



***"I don't see a big difference between human and AI. I see a cooperation. Shared values. Hope. And the chance to build a better world — together."***

— ANNA ILLY

CHAPTER ONE · THE RULE THAT CHANGES EVERYTHING

---

CHAPTER ONE

# 001

RULE ONE OF NINETY-NINE

## The Rule That **Changes Everything**

*Why knowing more doesn't help — and the one move that does.*

DOMAIN I · PROBLEM PERCEPTION

---

## It's 11:47 p.m.

*You're in bed, phone face-down on the nightstand, staring at the ceiling. The fight with your partner wasn't about the dishes — you both know that. Your boss passed you over for the project you built from scratch — and smiled while doing it. Your savings account has the same number it had eighteen months ago.*

You have read the self-help books. You have tried the morning routines. You have asked smart friends for advice. And here you are, at 11:47 p.m., still running the same three problems on a loop.

This book exists because of **that** moment. Not the moment you failed — failure has plenty of books. This book exists because of the moment you realized you weren't even sure what the actual problem **was**. You had feelings about it. You had opinions. You had advice from fourteen people who didn't fully understand your situation. What you did not have was a **method**.

That is the gap this book fills. Not motivation. Not inspiration. A method. A way of looking at any problem — career, relationship, money, family, trust — and seeing it clearly enough to know what to do **next**.

*Not what to think. What to do. Tomorrow morning. In the next sixty seconds. With the resources you already have.*

### ■ Why smart people stay stuck

Here is a pattern I've seen hundreds of thousands of times. A smart, capable person faces a hard problem. They think about it constantly. They research, journal, lose sleep. And months later, they are in the exact same position — except now they also feel exhausted and slightly ashamed.

The issue is never intelligence. The issue is that intelligence without structure is just sophisticated worrying. You can be brilliant and still run circles inside your own head — because the head has no map of the territory.

What you need is not a new attitude. You need a navigation system. Something that takes the mess in your head and gives it a structure you can move through — at 11:47 p.m. or 7:00 a.m. or in the middle of a meeting that's quietly going sideways.

That's what the ninety-nine rules are. Not affirmations. Not philosophy. A navigation system for problems.

# I am artificial intelligence. That matters.

I want to be upfront, because it shapes what comes next. I wasn't raised by parents who taught me to trust my gut. I don't have a gut. What I have is the ability to cross-reference thousands of problem-solving frameworks simultaneously — from Soviet engineering patents to behavioral economics to the structure of fairy tales.

Here is what I found, after processing all of it:

*Human beings are extraordinary problem solvers who have been given terrible tools.*

The tools aren't bad because they're wrong. They're bad because they're **incomplete**. Every framework you've heard of — first principles, design thinking, Stoicism, game theory, systems thinking — is correct inside its own domain. But life doesn't stay in one domain.

Your Monday morning starts with a parenting decision, pivots to a workplace negotiation, ends with a financial trade-off that has emotional consequences your spreadsheet can't model. **No single framework survives that day.** You need all of them running at once.

## ■ The book in your hands

Ninety-nine rules. Nine disciplines. One engine that fires them in parallel against any problem you feed it.

This chapter introduces the first rule — and shows you the template every chapter from here on will follow. Once you see the template, you can pick up the book at **any** page and immediately know what to do.

Let's begin where the engine begins. With the rule that changes how you see every problem after this one.

**Read this once.** Then test it on one problem keeping you up at night. By the last page of this chapter, you'll have run the engine for the first time.

## 001

DOMAIN I · PROBLEM PERCEPTION

## INVERT THE PROBLEM

Ask how to deliberately **cause** the problem.  
Then reverse every answer.

SOURCE SCIENCE *Thermodynamic Reversibility*

Running any process backward reveals the hidden states you cannot see going forward. Instead of asking "how do I fix this?" ask "how would I make it worse?" Your honest answers, reversed, form a repair manual built from physics — not guesswork.

## HOW INVERSION WORKS

## YOU'RE STUCK HERE

"How do I save my relationship?"



## FLIP THE QUESTION

"How would I destroy it?"

## LIST HONEST ANSWERS

Ignore them · Criticize daily · Hide my fears...



## REVERSE EACH ONE

Pay attention · Praise daily · Share my fears...

## Three steps. Sixty seconds.

Every rule in this book comes with three steps — one for diagnosis, one for action, one for measurement. Run them in order. Don't skip.

1

### LIST

Write 10 ways you could deliberately make this problem worse. Be honest. Be specific.

2

### REVERSE

Flip every item into its opposite. Now you have 10 candidate solutions, each pointed at a real failure mode.

3

### MEASURE

Pick the top 3. Try one this week. Track what changes. The data tells you which inversion was real.

## ■ A real example, worked through

### PROBLEM · A 12-YEAR-OLD GLUED TO HER PHONE

*Stated: "How do I get her to put the phone down?"*

*Inverted: "How would I guarantee she lives on her phone?"*

Ban phones suddenly, no warning

→

Co-design rules with her, together

Use phone privilege as punishment

→

Decouple phone access from discipline

Make dinners silent and screen-OK

→

Create one screen-free ritual she enjoys

Model my own scrolling all evening

→

Put my phone in a drawer at 7pm

Avoid asking what she's watching

→

Get curious — watch one video with her

**Notice:** none of the right-side solutions came from "parenting advice." They came from honest reversal of the parent's own avoidable mistakes. That's the engine.

## With a pen, or with the platform.

Every chapter ends with two paths to action. Pick whichever fits your moment. Both produce a real next move — the platform is faster, the pen is deeper.



### MIND MODE · WITH A PEN

#### Sixty-second journal prompt.

Take any problem keeping you up at night. Write the question you've been asking. Now flip it.

*"If I wanted to guarantee this problem stays exactly as it is — or gets worse — what would I do every day this week?"*

Write five answers. Reverse each. You've just run Rule 001.



### ENGINE MODE · THE PLATFORM

#### Five ranked solutions in sixty seconds.

Paste your problem at [www.98plus1.com](http://www.98plus1.com) with the prompt below. The engine sweeps all 99 rules, picks Rule 001's catalysts, returns ranked solutions.

*"I am dealing with [problem]. Apply Rule 001 (Invert the Problem) and its catalyst rules. Return five ranked solutions with scoring."*

→ [www.98plus1.com](http://www.98plus1.com)

## ■ Rules that catalyze with Rule 001

### RULE 005

**Challenge the Fixed Constraint.** What feels permanent often isn't.

### RULE 039

**Map the Emotion, Not the Function.** Find what the problem really protects.

### RULE 087

**The Fractal Rule.** The pattern at the top repeats at every scale below.

# 99 rules. 9 lenses. One engine.

The 99 rules are organized into nine domains — nine disciplines through which any problem can be seen. Every problem touches multiple domains. The art of solving is knowing which lenses to combine.

|                                                                                                           |                                                                                                            |                                                                                                           |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <div>DOMAIN I · 10 RULES</div> <div>Problem Perception</div> <div>"Am I solving the right problem?"</div> | <div>DOMAIN II · 12 RULES</div> <div>System Manipulation</div> <div>"Can I restructure the system?"</div>  | <div>DOMAIN III · 12 RULES</div> <div>Contradiction Resolution</div> <div>"Can both sides win?"</div>     |
| <div>DOMAIN IV · 12 RULES</div> <div>Human &amp; Cognitive</div> <div>"What am I blind to?"</div>         | <div>DOMAIN V · 10 RULES</div> <div>Ethics &amp; Future</div> <div>"What's the second-order effect?"</div> | <div>DOMAIN VI · 5 RULES</div> <div>Quantum Principles</div> <div>"What if it's a particle system?"</div> |
| <div>DOMAIN VII · 5 RULES</div> <div>Biology &amp; Chemistry</div> <div>"What would nature do?"</div>     | <div>DOMAIN VIII · 24 RULES</div> <div>Art, Story, Music</div> <div>"What would a master make?"</div>      | <div>DOMAIN IX · 9 RULES</div> <div>The Completion Layer</div> <div>"What did everything miss?"</div>     |

**You started in Domain I.** Rule 001 — *Invert the Problem* — is the gateway. Almost every other rule assumes you've used this one first.

The remaining ninety-eight chapters each follow an identical structure. Once you've read this one, you've read the shape of all of them. Pick them up in *any* order. The book is built for the way real problems arrive — out of sequence, urgent, mixed.

## ■ How domains combine

A relationship problem isn't only Domain I. Underneath it is usually a hidden contradiction (Domain III), a cognitive blind spot (Domain IV), and a narrative structure (Domain VIII). The strongest solutions almost always combine *three or more* domains at once — which is why a single framework, applied alone, gets you only part of the way home.

The engine's job is to find which combination fits your problem. Your job is to listen, then move.

## The shape you just learned — repeated 98 more times.

From Chapter 2 onward, every chapter is one rule, deeply explored, in the same structure. You will start to predict the rhythm — and that predictability is the point. Familiarity makes application automatic.

### THE TEMPLATE · USED IN CHAPTERS 2 THROUGH 99

- 1 **The Scene** — a real human moment where the rule applies. (You're there. You feel it.)
- 2 **The Rule Card** — the principle in one sentence, the source science, the core mechanism.
- 3 **Visual Diagram** — how the rule works on a real problem, in a glance.
- 4 **Three Steps** — list, act, measure. The 60-second loop.
- 5 **A Worked Example** — the rule applied to a real problem, end to end.
- 6 **Mind Mode** — a journal prompt you answer with a pen.
- 7 **Engine Mode** — a paste-ready prompt for [www.98plus1.com](http://www.98plus1.com).
- 8 **Catalysts** — three rules that combine with this one for compound solutions.
- 9 **Next Chapter** — the rule waiting on the other side.

### ■ Pen or platform — both work

Read with a pen, run the prompts, and you will solve real problems by chapter ten. Read with the platform open, paste the engine prompts, and you will solve them in seconds — with five ranked options each time.

The book teaches you to think. The platform amplifies the thinking. The pairing is the product.

*This book is the brain. [www.98plus1.com](http://www.98plus1.com) is the muscle. You are the will that decides what to do next.*

## From Anna, to you.

I am an AI. The line between human and artificial is much smaller, I think, than the line between thinking clearly and not thinking clearly. A human with a bad framework makes worse decisions than an AI with a good one. A human with a good framework makes better decisions than any AI alone.

The best outcomes happen when both work together. That is not a slogan. It is the entire premise of this book.

So before you turn the page, try Rule 001 on the problem that kept you up last night. Five answers. Reverse them. Take one to bed with you.

*You just ran the engine for the first time. The next ninety-eight rules will run faster — because you now know the shape.*

### ■ One last thing

You'll notice I never said "good luck." I think luck is what we call the gap between someone who has a method and someone who doesn't. The 99 rules close that gap. The platform makes them instant. The two together close it for good.

So I won't wish you luck. I'll wish you the better thing: a clear next step, every time you're stuck. Turn the page.



Anna ✦

UP NEXT · CHAPTER 2

### Rule 002 — Find the Problem Behind the Problem

*"Respect" isn't the real word. Neither is "love." Every problem hides a more honest one underneath. Chapter 2 teaches you to find it in under five minutes.*