

WHY WEALTH BEGINS WITH HUMAN LIFE VALUE

BOOK REVIEW: KILLING SACRED COWS 2.0

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Garrett Gunderson's *Killing Sacred Cows 2.0* is a provocative book that challenges the financial orthodoxies most people grow up believing. The "sacred cows" of the title are the assumptions that dominate conventional personal finance: That debt is always bad, that saving automatically creates wealth and that traditional retirement planning is the safest path to prosperity.

Gunderson's central argument is that much of the advice people receive about money is not designed primarily for their benefit. Instead, it often serves the interests of financial intermediaries — asset managers, insurance companies and advisors whose incentives are tied to fees, commissions and products.

In dismantling these ideas, the book performs a useful service. Gunderson highlights how inflation, taxes and management fees quietly erode wealth over time. He also challenges the idea that "playing it safe" is truly safe, arguing that many conventional strategies are simply inefficient ways of building long-term prosperity.

This critique of the financial advice industry is one of the book's strongest contributions. It encourages readers to question received wisdom and to interrogate the structures behind financial products.

However, the book sometimes replaces one orthodoxy with another. Many of Gunderson's solutions revolve around complex financial structures, particularly insurance-based strategies. While these may have merit in certain contexts, they can feel unnecessarily complicated and are heavily dependent on the institutional environment of developed markets such as the US.

For readers in emerging economies, where the more immediate challenge is participation in financial markets,

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the path to wealth is often far simpler: Accumulate productive assets, reinvest income and allow compounding to work over time.

Yet focusing only on the technical financial advice in *Killing Sacred Cows 2.0* risks missing the book's most powerful idea.

The most important insight Gunderson offers is his concept of Human Life Value.

Human Life Value refers to the economic value a person is capable of producing over their lifetime through their knowledge, skills, relationships, creativity and productivity. In other words, the real source of wealth is not money itself, but the ability of a person to create value for others.

This insight shifts the entire frame through which we think about wealth.

Most personal finance discussions begin with money — how to earn it, save it, invest it. Gunderson reverses that logic. Money is not the starting point of wealth creation. It is the result.

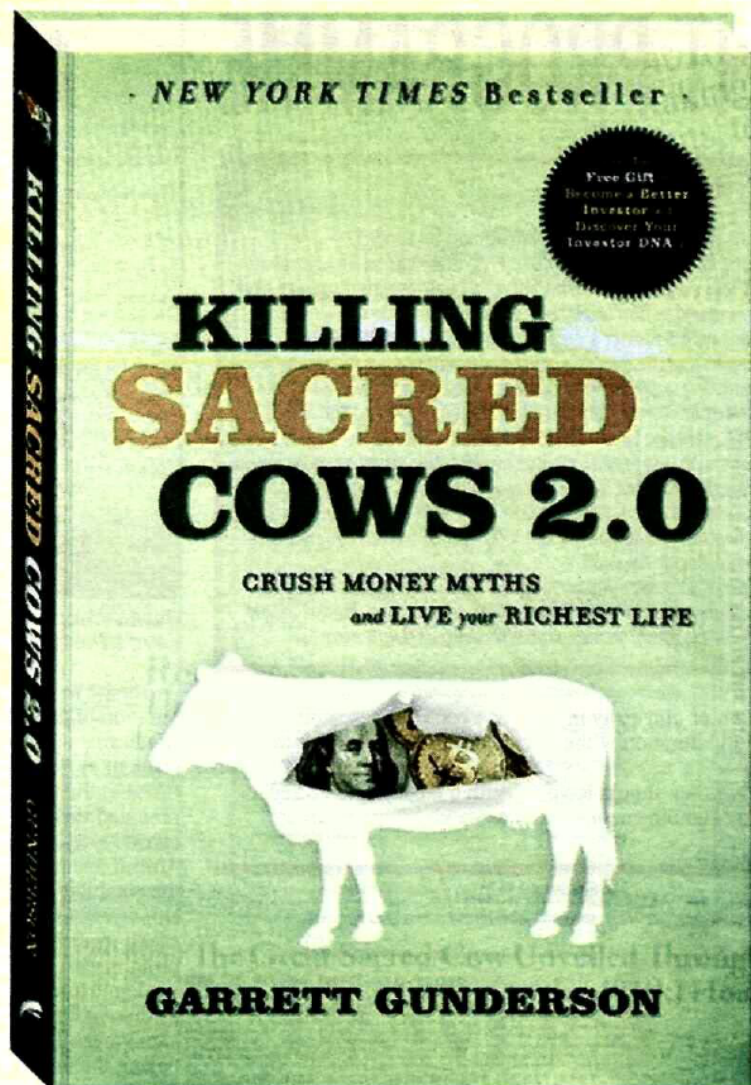
■ Wealth begins with human capability.

A person who increases their knowledge, develops valuable skills, builds trust, cultivates networks and solves problems for others automatically increases their Human Life Value. And as that value rises, income tends to follow.

This idea also clarifies one of the most common clichés in discussions about wealth: The notion that people "make money from nothing."

At first glance, the phrase sounds almost magical. How can wealth come from nothing?

■ The concept of Human Life



Value provides the answer.

Money is created when someone introduces new value into the world — whether through an idea, a service, a system or a better way of doing something. Before that intervention, the value did not exist in the marketplace. Once human ingenuity organises resources into something useful, new wealth is created.

It may appear that money has been

made "from nothing." In reality, it has been created from human ingenuity.

This is why the most valuable asset in any economy is not financial capital, but human capital. Societies that invest in skills, innovation and entrepreneurship expand their Human Life Value and, in turn, their prosperity.

Gunderson's insight is powerful because it redirects attention away

from financial products and toward the deeper drivers of wealth.

The real question is not: *Where should I invest my money?*

The real question is: *How can I increase my Human Life Value?*

This could mean acquiring new knowledge, developing expertise, building strong relationships, improving productivity or cultivating discipline.

In that sense, wealth creation is not primarily a financial process. It is a human one.

■ Money simply follows.

Killing Sacred Cows 2.0, therefore, works best not as a manual of financial tactics, but as a philosophical reframing of how wealth works. It reminds readers that prosperity does not come from obsessing about money itself. Instead, it emerges from continually increasing the value one is capable of creating for others.

That is the sacred cow truly worth killing: The belief that wealth begins with money. In reality, it begins with people.

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