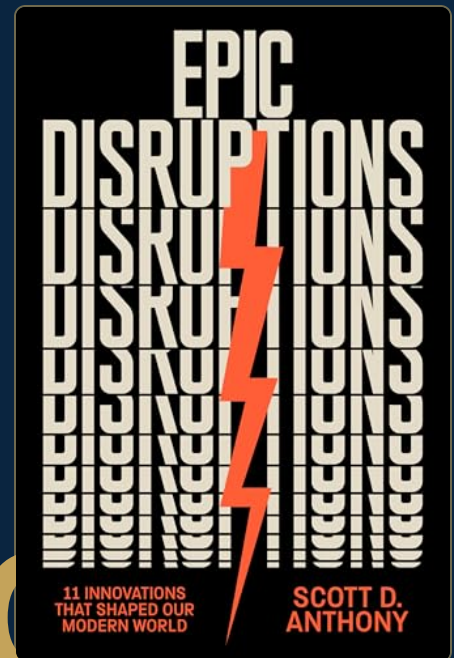


EPIC DISRUPTIONS



11 Innovations That Shaped Our Modern World. Scott D. Anthony.

JP Morgan put this on their list for students and interns. That got my attention. If they want their young people reading it, I want us looking at it.

5 LESSONS + HOW THIS APPLIES TO YOU

Hey family. JP Morgan put this book on their list for students and interns. I am not going to turn this into a sermon. It is not a church book. But that list got my attention. If they want their young people reading it, I want us looking at it. Here is what I think they want you to walk away with. And here is what it hit in me.

01 Simple and affordable wins

02 Innovation is a means

03 Curiosity and obsession

04 Ambiguity adeptness

05 Persistence

ELEVEN THINGS THAT CHANGED EVERYTHING

Scott D. Anthony teaches at Tuck at Dartmouth and spent his career working on disruption. Harvard Business Review Press published this in September 2025 and it made the 2026 Thinkers50 Best New Management Booklist. It walks through eleven innovations, from gunpowder and the printing press to Pampers and the iPhone.

His definition is the cleanest one I have read. A disruption takes something that was complicated and expensive and makes it simple and affordable. That is it. Not newer, not more impressive. Simpler and cheaper, which changes who is allowed to participate. He uses the history to make sense of what is happening right now with generative AI, crypto, autonomous vehicles, and precision fermentation.

1

The definition

A disruption takes something complicated and expensive and makes it simple and affordable.

2

It changes who can participate

That is the real effect. Cheap and simple lets in people who were locked out.

3

Innovation is a means, not the goal

The goal is connecting more deeply with customers and finding new ways to serve them.

4

Curiosity

First of the five behaviors of disruptors.

5

Customer obsession

Second. Disruptors are unreasonable about the person they serve.

6

Collaboration and ambiguity adeptness

Third and fourth. Working with others, and staying functional when the picture is unclear.

7

Persistence

Fifth. These are habits, which means they are learnable, which means this is not about genius.

01

LESSON 01 OF 5

SIMPLE AND AFFORDABLE BEATS NEW AND IMPRESSIVE

FROM THE BOOK

Anthony's definition: a disruption takes something that was complicated and expensive and makes it simple and affordable. It changes market dynamics and drives growth.

Read the list through that lens and it holds. The printing press did not make better books than a monastery scribe. It made books cheap. Pampers did not out-perform cloth on any dimension a purist cared about. It removed the work.

MY NOTES — HOW THIS APPLIES TO YOU

BUSINESS

IF YOU HAVE A BUSINESS

The offers that win for us are not the most sophisticated ones. They are the ones that make the customer's life simpler and cost less to run. Complexity is something I am selling them, and they know it.

MINISTRY

IF YOU HAVE A MINISTRY

If people need a seminary background to follow me, I have failed. Taking something deep and making it plain is the entire craft, and it is harder than sounding impressive.

CAREER

IF YOU ARE BUILDING A CAREER

Nobody is paying for how clever your solution is. They are paying for how much easier their week gets. Optimize for that and you will be strangely hard to compete with.

FAMILY

WITH YOUR FAMILY

The systems that actually work in our house are the boring simple ones. Every elaborate family system Isabella and I have tried died within a month.

02

LESSON 02 OF 5

INNOVATION IS A MEANS, NOT THE POINT

FROM THE BOOK

Anthony is direct that innovation is a means rather than the primary goal. The goal is connecting more deeply with customers and finding new ways to serve them.

This cuts against how the word gets used. Innovation as an identity produces theater. Innovation aimed at a specific person you are trying to serve produces the eleven things in this book.

MY NOTES — HOW THIS APPLIES TO YOU

BUSINESS

IF YOU HAVE A BUSINESS

I do not want to be an innovative company. I want to be the company a contracting officer trusts with a hard problem. If new technology gets me there, good, and if a boring proven approach gets me there, also good.

MINISTRY

IF YOU HAVE A MINISTRY

New formats and new platforms are only worth it if somebody is actually helped. Novelty for its own sake in ministry is just noise with better production.

CAREER

IF YOU ARE BUILDING A CAREER

Do not chase being seen as innovative. Chase being useful to a specific person. The reputation follows and it lasts longer.

FAMILY

WITH YOUR FAMILY

I do not need a new parenting method. I need to know this particular kid this particular year. The method is a means and the kid is the point.

03

LESSON 03 OF 5

CURIOSITY AND CUSTOMER OBSESSION

FROM THE BOOK

Anthony names five behaviors of disruptors. The first two are curiosity and customer obsession. They are behaviors, not traits. That is his point and it is the encouraging part. These are habits you can practice, which means disruption is not reserved for a personality type you either have or do not.

MY NOTES — HOW THIS APPLIES TO YOU

BUSINESS

IF YOU HAVE A BUSINESS

I read solicitations other companies skim, and I ask questions in industry days that feel too basic to ask. That habit has found me more real opportunity than any strategy session.

MINISTRY

IF YOU HAVE A MINISTRY

I want to know what people are actually carrying, not what I assume they are carrying. The teaching that lands comes from listening first, and it is obvious when a teacher skipped that step.

CAREER

IF YOU ARE BUILDING A CAREER

Ask more questions than is comfortable in your first year. Nobody has ever resented a junior person for being genuinely interested in the work.

FAMILY

WITH YOUR FAMILY

Being curious about my own kids sounds obvious and it is not automatic. It takes deliberate effort to keep learning who somebody is becoming when you think you already know them.

04

LESSON 04 OF 5

STAY FUNCTIONAL WHEN THE PICTURE IS UNCLEAR

FROM THE BOOK

The third and fourth behaviors are collaboration and what Anthony calls ambiguity adeptness.

That second phrase is the underrated one. Every innovation in this book looked unclear and probably foolish from the inside while it was happening. The ability to keep working well without a settled picture is a skill, and most people simply freeze instead.

MY NOTES — HOW THIS APPLIES TO YOU

BUSINESS

IF YOU HAVE A BUSINESS

I make decisions on incomplete information constantly. Waiting for full clarity in federal contracting means the deadline passes and the decision gets made for me.

MINISTRY

IF YOU HAVE A MINISTRY

I have stepped into seasons where I could not see how it was going to work. Moving with partial visibility is normal, and pretending to certainty I do not have helps nobody.

CAREER

IF YOU ARE BUILDING A CAREER

Get comfortable saying "here is what we know, here is what we are assuming, here is what we do next." People who can operate in fog get handed the important problems.

FAMILY

WITH YOUR FAMILY

Isabella and I have made big family decisions without knowing how they would turn out. You act on your best read, then you adjust, and you do not pretend you were certain.

05

LESSON 05 OF 5

PERSISTENCE IS THE ONE NOBODY POSTS ABOUT

FROM THE BOOK

The fifth behavior is persistence, and it is the least glamorous item on the list.

It is also what separates the eleven innovations in this book from the thousands of good ideas that died.

Anthony's larger argument is that innovation is human-driven and attainable through habits, and persistence is the habit that makes the other four count for anything.

MY NOTES — HOW THIS APPLIES TO YOU

BUSINESS

IF YOU HAVE A BUSINESS

We bid things for years before winning them. Federal contracting rewards the company that is still there on the fourth attempt, and most of our competition is not.

MINISTRY

IF YOU HAVE A MINISTRY

I taught daily for years before it reached anybody at scale. If I had needed early results to keep going, I would have quit long before the part that mattered.

CAREER

IF YOU ARE BUILDING A CAREER

Almost everyone quits earlier than they needed to. Being the one still there in year three is a strategy, and it is available to anybody.

FAMILY

WITH YOUR FAMILY

The best things in our family came from repeating small unremarkable things for years. Nobody posts about that and it is what actually built the house.

BOOK 8 OF 9

WHAT DID YOU GET OUT OF THIS

This is book 8 of 9. These are books JP Morgan wants their new people and interns to read. What did you get out of going through this? Let's discuss this in the comments.

I love you.

This is the YEAR OF DISCOVERY.

YEAR OF DISCOVERY
GREATER IS COMING

Rick