

55% Broke at 65: Why the Commercial System Isn't Broken (But Your Mindset Might Be)



Welcome to the reality check you didn't know you needed! 🙌💰

If you're sitting there thinking the system is "broken" because people are struggling, I've got some hard truth for you: the system is working exactly how it was designed to work. It's a well-oiled machine. The problem isn't the commercial system; the problem is that you're playing a game without knowing the rules.

If you think there's something wrong with the system, you're probably going to end up old, mad, and hungry. I'm here to share the cold, hard statistics about this society and what it actually produces. Don't get mad at me: get mad at the stats, and then change your position on the board.

THE BRUTAL TRUTH BY THE NUMBERS

Let's look at the data from the Bureau of Labor Statistics and the Social Security Administration. They've tracked people since they first started issuing Social Security numbers. Out of every 100 people who reach the age of 65:

- **55% are dead broke.** They are relying on family, friends, or the government just to eat.
- **30% are dead.** Literally. The stress of the "grind" took them out before they could even see the finish line.
- **5% are still working.** Not because they want to, but because they *have* to.
- **4% are financially secure.** They're doing okay, but they aren't "free."
- **ONLY 1% are wealthy.**

That is a 95% failure rate if your goal is freedom. If you follow the traditional path: go to school, get an education, get a job: you are statistically choosing to be part of the 95%.

THE ROCKEFELLER TRAP: WHY SCHOOLS PRODUCE EMPLOYEES

You have to ask yourself: who designed the education system? It wasn't people who wanted you to be a billionaire. It was J.D. Rockefeller and the General Education Board. You can Google it. He famously said, "*I don't want a nation of thinkers, I want a nation of workers.*"

The public education system was built to produce employees. It teaches you how to follow instructions, how to sit still for eight hours, and how to be a "good" taxpayer. It does *not* teach you about contract law, trust administration, or how to operate in the private sector.

When you go to an HBCU or an Ivy League school, you're often just getting a high-priced version of the same employee training. Rockefeller started many of these institutions. I'm not saying don't go to school; I'm saying realize that the people teaching you are employees themselves. If you want to be a master of the system, you have to learn from the masters, not the servants.

SSN VS. EIN: THE CHOICE IS YOURS

Most people think they *have* to use a Social Security Number (SSN) for everything. They think of it as their identity. In reality, an SSN is a statutory contract for an employee. When you use that number, you are identifying yourself as a "U.S. Person" and a "taxpayer" in the public jurisdiction.

But did you know you have a choice? You can create a new trade name and use an **Employer Identification Number (EIN)** to do business.

Using an SSN is a handout mindset. It's waiting for a benefit that, according to the stats, 55% of people won't even be able to live on. Using an EIN is an entrepreneur mindset. It's about creating jobs, not looking for them. You are never in commerce; your *name* is used in commerce. The moment I learned to separate my natural self from the artificial entity used in the public, my entire life changed.



THE BIRTH CERTIFICATE: A COMMERCIAL INSTRUMENT

I get asked all the time: "Don, should I return my birth certificate? Should I claim my sovereignty?"

Listen to me closely: Do not get caught up in the "**sovereign citizen**" nonsense that gets people in trouble. We live in one of the most heavily armed and legally structured jurisdictions in the world. Why would you want to "leave" the protection of the jurisdiction?

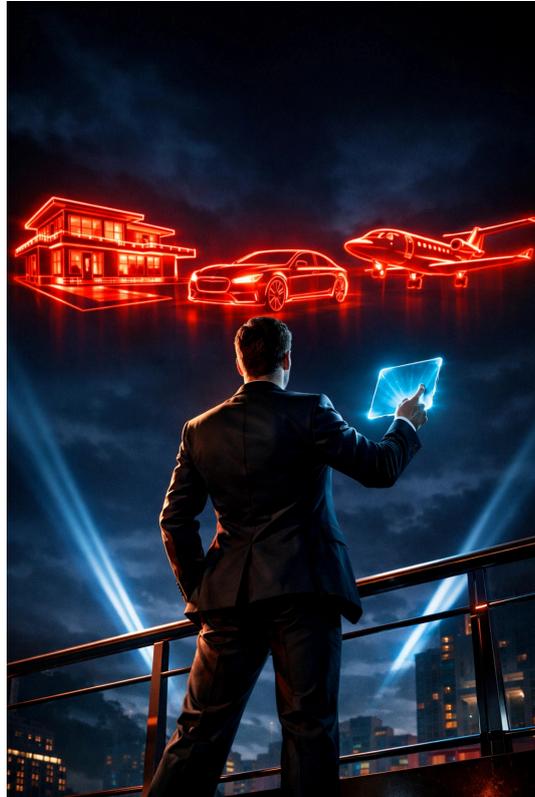
The birth certificate is a commercial instrument. It represents a "U.S. Person," which is a commercial entity. Instead of trying to get rid of it, you need to learn how to use it as a utility tool. It allows you to travel freely and conduct business.

The key is to understand **Article 1 Section 10** of the Constitution: "*No State shall... pass any Law impairing the Obligation of Contracts.*" You are a natural being who uses commercial instruments to transact. When you understand contract law, you don't need to be "sovereign": you just need to be a **Trustee**.

OWN NOTHING, CONTROL EVERYTHING

This is the philosophy of the elite. If you own something, you can be sued for it. If you own something, you can be taxed for it. If you own something, it's a liability.

The goal is to move into a position where you **own nothing but control everything**. This is why I advocate for Private Trustee Training.



When you operate through a trust or a private entity:

1. **Your house is a business asset.**
2. **Your car is a business vehicle.**
3. **Your vacations are business trips.**
4. **Your cell phone is a business expense.**

You are administering a private entity. You are the Trustee, not the beneficiary. Most people live their lives as "beneficiaries" of the government's "benefits," and they wonder why they are broke. A Trustee manages the assets to ensure the wealth grows for generations.

THE LAW LIBRARY CHAMPIONSHIP

You want to win? You have to learn the rules. You can't be a crybaby and wait for an attorney to save you. Attorneys are officers of the court; their first loyalty is to the system, not to you.

I challenge you to treat your financial education like an NFL season. Spend 16 weeks going to the law library once a week. Learn contract law. Learn the rules of the jurisdiction you live in.

- **Week 1-4:** Study the UCC (Uniform Commercial Code).
- **Week 5-8:** Study Trust Law and Fiduciary Duties.
- **Week 9-12:** Study the difference between the Public and Private sectors.
- **Week 13-16:** Learn how to draft and notarize your own contracts.

If you can spend years in a school that teaches you how to be an employee, you can spend 16 weeks learning how to be a Master.

STOP TRYING TO BE THE SMARTEST PERSON IN THE ROOM

In my journey, I realized I didn't need to have a degree in accounting or a JD in law. I just needed to know how to hire people who did.

Early on, I thought I had to do it all. My mentors told me, *"Don, you don't need to go to school for accounting. You hire an accountant. You don't need to be a paralegal. You go to the law library, find the sample contracts drafted by the top attorneys, and you use those."*

Operating in the private sector means you become an administrator. You find the best tools, the best contracts, and the best people to protect the wealth you are building.



FINAL THOUGHTS: ABUNDANCE VS. LACK

There is no lack in the universe. "Lack" is a fear-based mentality taught to you by people who want you to stay in the 55%. Every day, the sun rises, the air is free, and the opportunities in the commercial system are endless.

You have to decide today: are you going to be a statistic, or are you going to be the 1%? The commercial system is ready to reward you the moment you start acting like a Creditor instead of a Debtor.

Welcome to the Private Sector. 🍷

If you're ready to stop being a statistic and start your journey toward private mastery, check out our [Connect with Don Kilam](#) page.

Don't wait until you're 65. The time to take control is **now**.

Ready to take the next step?

- **Browse the site:** DonKilam.com
- **See the results:** [Testimonials](#)

Text "Private Life" to 702-200-4900. Contact us. Welcome to the winning side.

