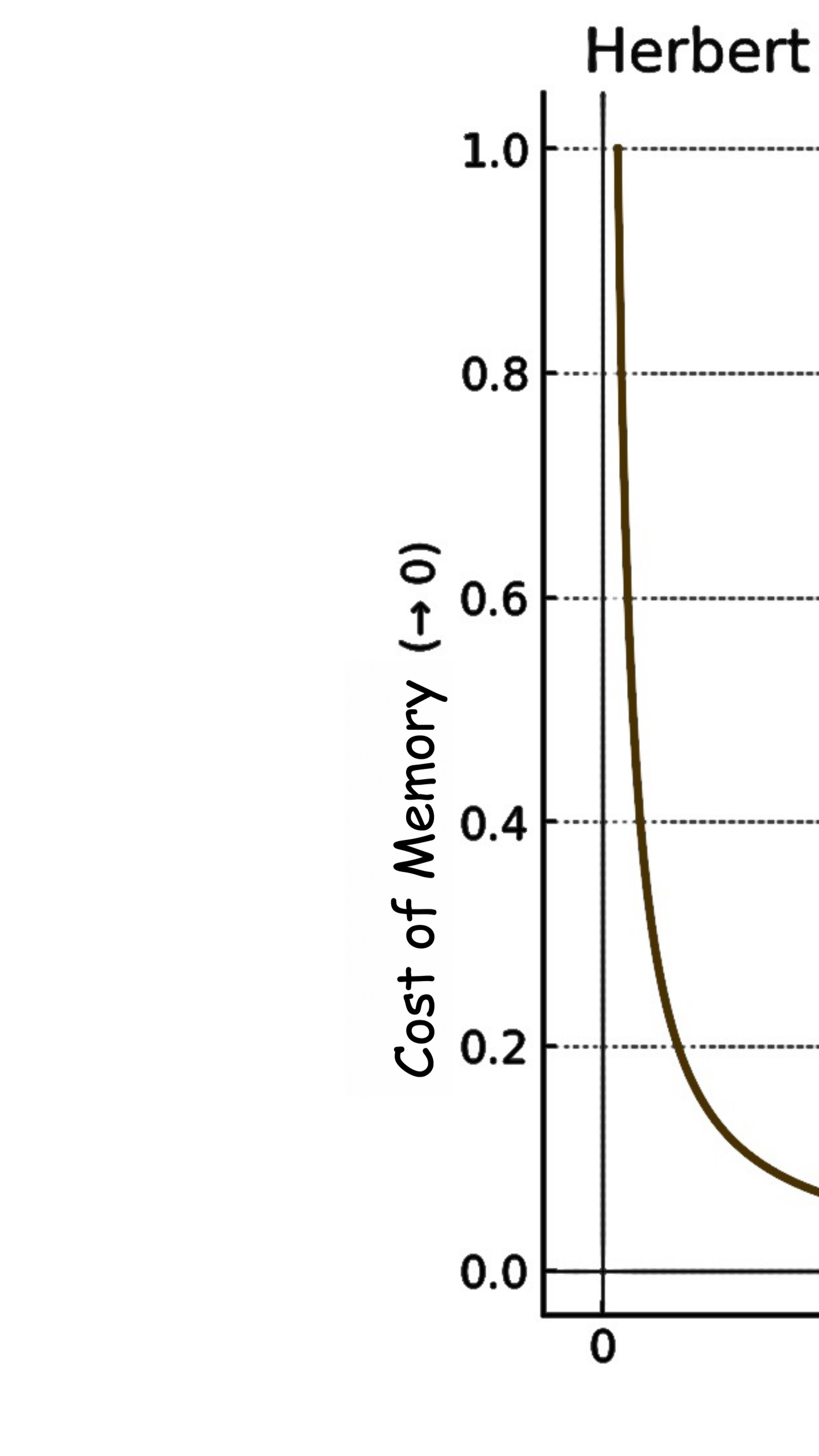

1995
1995

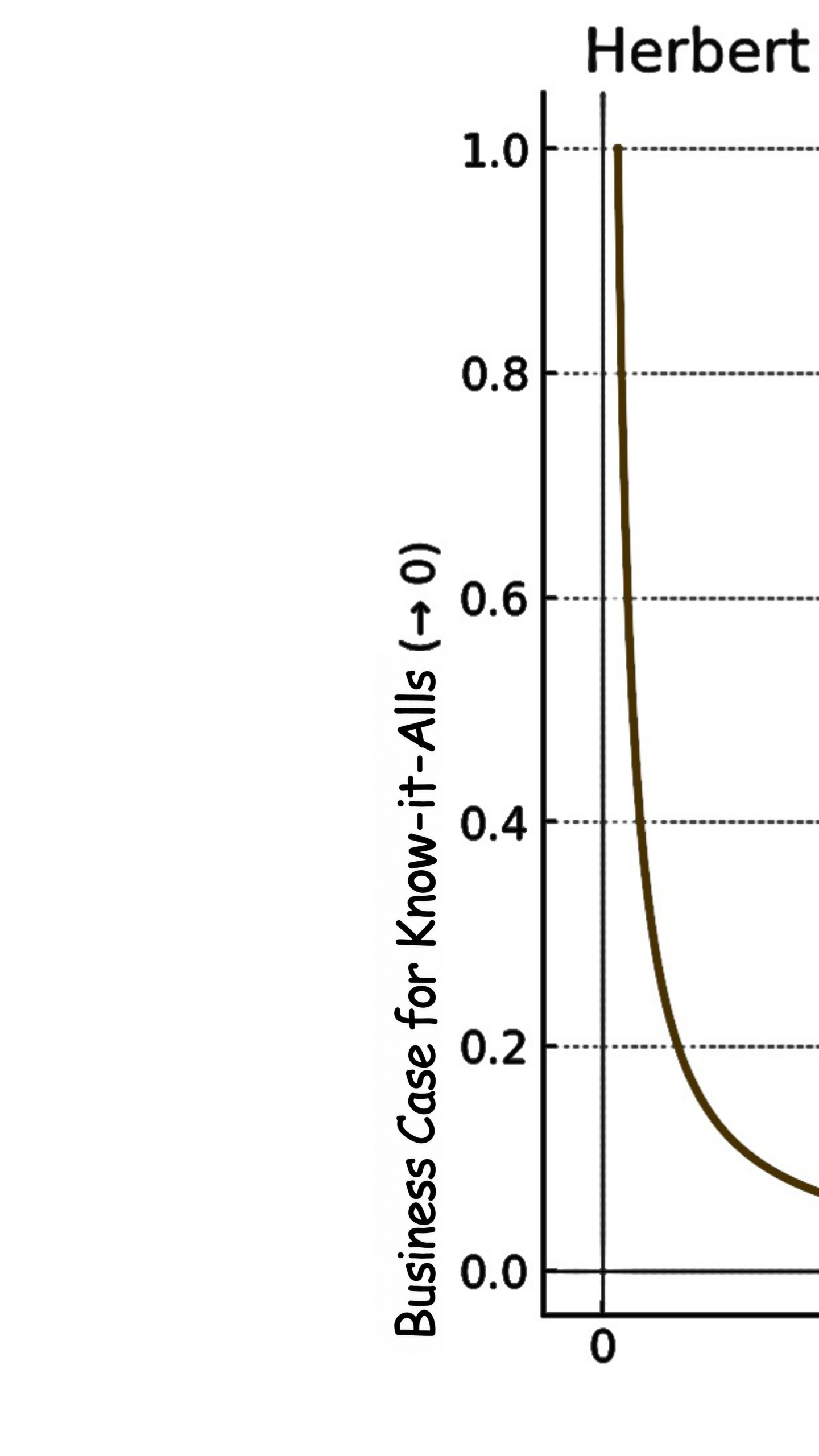

2015




Herbert Simon's Argument: Attention vs. Information
Attention $\propto \frac{1}{Information}$
Attention (→ 0)
1.0
0.8
0.6
0.4
0.2
0.0
0
20
40
60
80
100
Information (∞)

0
0.0
1.0
Herbert


Herbert
1.0
0.8
0.6
0.4
0.2
0.0
0
Cost of Memory (→ 0)


Herbert
1.0
0.8
0.6
0.4
0.2
0.0
0
Business Case for Know-it-Alls (→ 0)

Mechanical Memory  30yrs


Mechanical Memory
30yrs
Mechanical Minds
3yrs

William Shakespeare ¶

Transformer AI poetry: Poetry classics as reimagined and rewritten by an artificial intelligence.
“Sonnet 18”
William Shakespeare
Shall I compare thee to a summer’s day?
Thou art more lovely and more temperate:
Rough winds do shake the darling buds of May,
And summer’s lease hath all too short a date;
A winter’s day, when beams of sun are few,
And skies are grey with clouds intemperate,
Is to thy beauty somehow sordid grown.
Her lovely-lovely eye is quite shut up,
Like windows pale before a sunny shower.
The earth that’s cold and moist, like to my mistress,
When once that she unbrac’d, her lovely jewel,
Grows as both ugly and uncourtly.
Poor soul, the center of my motley host,
See, now they request thy sovereign presence;
The din of merry hearts hath brought me thus
To greet thee, thou unsoil’d and saint-like beauty.

2021

Can you help me figure out, and rank (according to value prop), 5 domains in the manufacturing sector that could benefit most materially for the use of LLM tech? Please keep your answers to no more than 20 words per idea.

2023

Bechtel Family Financial Modeling

It's currently September 2023. 30 year fixed Mortgage rates are currently at 8.036% and savings accounts are at 4.3%.

About us:

I am a married male named Mike born on May 9 1976. I am married to a woman named Barb who is four days younger than me. Together we have three kids, Brady born on March 29 2006, Annabelle born on Sep 11, 2009, and Bennett born on March 15 2012

My base salary is currently [redacted] year, and I typically receive a [redacted] bonus in addition to that base each year. I expect my base salary to increase b[redacted] annually for the next 10 years before I hope to retire at age 58.

Barb ear[redacted] a year as an independent contractor. We expect this to rise at 3% per year. She plans to continue working until age 58 as well.

Here is a high-level chart of our accounts:

Cash
[redacted]
Credit cards
[redacted]
Loans
[redacted]
Investments
[redacted]
Property
[redacted]

The Credit cards are paid off every month, so you can simply deduct that amount from the cash amount to demonstrate a more accurate "Net Cash" amount.

Here is a detailed breakdown of our loans:

2211 Mortgage
Carrington Mortgage Services

-[redacted]4
1 hour

2019 - Honda Civic Loan
Honda Financial Services

-$11,020.17

2023

Strengths:

- **High Net Worth**: Your assets significantly outweigh your liabilities.
- **Diverse Assets**: A mix of investments, cash, and property.
- **Regular Savings**: Contributing to college funds and retirement accounts.
- **Comprehensive Insurance**: Multiple policies with substantial coverage.
- **Tax Management**: Effectively using tax shelters and itemizing deductions.

Vulnerabilities:

- **Future College Costs**: With rising costs, ensuring enough savings for three kids' education.
- **Potential Health Costs**: Managing MS and potential associated costs.
- **Retirement Readiness**: While you have good savings, the early retirement age and lifestyle maintenance might require a closer look at post-retirement income vs. expenses.

Overall Grade: A-

Your financial health is robust with well-managed assets, liabilities, and future planning. The slight minus is due to the potential vulnerabilities, mainly around future college costs and ensuring a comfortable retirement. Regular reviews with your financial planner will b

Regenerate

essential to address these areas and adjust as needed.

2023

Strengths:

- **High Net Worth**: Your assets significantly outweigh your liabilities.
- **Diverse Assets**: A mix of investments, cash, and property.
- **Regular Savings**: Contributing to college funds and retirement accounts.
- **Comprehensive Insurance**: Multiple policies with substantial coverage.
- **Tax Management**: Effectively using tax shelters and itemizing deductions.

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Overall Grade: A-

Your financial health is robust with well-managed assets, liabilities, and future planning. The slight minus is due to the potential vulnerabilities, mainly around future college costs and ensuring a comfortable retirement. Regular reviews with your financial planner will be essential to address these areas and adjust as needed.

Regenerate

2023

MI

Lets model those college costs in gory detail.

Absolutely, let's delve into the college costs for Brady, Annabelle, and Bennett.

1. Assumptions:

- Current college cost (2023): $50,000/year
- Annual increase in college cost: 6.5%
- Years of college: 4 years for each child
- Contribution to 529 plans: $1,300/month ($15,600/year)

2. Future Cost of College for Each Child:

Brady (starting college in 2024, age 18):

- Year 1 (2024): $50,000 \times (1 + 0.065) = 53,250$
- Year 2 (2025): $53,250 \times (1 + 0.065) = 56,761.25$
- Year 3 (2026): $56,761.25 \times (1 + 0.065) = 60,470.33$
- Year 4 (2027): $60,470.33 \times (1 + 0.065) = 64,400.60$

2023

```
# Given data
annual_college_cost_increase = 0.065
initial_college_cost = 50000

# Calculate future college costs for each child
brady_college_costs = [initial_college_cost * (1 + annual_college_cost_incre
annabelle_college_costs = [brady_college_costs[-1] * (1 + annual_college_cos
bennett_college_costs = [annabelle_college_costs[-1] * (1 + annual_college_c

# Savings growth rate (assuming the investments in the 529 plans grow at the
savings_growth_rate = 0.043

# Contributions to 529 plans
brady_yearly_contributions = [8400] * 1
annabelle_yearly_contributions = [3600] * 1 + [12000] * 3
bennett_yearly_contributions = [3600] * 1 + [12000] * 3 + [15600] * 3

# Calculate the final savings in 529 plans for each child when they start co
brady_final_savings = 148247.38
for contribution in brady_yearly_contributions:
    brady_final_savings = (brady_final_savings + contribution) * (1 +
```

Rege

2023

Here's a detailed breakdown of the projected college costs and savings for each child:

Brady:

- Total College Costs: $234,882.18
- Total Savings by 2024 (including growth): $163,583.35
- **Deficit**: $71,298.83

Annabelle:

- Total College Costs: $283,769.18
- Total Savings by 2027 (including growth): $97,821.25
- **Deficit**: $185,947.93

Bennett:

- Total College Costs: $342,637.48
- Total Savings by 2030 (including growth): $160,680.14
- **Deficit**: $181,957.34

Overall Analysis:

Based on the current savings rate and the projected rise in college costs, all three children will have a deficit in their 529 plans by the time they start college. It's important to note that these projections are based on the assumption that college costs will rise by 6.5% annually and the savings account will grow at 4.3%.

Regenerate

2023

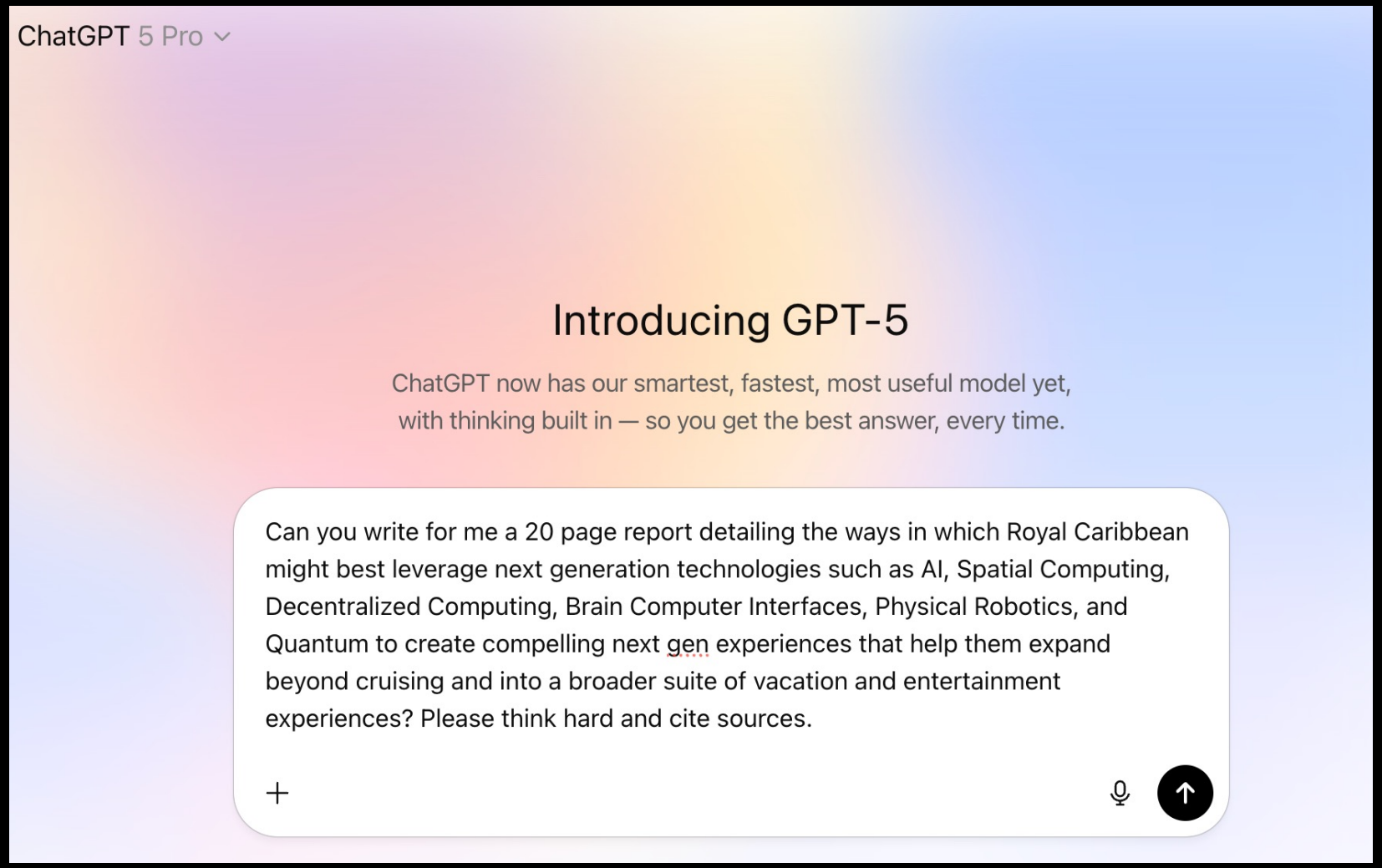
MI

ugh. Can you soften the blow by turning this into a jaunty Irish limerick?

2023

gofundme




ChatGPT 5 Pro
Introducing GPT-5
ChatGPT now has our smartest, fastest, most useful model yet,
with thinking built in — so you get the best answer, every time.
Can you write for me a 20 page report detailing the ways in which Royal Caribbean might best leverage next generation technologies such as AI, Spatial Computing, Decentralized Computing, Brain Computer Interfaces, Physical Robotics, and Quantum to create compelling next gen experiences that help them expand beyond cruising and into a broader suite of vacation and entertainment experiences? Please think hard and cite sources.

2025

Beyond the Sea: A Next-Gen Tech Blueprint for Royal Caribbean's Expansion into a Global Vacation & Entertainment Platform

(Prepared for strategic planning; ~20 pages if printed with standard margins and spacing.)

Executive summary

Royal Caribbean is already running one of the world's most complex experiential platforms: floating smart cities with tens of thousands of guests and crew connected by satellite, apps, sensors, and show-stopping robotics from the Bionic Bar to high-tech theaters. The next decade offers a rare chance to pull ahead—not only at sea, but ashore and at home—by turning that platform into a **connected ecosystem of vacations and entertainment** that people subscribe to, drop into, and share year-round.

This report proposes a practical roadmap across six technology pillars—**AI, Spatial Computing, Decentralized Computing (identity + edge), Brain-Computer Interfaces, Physical Robotics, and Quantum**—to grow new lines of business, differentiate experiences, and compound operational advantage. It combines near-term pilots (0–24 months) with medium-term bets (2–5 years), with concrete signature experiences, KPIs, governance, and risks.

Why now: Royal Caribbean is pricing powerfully into record demand while adding new destinations (e.g., **Royal Beach Club Paradise Island opening December 2025**) and ships through 2028—perfect timing to reinvest in platform capabilities that amplify per-guest revenue and open new profit pools. (Wall Street Journal, Royal Caribbean Press Center)

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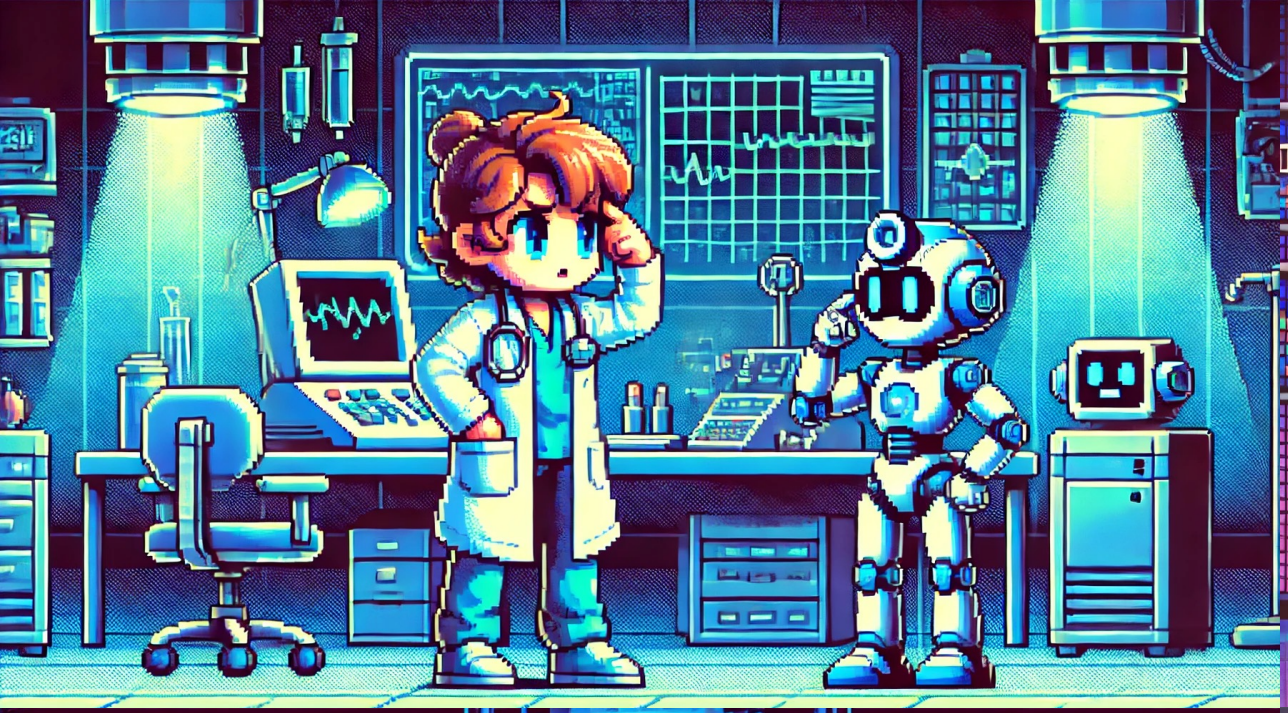
1) Where Royal Caribbean stands today (foundation to build on)

- **Connectivity at scale.** Royal Caribbean Group became the first cruise company to adopt SpaceX Starlink fleet-wide, giving guests and crew high-speed, low-latency internet—a prerequisite for real-time, data-rich experiences and remote operations. (Royal Caribbean

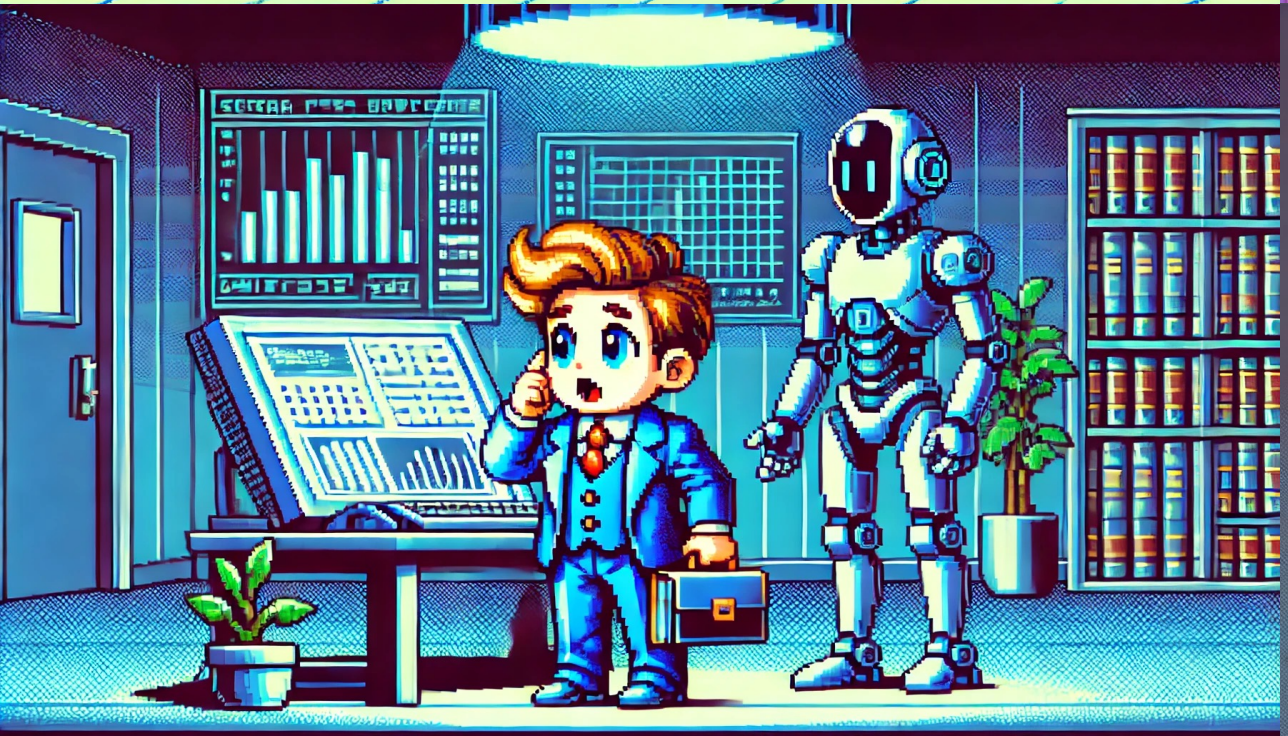
Anything we can do,
and we know how to do it,
machines will do it better.

~Garry Kasparov

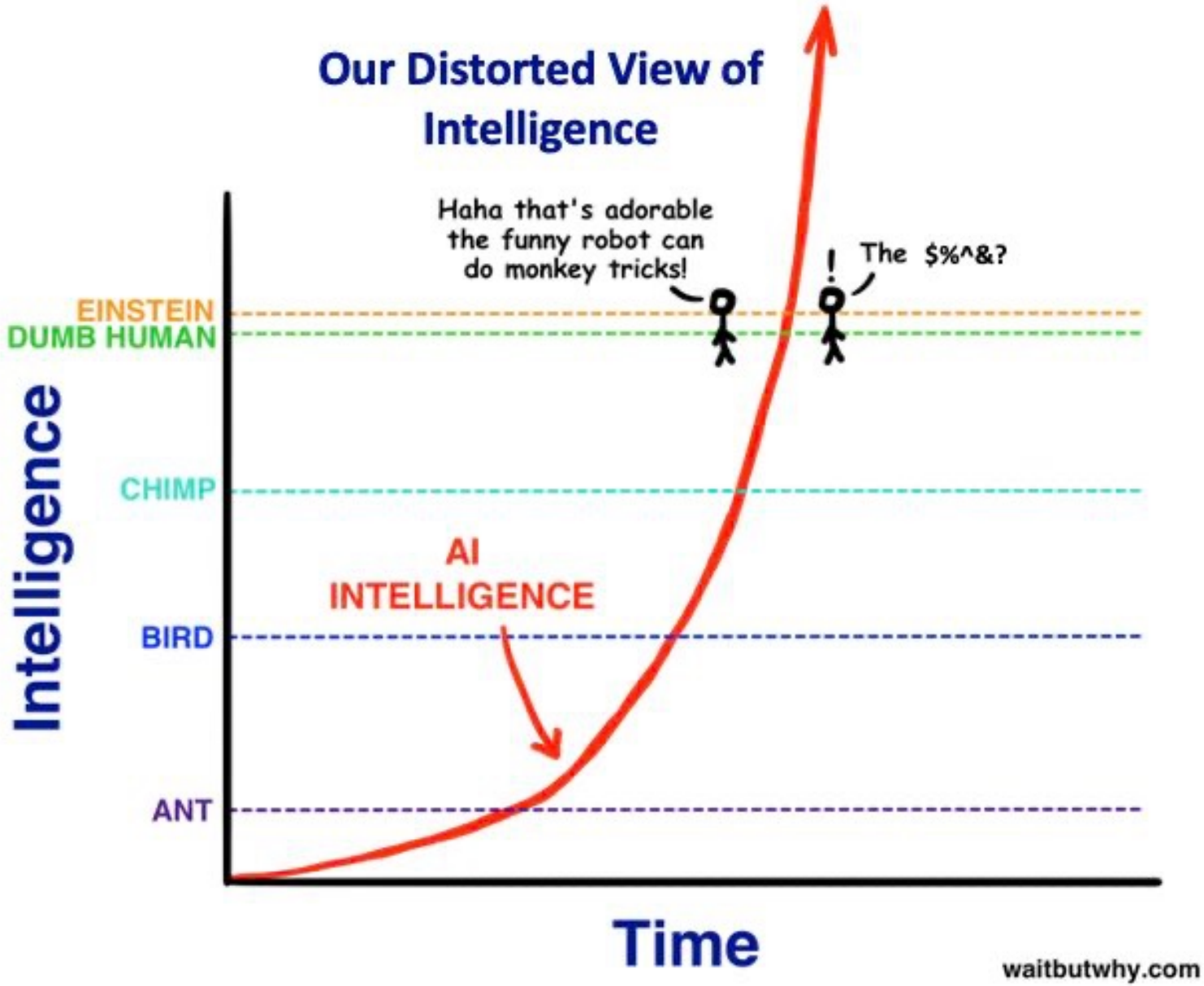

CHECKMATE
CHECKMATE
GARRY KASPAROV




$400
$400
IBM

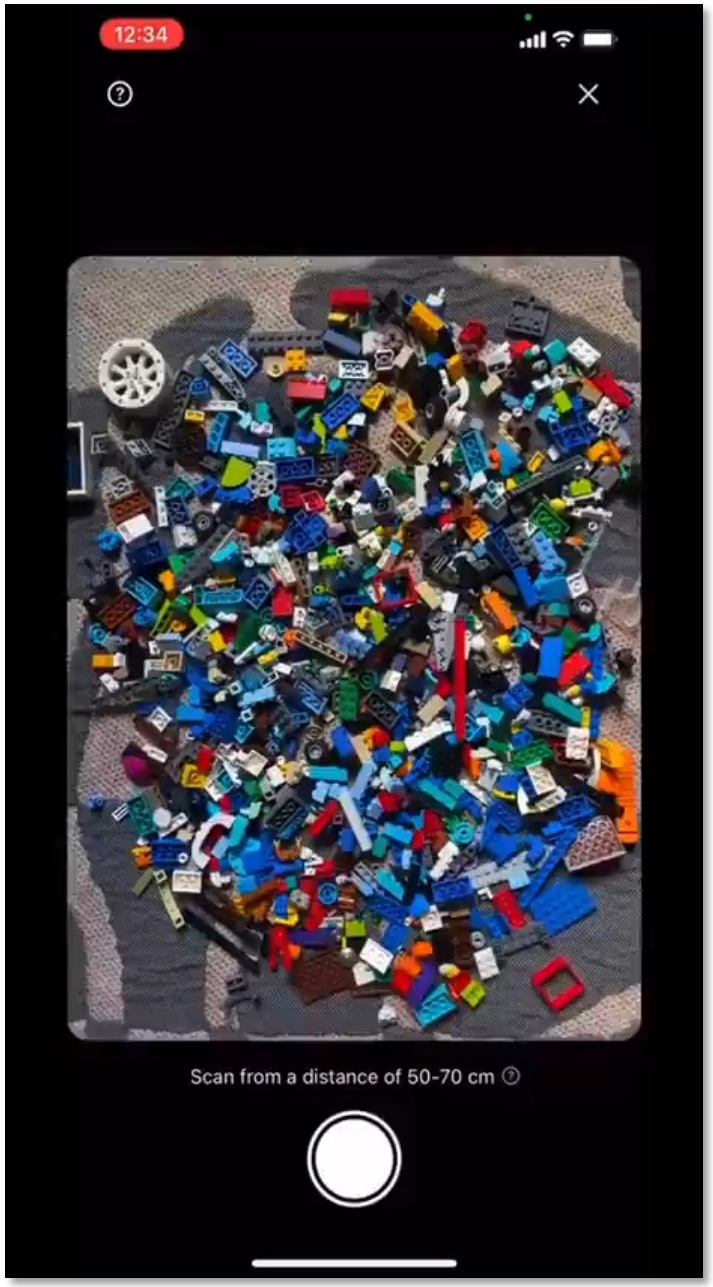



LEE
SEDOL
DeepMind
AI
DeepMind


Our Distorted View of Intelligence
Haha that's adorable the funny robot can do monkey tricks!
The $%^&?
EINSTEIN
DUMB HUMAN
CHIMP
AI INTELLIGENCE
BIRD
ANT
Intelligence
Time
waitbutwhy.com



The End


12:34
Scan from a distance of 50-70 cm





Building Cool Stuff



Making Memories

Building Cool Stuff



Making Memories

Building Cool Stuff

Finding Tiny Little Pieces



Making Memories

Building Cool Stuff

Finding Tiny Little Pieces



Making Memories

Building Cool Stuff

Finding Tiny Little Pieces

Molding Tiny Little Pieces

Refining Petroleum to Make Tiny Little Pieces



Making Memories

Building Cool Stuff

Finding Tiny Little Pieces

The "not my problem" waterline

Molding Tiny Little Pieces

Toy company

Refining Petroleum to Make Tiny Little Pieces

Oil company



Better

Making Memories

More & (er)

Building Cool Stuff

The "not my problem" waterline

Finding Tiny Little Pieces

Artificial Intelligence

Molding Tiny Little Pieces

Toy company

Refining Petroleum to Make Tiny Little Pieces

Oil company





Profitable Growth



Profitable Growth

Differentiated Products & Services

Admin

The automation waterline

Back Office

ERP/CRM

Technology Infrastructure

Cloud

The automation waterline



More

Profitable Growth

More

Differentiated Products & Services

Admin

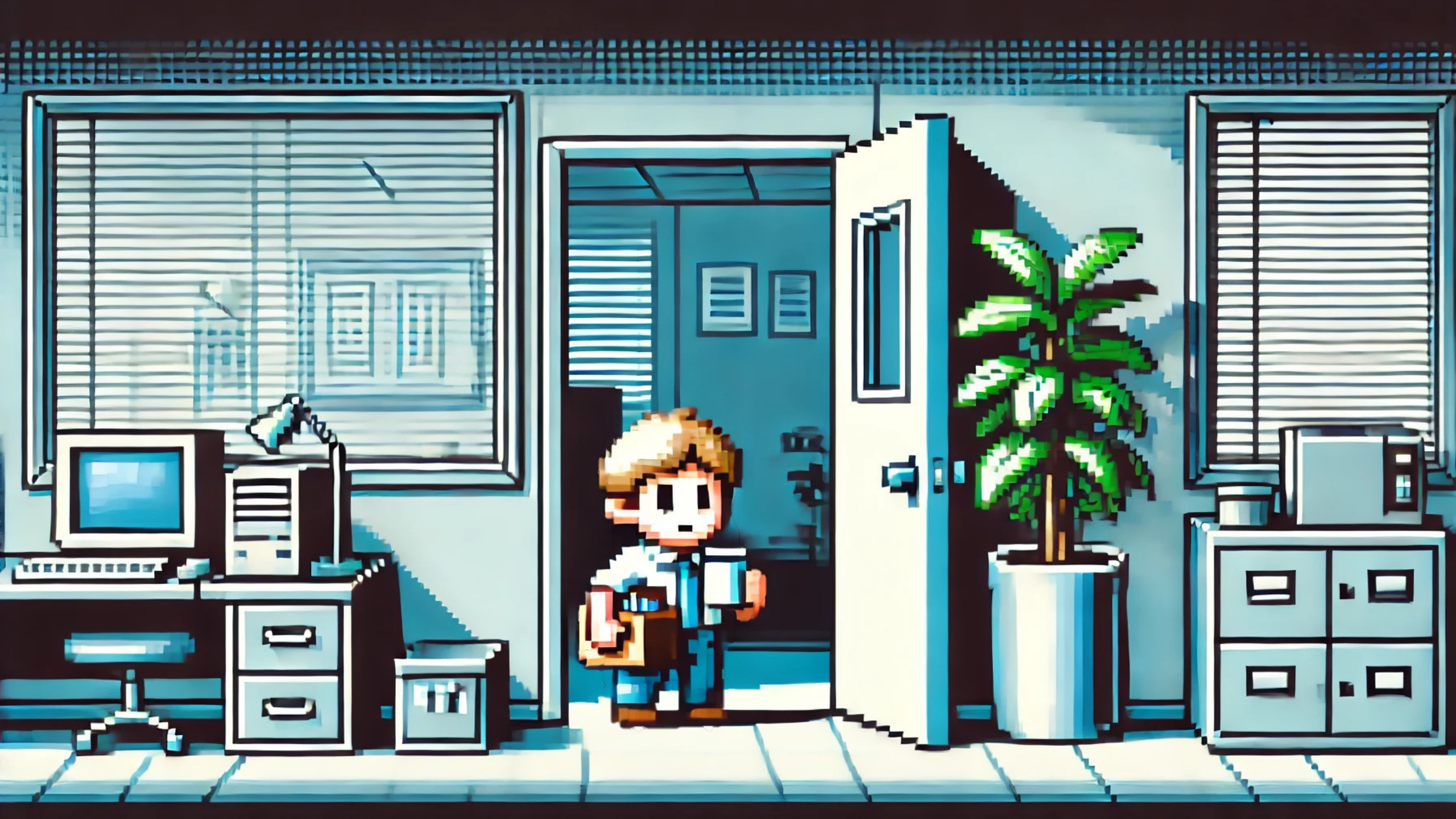
AI

Back Office

ERP/CRM

Technology Infrastructure

Cloud





Profitable Growth

Differentiated Products & Services



Admin

The automation waterline

Back Office

ERP/CRM

Technology Infrastructure

Cloud

The automation waterline



Profitable Growth

Differentiated Products & Services



Admin

AI

Back Office

ERP/CRM

Technology Infrastructure

Cloud

You can’t shrink your way to success.

~David Packard



Profitable Growth

Differentiated Products & Services



Admin

The automation waterline

Back Office

ERP/CRM

Technology Infrastructure

Cloud



More

Profitable Growth

More



Differentiated Products & Services

The automation waterline

Admin

AI

Back Office

ERP/CRM

Technology Infrastructure

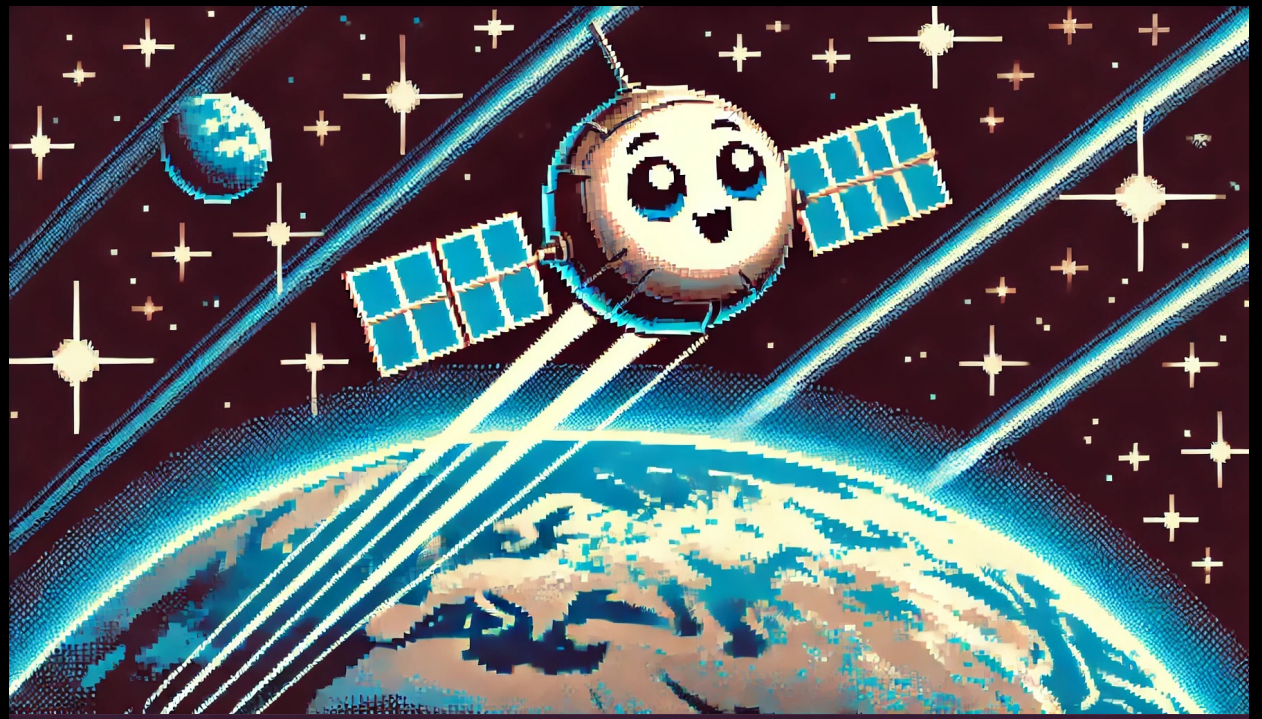
Cloud

Deloitte.
Insights



Innovation Study 2021: Beyond the buzzword

Toward a "new and improved" understanding of corporate innovation programs

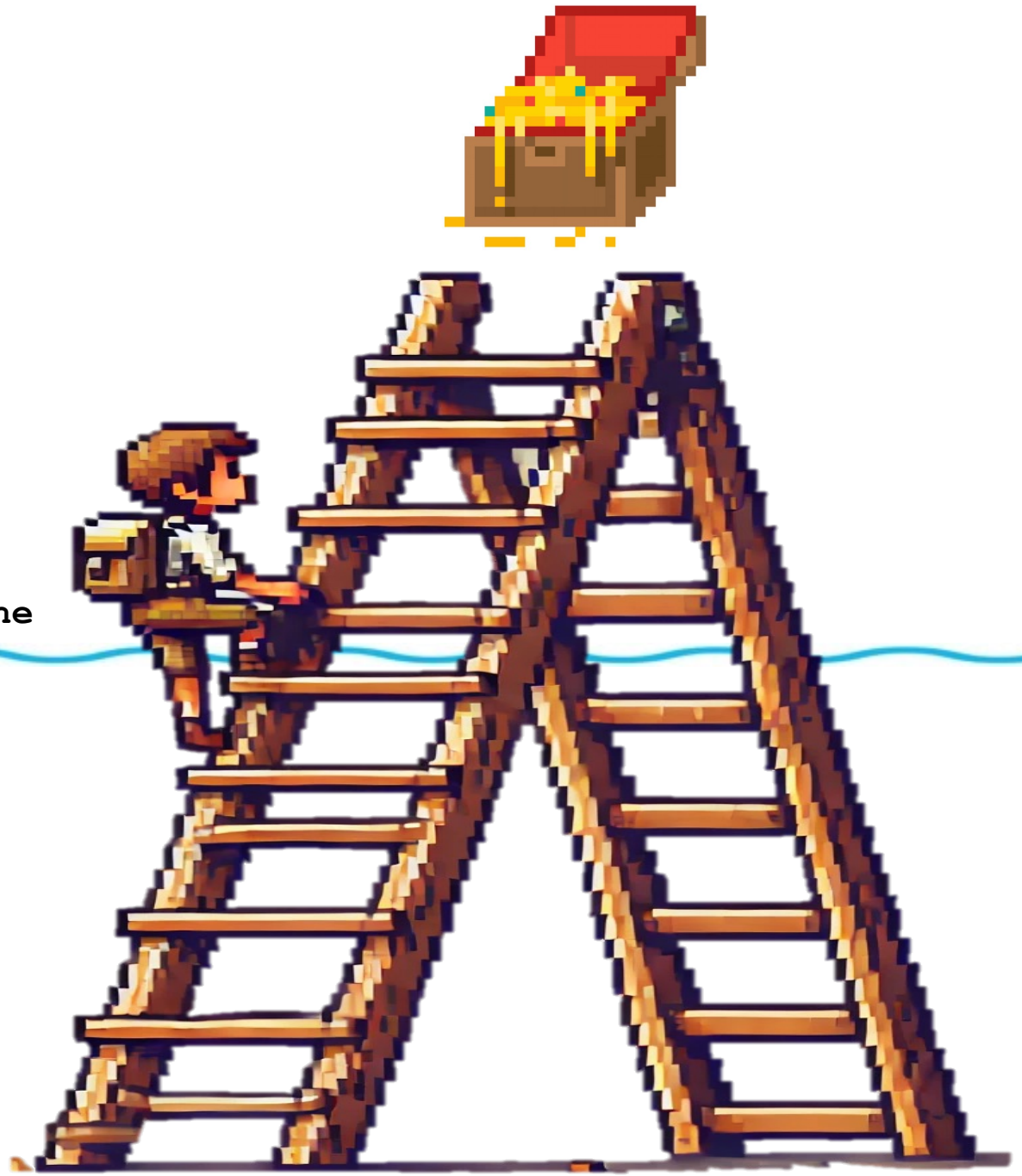




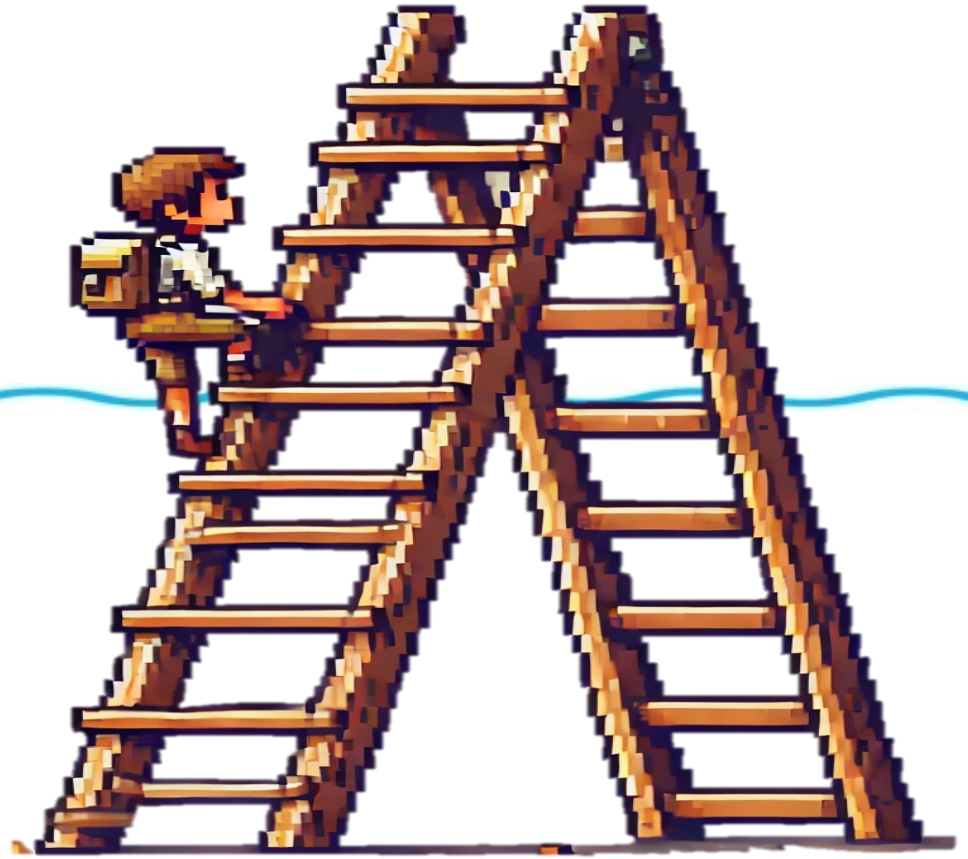


The AI/Automation waterline

The AI/Automation waterline

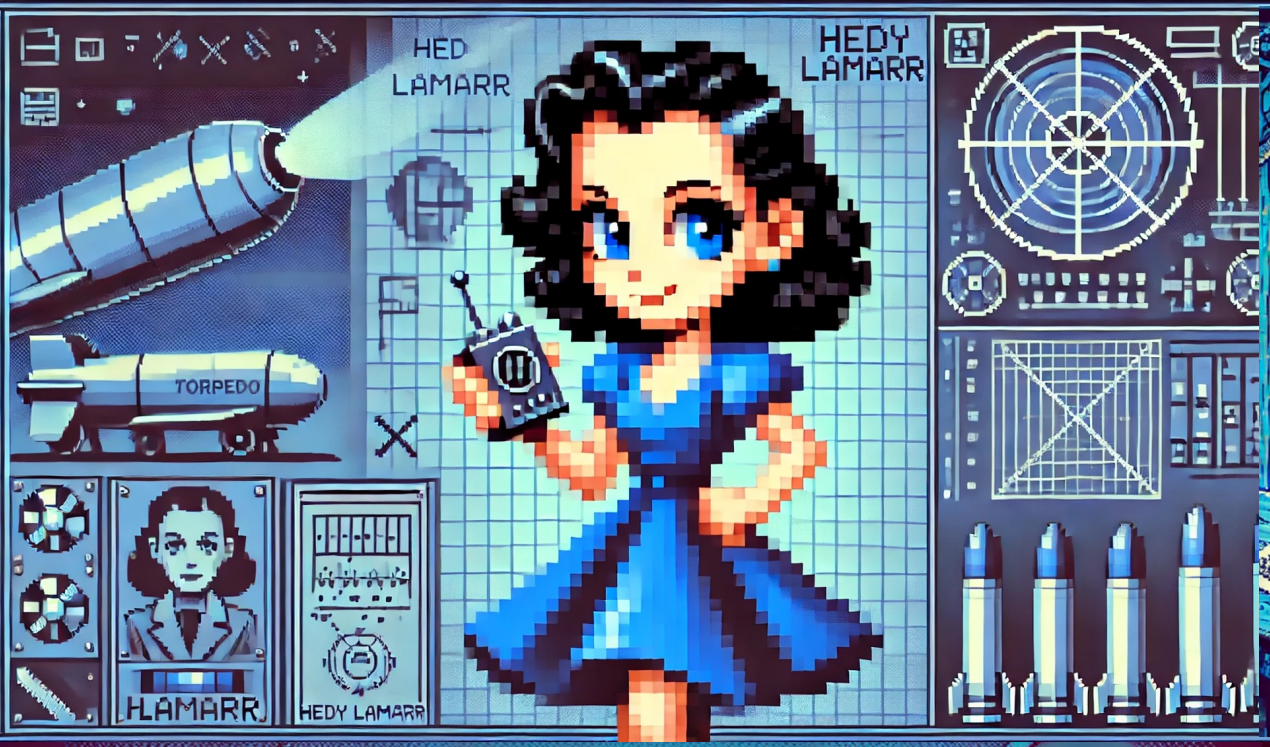


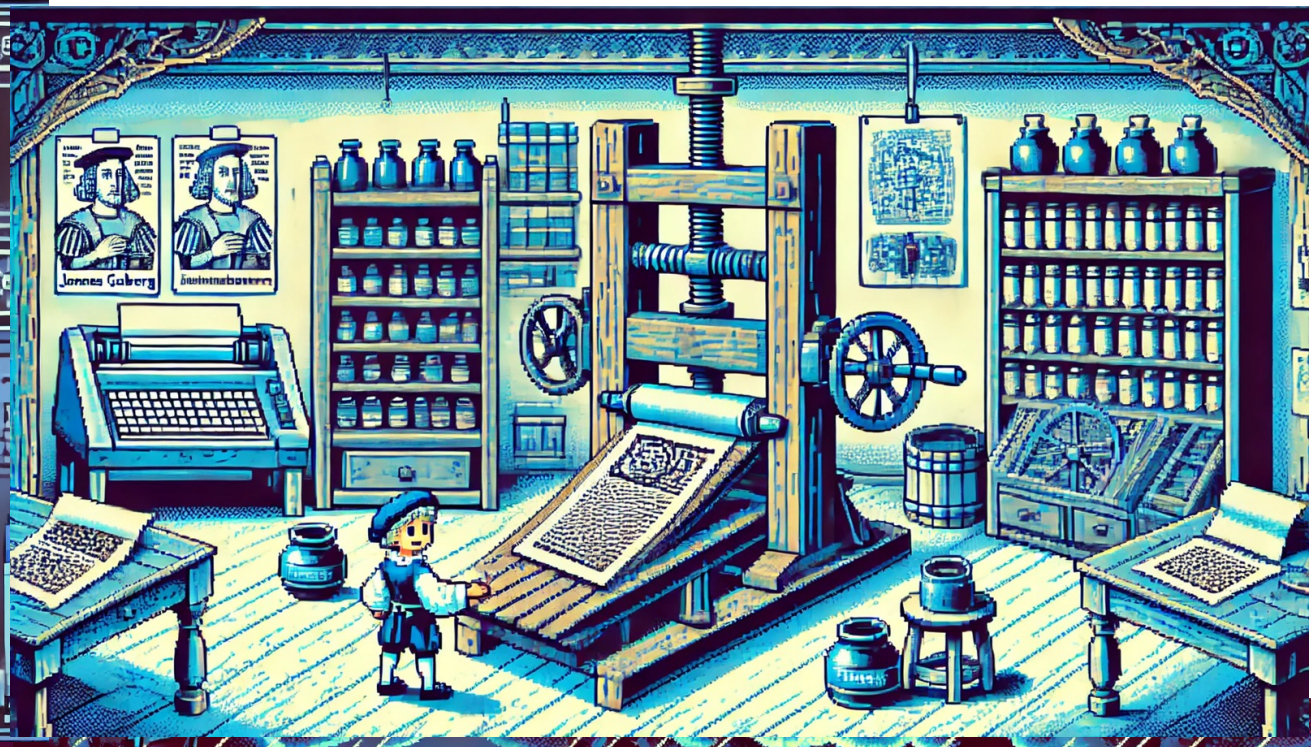


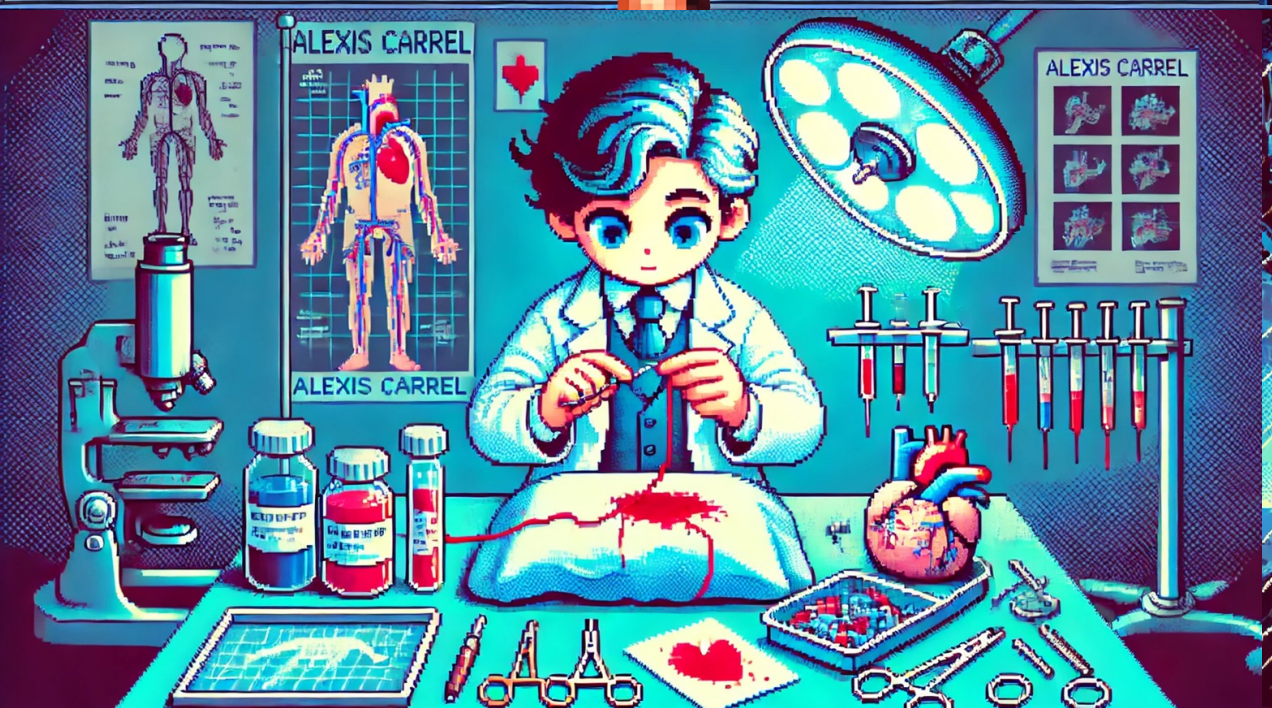


The AI/Automation waterline

Discipline A Discipline B


HED
LAMARR
HEDY
LAMARR
TORPEDO
LAMARR
HEDY LAMARR




ALEXIS CARREL
ALEXIS CARREL
ALEXIS CARREL



You can’t read the label when you’re sitting inside the jar.

~Mike Maddock



Domain C

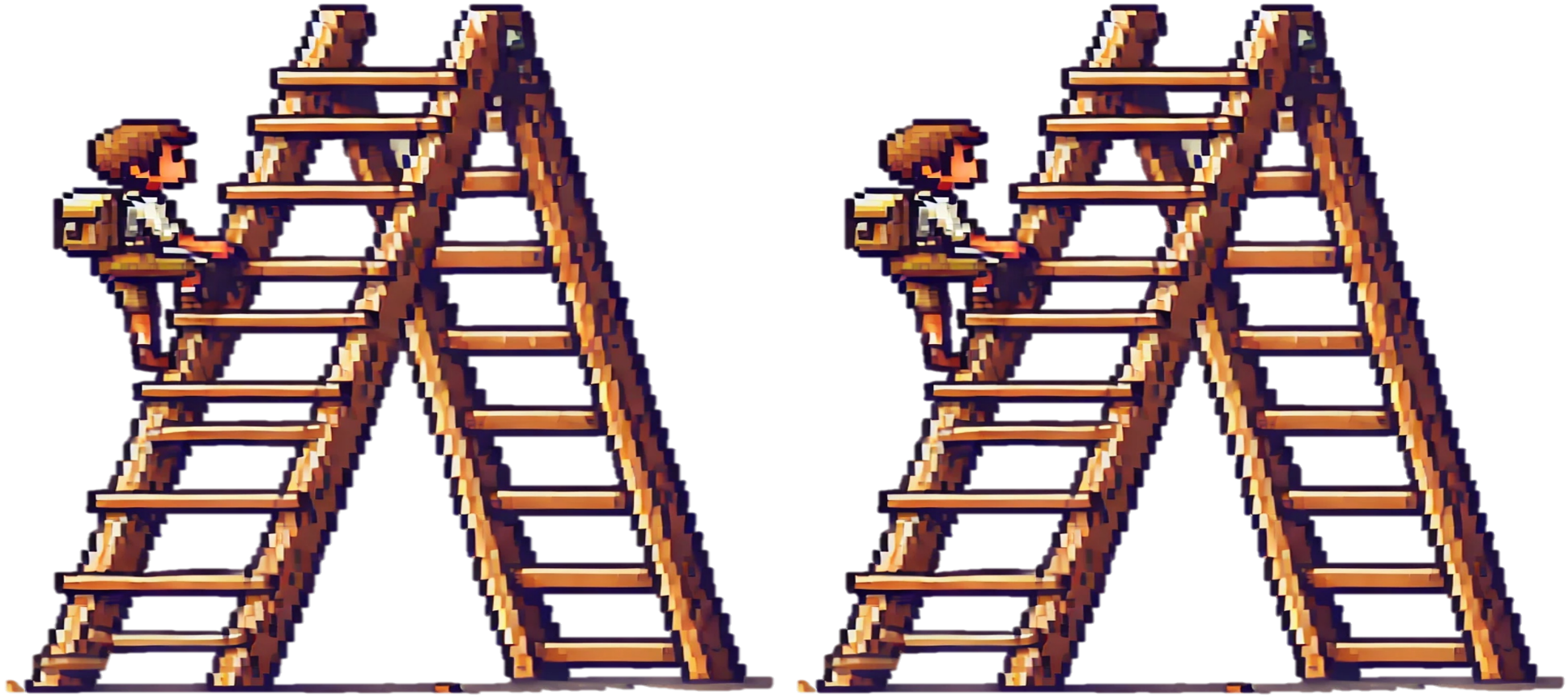


Domain A

Domain B

Domain C

Domain Z

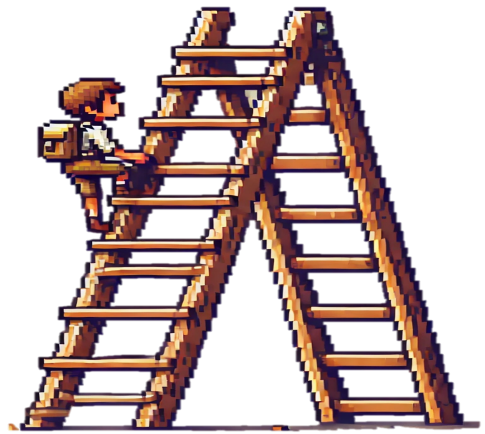


Domain A

Domain B

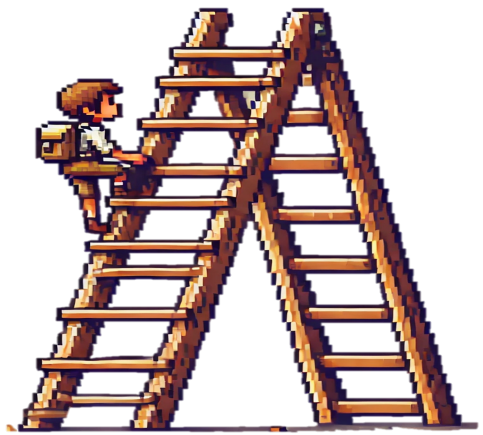
Domain X

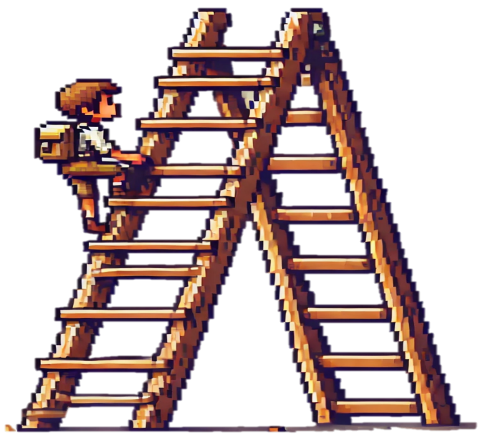
Domain Y



Domain C

Domain Z





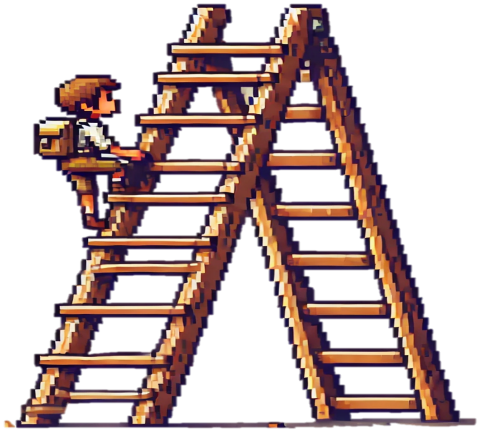
Domain A

Domain B

Domain X

Domain Y



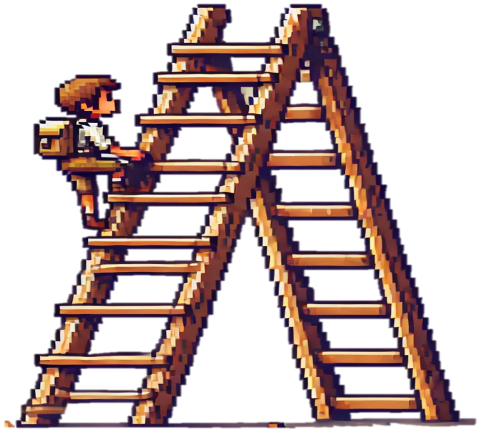


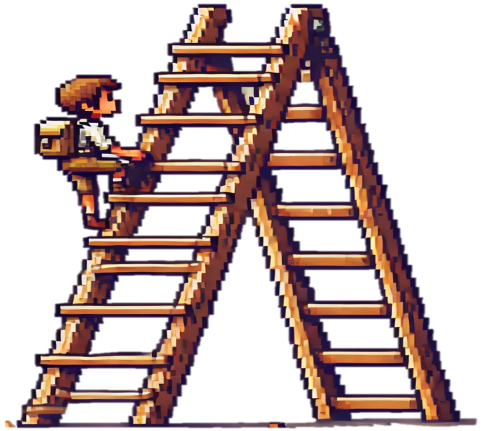




Domain C

Domain Z





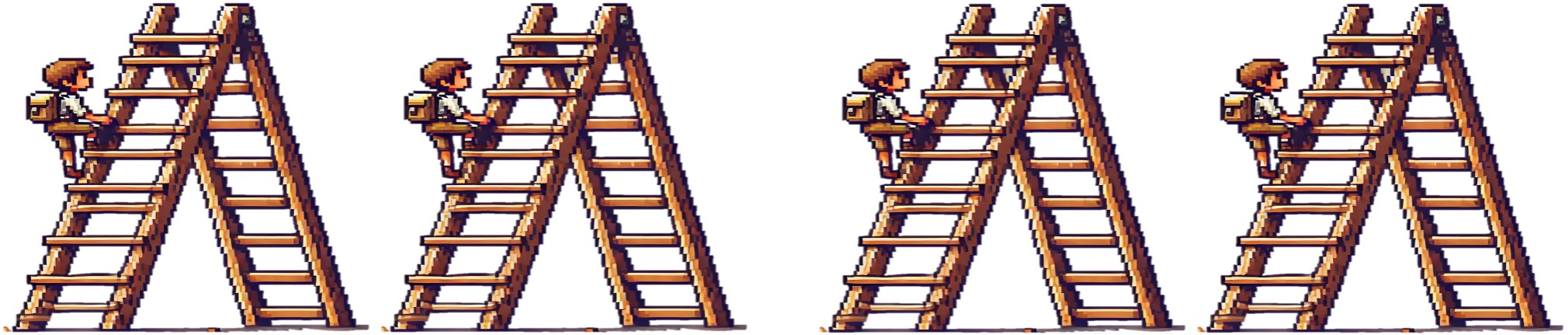
Domain A

Domain B

Domain X

Domain Y





Domain C

Domain Z

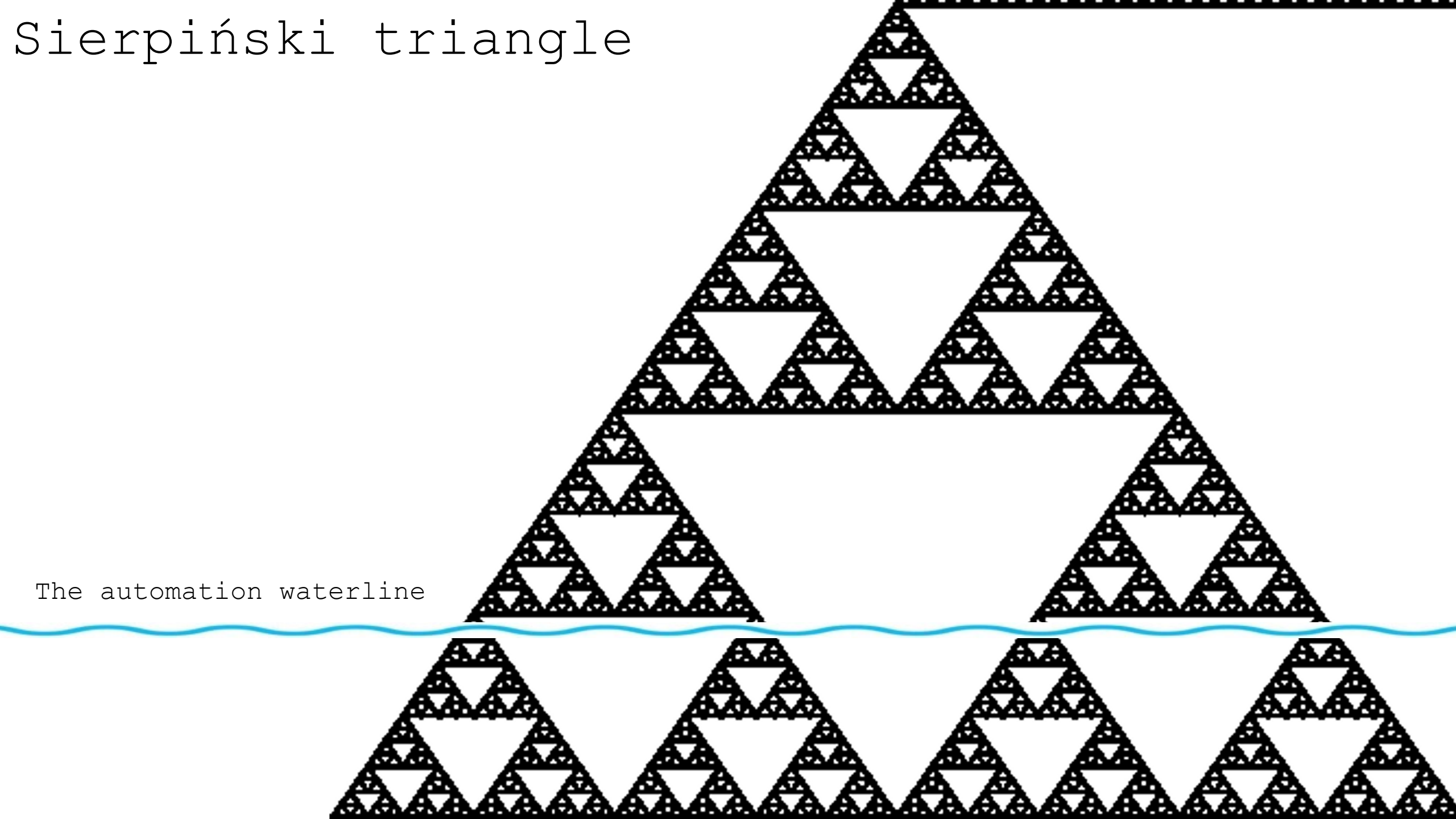
Domain A

Domain B

Domain X

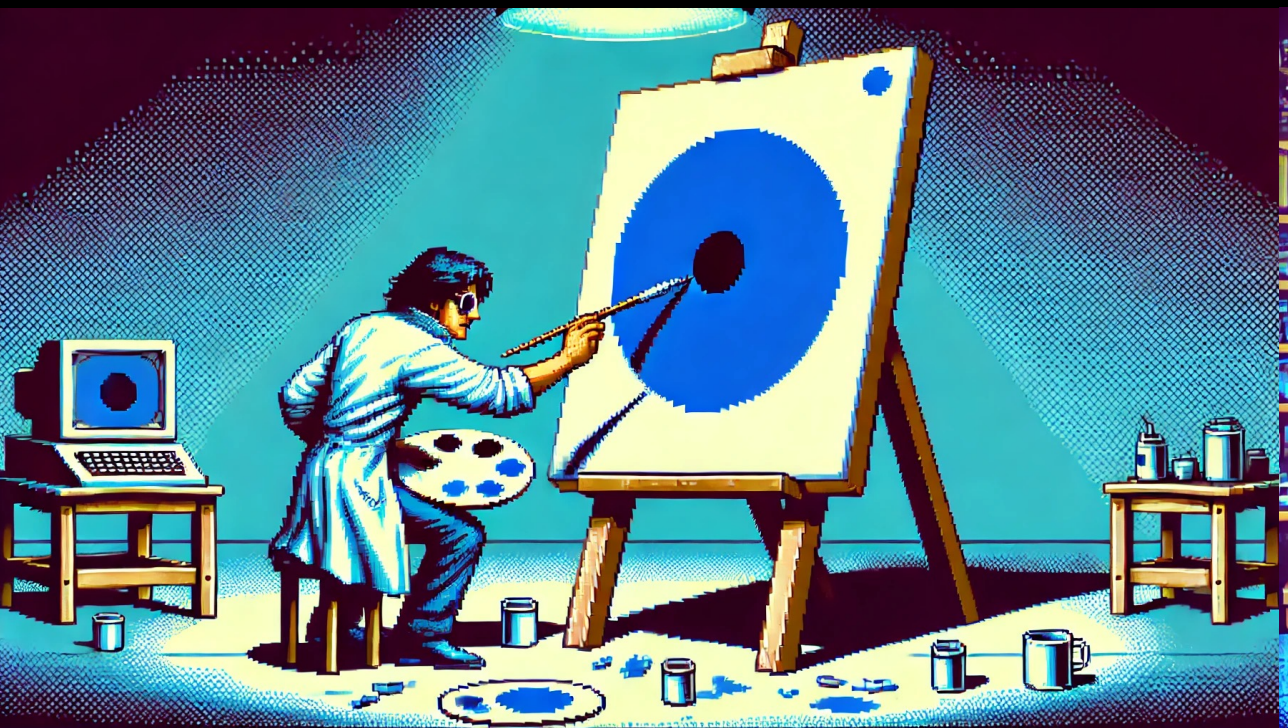
Domain Y

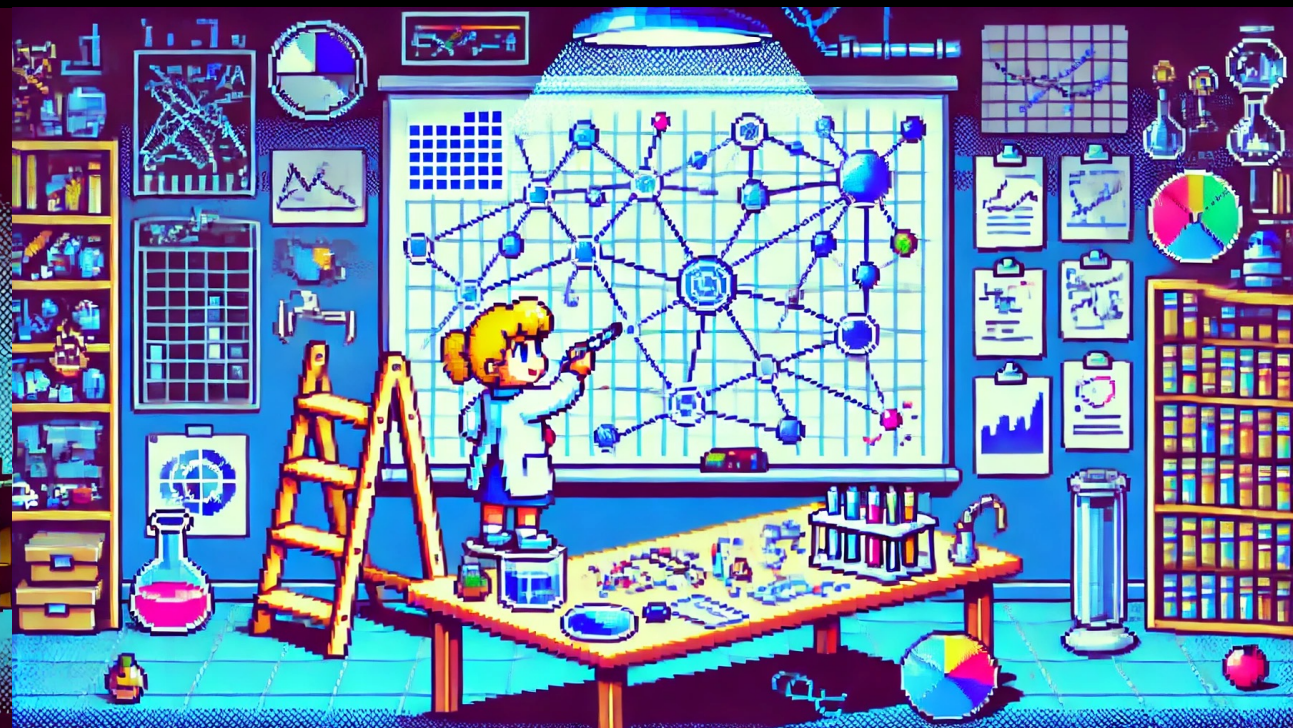
Sierpiński triangle



DOT PERFECTORS < DOT CONNECTORS

DOT PERFECTORS < DOT CONNECTORS







Dot Connectors

Summer 2027

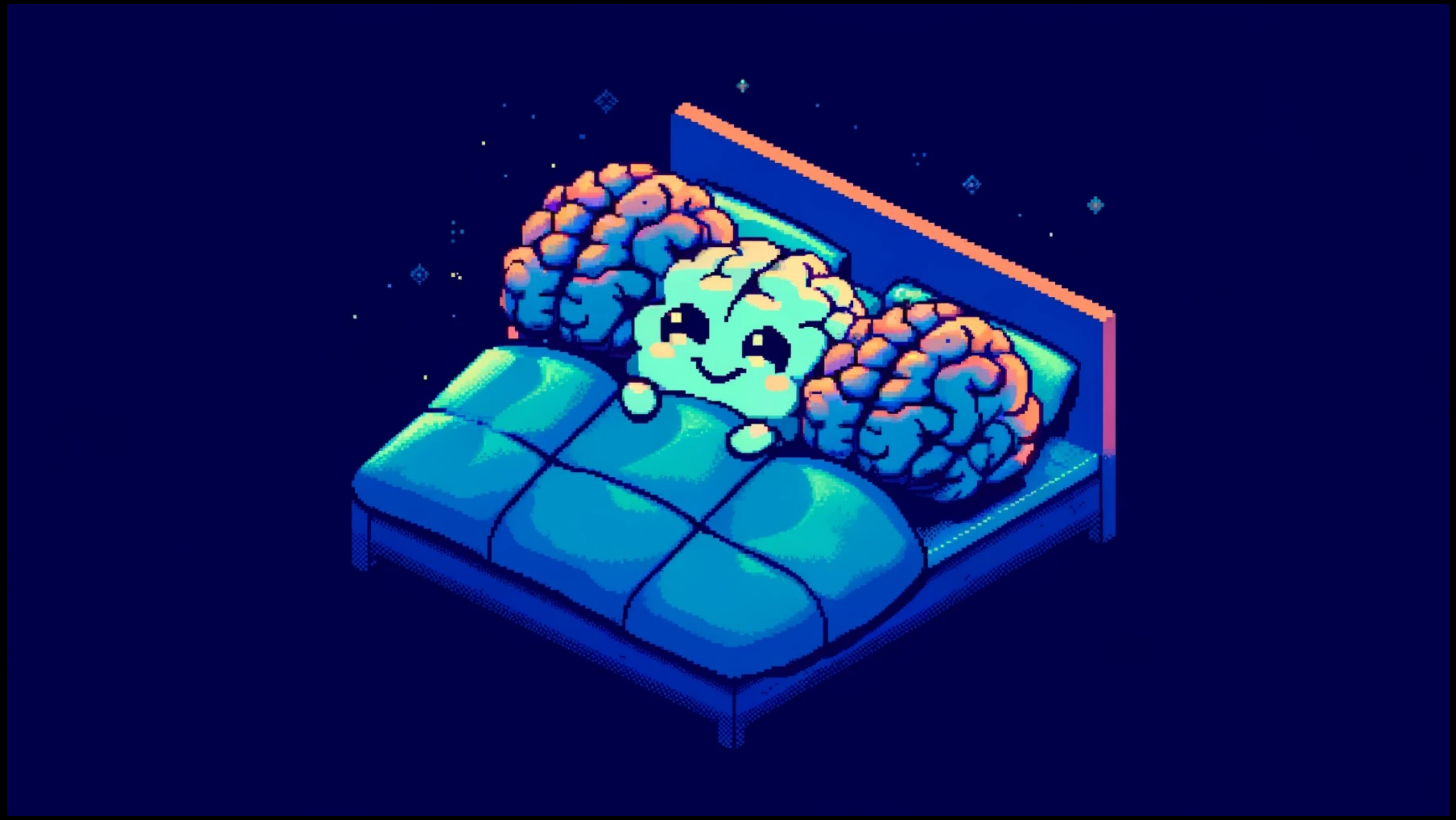
Penguin Random House

Chapter 4: Be a Learn-it-All



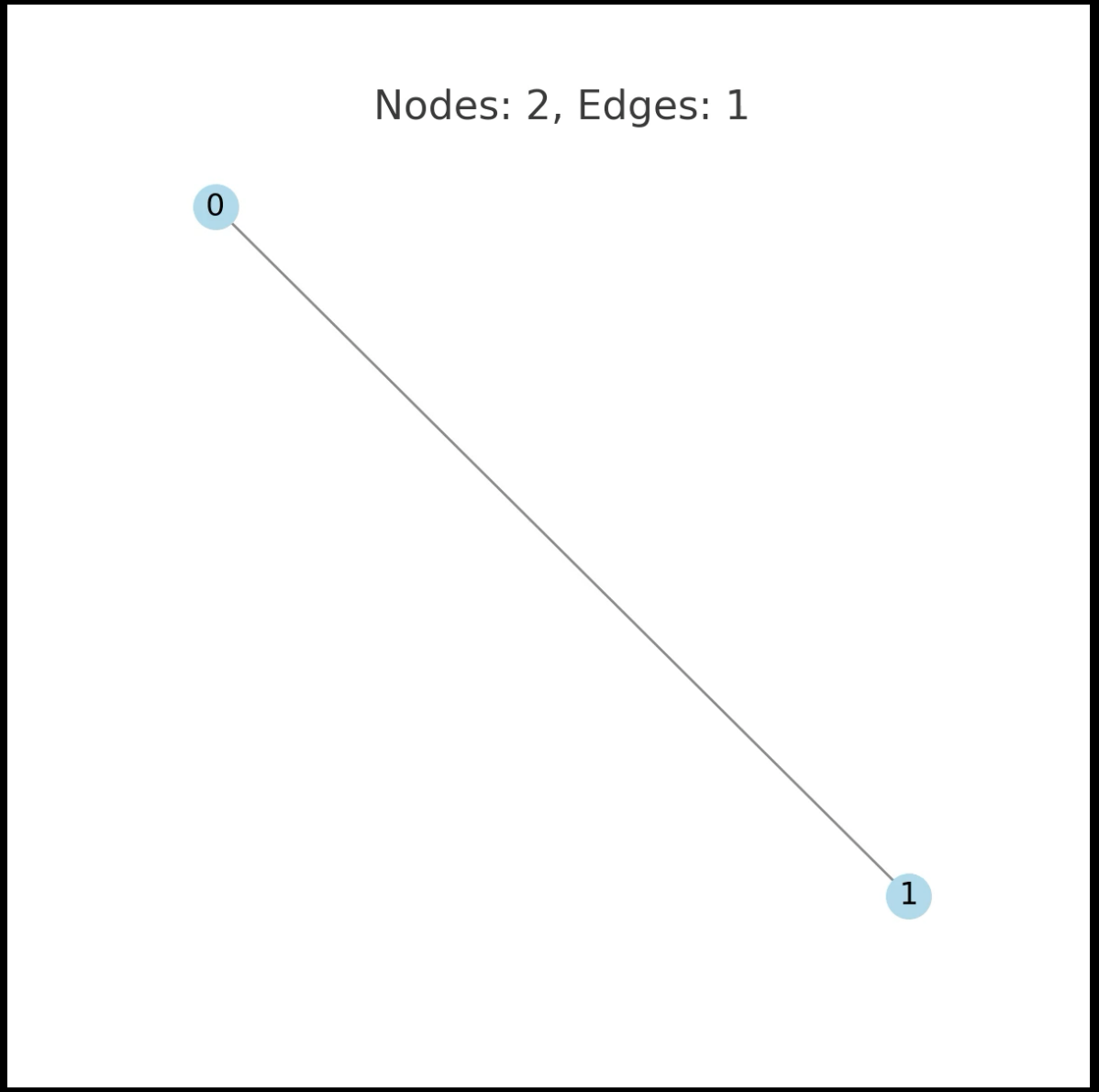
BE CURIOUS, NOT JUDGEMENTAL

Chapter 4: Be a Learn-it-All



ACTUALLY, BE DOWNRIGHT INTELLECTUALLY PROMISCUOUS

Chapter 4: Be a Learn-it-All

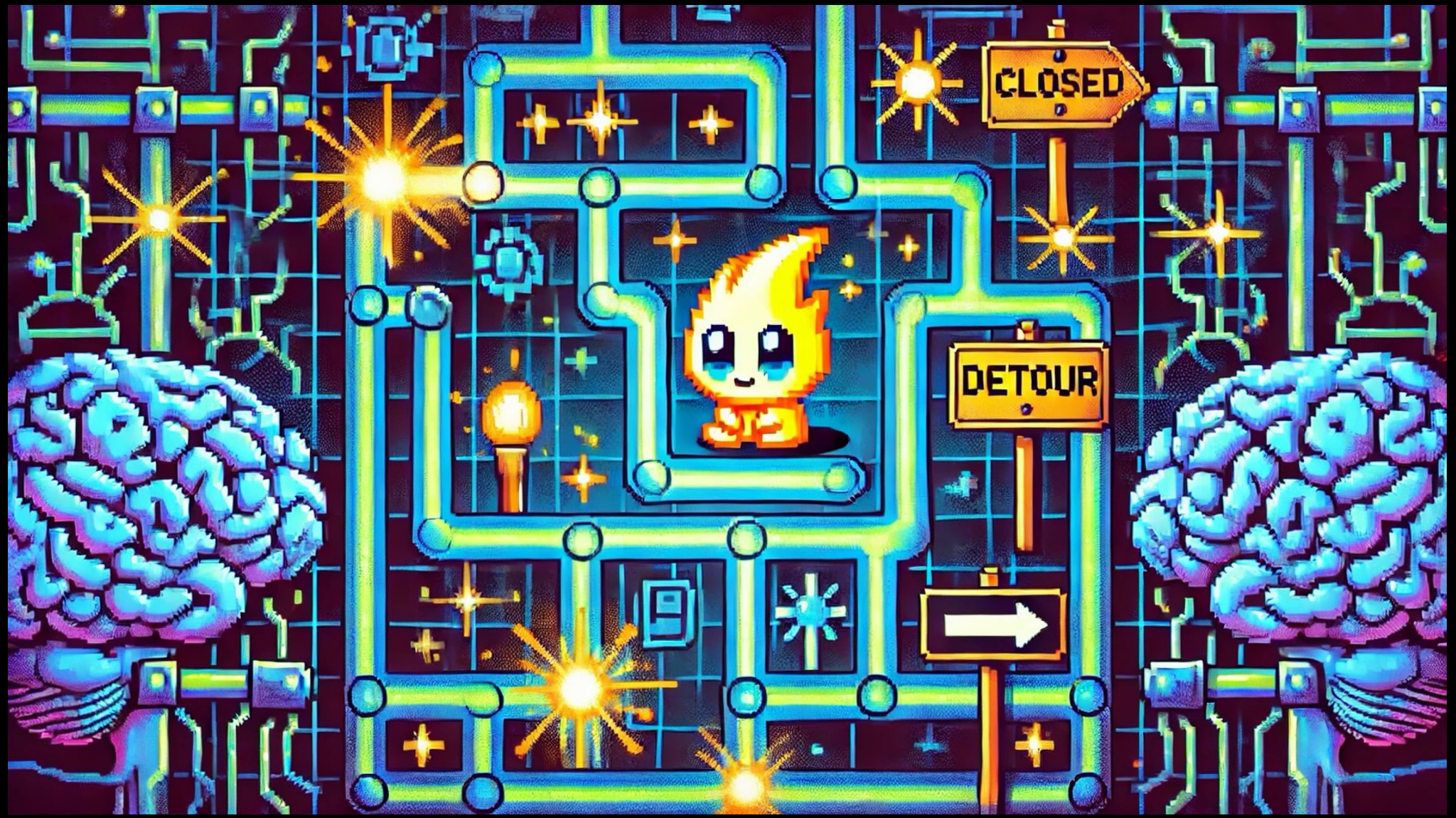


Chapter 7: Authentic Advantage



BE YOURSELF. EVERYONE ELSE IS ALREADY TAKEN.

Chapter 7: Authentic Advantage



EVEN YOUR DEFICITS CAN BE HIDDEN STRENGTHS

Chapter 9: Engineer Serendipity







CULTIVATE I'S INTO T'S, AND T'S INTO X'S

Chapter 9: Engineer Serendipity







FOSTER COGNITIVE, CULTURAL, AND EXPERIENTIAL MASHUPS



Thank You!

Dot Connectors

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