In *Watchmen*—perhaps the greatest graphic novel yet created—blue-collar superhero Rorschach shares his philosophy in this monologue:

“The cold, suffocating dark goes on forever, and we are alone. Live our lives, lacking anything better to do. Devise reason later. Born from oblivion; bear children, hell-bound as ourselves; go into oblivion. There is nothing else. Existence is random. Has no pattern save what we imagine after staring at it for too long. No meaning save what we choose to impose.”

Rorschach’s meaning was apocalyptic. At scale, humanity is small and weak and helpless; life has no innate meaning or purpose. But there’s another way of looking at it. When you realise the universe has no grand design for you, you’re free. Your life is yours, to stamp your own meaning and purpose onto.

This is the basis of self-actualisation, part of Maslow’s Hierarchy of Needs from Appendix F. Where you realise your true potential . . . by taking reasoned actions that build you into the person you want to be.

Remember the Purposegram from Part 2? The ideal offer to your market wasn’t out there waiting to be found. You created it yourself, using System 2 thinking. (See Appendix I.) Nobody drove that creative act but you. And didn’t it feel great when your “signature move” clicked together in your head?

That’s why it doesn’t matter that there’s no grand plan. Because the universe is big. And the possibilities within it endless. Opportunities are all you need.
IT’S A BIG UNIVERSE OUT THERE

Earth is one planet, circling one star called the Sun. In the Milky Way—nothing special as galaxies go—there are over 100 billion stars. And the universe contains ten times as many galaxies. That’s a hundred billion trillion suns out there. Many with multiple planets orbiting them.

It’s great news for life. Because just about anywhere life can get a grip, it does. Scorching deserts, frozen poles, deep-sea volcanic vents . . . about the only thing you need is a climate that’s just right: where water can exist as a liquid, allowing complex chemistry to develop.

Despite difficulties and distance, science is already finding planets in this “Goldilocks Zone” around their parent stars. Life may not even be rare. If just 1 in 1,000 stars has a Goldilocks planet, that’s 100 million worlds in this galaxy where life may exist. The number of inhabited worlds in the visible universe—with its billions of galaxies—may be in the trillions.

So it’s all but certain there’s life out there, in the same teeming multitudes as on Earth. (What’d be odd is there not being any.) That’s a lot of territory, knowledge, and opportunities for a bunch of bipeds to create value with.

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WITH INFINITE POTENTIAL AND PROMISE

Exploring those other worlds—by instrument, ark, or exotic warp drive—is going to need an economy that adds value at all scales. One with incentives to reach beyond safe shores, with the depth and breadth and diversity to deliver the sustained economic growth that enables vast income and investment.

That means an economy in dynamic disequilibrium. Where opportunities for self-actualised individuals to create and trade value arise constantly. Where social and economic freedoms, rights-protecting laws, and rational beliefs combine to offer high incomes to those who want them, fresh hope to those out of work, and a means to switch tracks for those who want to change.

In other words, it’s an economy where freelancers can thrive.

Man’s urge to explore is driven by his capacity to dream. That capacity is limitless. But only an economy where Maslow’s Pyramid can be scaled by all can enable each individual to realise those dreams. People can’t self-actualise where enterprise is so wrapped in red tape the only option is to game around it. Nor where old jobs are so thickly protected they stop new ones emerging. And not where a favoured few make private profits at public risk.

An economy in dynamic disequilibrium—of innovative ideas, open borders and free markets—has opportunities for everyone. But taking advantage of
those opportunities means conflict, competition, and the chance of loss. And some would say those risks should be taken out of the equation.

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THE SIX-Figure FREELANCER KNOWS RISK IS GOOD . . .

Some people have the vague idea that everyone can be a winner, if we'd all pull together. That equality of opportunity should mean equality of outcome; that good for the We can come without concern for the I. That individual risk and reward are somehow bad, things to be legislated or amortised away.

Those people are wrong. (As any country that tries Communism discovers.) Economies that crush their winners don't create more options for the losers; they just make everyone lose harder. That's why risk is to be met head-on, not feared or sidestepped.

Of course, this means life has winners and losers. But that's not sad. By taking risks in a free market, losers can learn to win and winners can start to lose. Innovations emerge and paradigms shift, as new ideas bubble up and fight it out to win competitive advantage. (See Appendix C.) Risk is the source of positive change.

. . . AND SELF-INTEREST IS RATIONAL

Look at penguins in the Antarctic, huddling together for warmth. Any lone individual would freeze; they need each other. But not one is sacrificing for the common good. The birds on the outside are trying to get in; those on the inside are trying to stay there. Each animal acts in its own interest. Yet from all the squabbling and scrambling, community benefits emerge.

This means rational self-interest, far from being “selfish”, is the ideal value system. Competition and innovation allocate resources for greatest effect, and positive outcomes arise naturally as a result of the market deepening and broadening. Opportunities increase for all, as a side effect of individuals all acting in their own interests. (For more, see the notes on Objectivism next.) That's why the freelance professional—a self-actualised, self-taught, multi-skilled individual, taking deliberate actions that create tradeable value—matters immensely to the global economy.

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FULLTIME EMPLOYMENT IS NOT THE ANSWER

But the cry of many wannabe six-figure freelancers is that the indie life's too risky. And there's some truth in that. Sometimes you'll wake up on the 1st of the month not knowing if you'll earn your £8,350+ by the 30th. Your income might drop by half if a client cancels unexpectedly. A new project means
goodbye to the weekend, or a delayed payment means you can’t buy that 4x4 this quarter.

**The 100 Days answer:** if you think *that* sounds risky, think of all those lost souls in fulltime employment. In a salaried role, you are not your own boss taking decisions about your life; you are a resource to be leveraged by others. For the average wage slave, the daily 9-to-5 is taking equity out rather than building it up.

There’s nothing *wrong* with working for others; many people prefer a single monthly payslip and the same To-Do list each day. Just remember: if you’re on someone’s payroll, you’re in someone’s pocket. You’re in constant thrall to meetings and commutes. You miss baby’s first steps, school plays, graduation ceremonies. You spend years climbing the corporate ladder, for a single blip of a stockmarket to turf you onto the street. Other people—perhaps just *one* person—decide your income, your goals, your life.

The Big Lie of fulltime employment is that it takes better care of you. In reality, all a salaried role does is put all your eggs in one basket. And in today’s chaotic world, no basket is up to that job.

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**FREELANCING’S REWARDS OUTWEIGH THE RISKS**

Compare that to a life where you choose what to work on, when you work on it, where you do that work. With your income a function of how good you get at your signature move, and your future in your own hands. Compared to any employed role, *freelancing is the juice.*

It may be the ultimate *I* business—setting your own schedule, finding your own clients, working for your own enrichment. But it’s far from selfish. By taking part in the global economy, you’re furthering its development. Ideas get shared, concepts get rolled out, processes get improved.

Even on this pale blue dot hanging in infinite darkness, that tiny speck called *you* is capable of making a difference that matters. To you *and* the people around you.

**REMEMBER: YOU ARE AWESOME**

So that’s the last thought from 100 Days: never lose sight of how big the world is, or how big your role in it can be. One gives you wonder, the other makes you wise. And these are common denominators of any happy life. Rorschach was a positive person, saying a positive thing.

Perhaps the one useful quote from the anti-hero’s favourite philosopher Nietzsche: “He who has a *why* to live for can bear almost any *how.*” The world is
a blank sheet of paper which you write your life story: the search for your why. I hope this book in some small way helped you do it.

Writing 100 Days, 100 Grand was part of that story for me. I hope you’ve enjoyed it, and that it’ll continue giving you value in the years ahead. Whatever those years hold for you.

Stay awesome,

CHRIS WORTH

Visit the 100 Days, 100 Grand website at 100days100grand.com.