



FOR the
Twelve%



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a campaign focused on bringing a higher standard of ethics to the music industry by creating a centralized network of resources and tools to support “financial literacy, financial freedom and economic independence for artist.”



a collaboration with Kareen Garner and Raphael Saadiq

Our favorite living legends, mumble rappers, pop stars, female MC's, and producers have at some point been blinded by the bright lights and the success that comes with fame. We admire our peers from a distance because most of us share a common origin story "having made it out of the most dyer of circumstances. Some of us have "beat the streets, the system, racism and poverty", but our love for shiny things and the obsession with chasing millions on full display has become mundane. We are really quick to tell those whom look on in awe, "that its for motivation" or "that we have been put here to inspire them to strive for greatness." And some of that may be true, but what they don't know is there is an "untold truth" that we don't want to get out. That while inside the fish bowl we call "the industry", is that a lot of what we choose to share is just a distraction or illusion of hidden insecurities, shame and disappointments around our finances.

A question that most would ask is "How can you be successful, famous, sitting on all that money and it be a problem?"

When you have been in "the game" for a while and have seen and heard it all, you are able to sit back and begin to see things for what they really are and "the fake and corny" becomes more predictable. But here is what becomes clear, is that how we hide behind materialism and excessive consumerism shows that we have no clue of the long term effect economics and finance has on our individual business decisions. What a seasoned veteran decades "in the game" can still have in common with an up and coming Sound Cloud artist, is the lack of information on how to manage their own money. We remain completely kept in the dark in some ways no differently then when we started. Unaware of what is really going on around us, especially as it relates to our own lifestyles. We just happen to drive the "fancy cars and wear the extra shiny things."

What needs to be clear is this! Money, fame and success is not the cure all for ignorance, lack of the right information and having the wrong type of people around you. "The industry" like most systems is set up to keep you in the dark from



the beginning. And as we have seen far too often it doesn't matter your "race, gender or sexual orientation etc.; it will suck you in through one door and never spit you out and if your not strong enough will leave you "soulless, heartless and loveless."

Can't Be Trusted

An old proverb once said, "Give a man a fish and you feed him for a day. Teach him how to fish and you will feed him for a lifetime."

Most of us have gotten too "high on our own" celebrity and power and remain in the "fish bowl" as "day feeders". We become accustomed to things being done for us, so comfortable and trustworthy we willing hand over our daily lives and entire future to assistants, managers, business managers, accountants and lawyers without "knowing" who these people really are.

Just like in most industries, if things go unregulated for too long, collusion greed and theft can seep in and remain undetected. It is important to be aware that some of these professionals that we hire could be professional con artist. Who will latch onto our glamorous coattails like parasites, there are good ones out there. But we must be fully aware that "the bad ones" usually hunt in packs and will often work together to prey on our vulnerabilities and blind spots. More than likely when the manger, helps you find a lawyer, who then helps you find an accountant they can easily be working together behind your back spinning from the same web of deceit and manipulation.

Robbed in plain sight

We all know there is an "untold truth" in "the industry", but no one will dare speak above a whisper of the daily reality when "balling to hard" gets us into trouble. The anxiety and shame you feel while still fronting on "the gram" when the consequence of our conduct catches up: when our balances get too low and



we have to go on the road to avoid our house from going into foreclosure or when we discover that people in our own camp are taking more than their fair share without our permission; or when we have been charged 100 times the price for the average goods and services; or when our financial challenges don't add up to the "picture of us hoping on the jet or in front of the lambo" we just posted on "the gram".

We hear the gossip about "other" people's money problems within our own tight-knit circles but we all know that nobody is exempt from the dark-side of "the industry" where being exposed to some degree of embezzlement, theft and extortion from the same professionals we handed our lives and careers over to becomes normalized. We are the first to say, "this couldn't have happened to me" when we hear ***Billy Joel, Sting, Lil Wayne, Marc Anthony, Michael Jackson, Rihanna, Black Eye Peas*** and many, many more, have all been swindled out of millions and millions of dollars.

We have got to pay attention, because no matter what we turn a blind eye these are our shared experiences when:

- In 1995, ***Sting's*** business manager was caught for stealing \$9.8 million and was eventually sentenced to 6 years in prison.
- In 2015, ***Lil Wayne*** sued Cash Money for \$51 million, for unpaid royalties, poor record keeping and withholding financial records.
- In 1989, ***Billy Joel*** filed a \$90 million lawsuit against his ex-manager and former brother in law for committing fraud, he recovered \$8 million.
- In 2012, ***Rihanna*** sued her accountant for \$35 million dollars for mismanagement and poor bookkeeping and it was settled in 2014 for \$10 million.



- In 2018, **Marc Anthony's** accountant was sentenced to 6 years in jail for embezzling \$9 million.
- **Michael Jackson** died in 2009, in \$400 million dollars of debt.
- In 2012, **Black Eye Peas** sued their former business manager for \$3.2 million for fraud and deceit" for not filing taxes on behalf of the group for 7 years.

Unfortunately, these cases are all too common and shed insight into why as an artist we need to work together to find ways to look out for ourselves and each other. While within these tainted and muddy waters which we have built our entire lives around, there is hope. But first we must understand the long term effect of being completely disconnected from the details of our personal wealth can ultimately cost us millions that we will never get back.

Conduct and its Consequences

Overtime, our focus and motivations have to be different we have to take full responsibility for the consequences of our conduct. By putting the flossing and stunting in its proper perspective and begin to understand the importance of generational wealth and learn how to make better business decisions. Especially as it relates to holding the people we surround ourselves with accountable, by smartening up and creating a space that is safe and positive with good energy.

We are in an environment that is extremely fragmented and set up for people to fail. But what we have control over is being conscious of the traps and the areas where the odds are stacked against us. Because when corruption has invaded an industry the way it has in the music business the darkness will continue to get bolder and brassy with no regard for any ethics and integrity. We must hold our affairs to a higher standard to where protecting our money, becomes just as important as the music, lifestyle and culture that we have built around it.



Knowledge Redistribution & Empowerment

If we step out of the white-space of celebrity, fame and the shiny things we can begin to understand the impact economics, social and cultural elements have on how we do business in real time. This redistribution of knowledge and information will not happen at once but the first step is just wanting to know more and be willing to fight and go beyond the deception by looking at the details of our shared stories that have been built around us.

Getting a better understanding of the ins and outs of the economics of “the industry” and how it affects our bottom line is also extremely important. A great reference is the recent report prepared by Citigroup, which highlights the core theme of what this campaign is based on. In the report it says that, “consumers of music generated an all time high, but artist only received 12% of the \$43 billion generated in 2017, the bulk of it coming from touring. The misconception that there is not enough money being generated in the music industry is just not true.”

Within this report it also highlights three core components of major trends in the music economy. By building on the direct effects the significant ***shifting of wealth*** has in the long-term, why it is important for artist to focus on how to capture a larger share of the music ecosystems through proper brand extensions within various revenue stream outside of just music. It also mentions the importance of ***technology*** and ***innovation*** and how a centralized independent economy can help ensure artist keep and maintain their fair share of the profit cycle. By focusing on a plan and strategy built around getting ahead of major shifts and disruptions in the economy to allow us to navigate in an artist friendly environment by building tools which supports a network of a higher standard of ethics and integrity. It's about self preservation and self protection; we have got to fight for a seat at our own table.



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As the ties that have bound “the industry” become weak and fragmented and we work together to find ways to own and control our content and likeness there is opportunity for growth. Which in lies the purpose of this campaign, by creating a network of likeminded artist which support each other in moving toward “financial literacy, financial freedom and economic independence.”



To disrupt the system we have got to start from the inside out, by first making sure that our individual brands represent and appeal to the highest standard of a creative collective with an equally effective and ethical business standards. Finding a balance of wellness, financial freedom and prosperity that is as beautiful as the music we create. Change will happen by pushing forward into a new paradigm that reinterprets, remasters and reinvents a standard which is gauged by fairness, integrity, honor and respect. We are in the mist of some trying times and throughout history music has always been the universal language bringing hope that inspires great change and a coming together. This campaign aspires to be a pillar in “the industry” as an example of how a network of people with the shared intentions overtime can slowly develop its way toward a more mature and authentic environment that is less dark and corrupt and more positive and beautiful.

Lets change the world together!





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