

□ **AB FINANCIAL NEWS**

★ **COMMUNITY GUIDE** ★

# THE HONEST THINKER

*How to Stress-Test What You Believe — and Why Our Community Needs It Now*

*Inspired by William B. Irvine's "How To Think More and Better"*

*Adapted for the Ethiopian and Eritrean Diaspora*

*— A Maraki Group Mind & Wisdom Edition —*

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## □ WHY THIS GUIDE EXISTS

We live in a remarkable moment in human history. Never before have so many people had access to so much information so quickly. **And never before has it been so difficult to tell what is true.**

Every day in our community, well-meaning people forward WhatsApp messages that turn out to be false. Trusted voices repeat teachings that, when checked, do not hold up. Political claims spread faster than fact-checks. Crypto schemes target our families. Even sermons sometimes pass along beliefs that have been repeated so often they *feel* biblical without actually being so.

This is not new. Every generation faces this problem. What is new is the **speed and volume** at which information now reaches us — far faster than our minds can verify it. Which means honest thinkers must develop habits our grandparents did not need.

□ **THE THESIS:** A community that thinks well together — that examines its beliefs, updates them when evidence demands, and maintains the humility to be wrong — protects its members from financial fraud, political manipulation, religious confusion, and family rupture. **Critical thinking is not Western. It is human. And our ancestors had it long before we were born.**

This guide is adapted from a recent essay by philosopher William B. Irvine, who teaches a method for what he calls **mind-optimization** — the practice of filling your mind, as much as possible, with beliefs that are both true and useful. We have translated his framework into language and examples relevant to our community, and connected it to traditions our ancestors already practiced.

## □ 1. TWO KINDS OF MIND — THE FEELER AND THE THINKER

Irvine draws a distinction between two ways of holding beliefs. He calls them the **Feeler** and the **Thinker**. These are not insults to one type of person. **Every one of us has both modes inside us.** The work of an honest thinker is to recognize which mode is operating in any given moment — and to choose the right one for the question at hand.

### THE FEELER

Feels their way to conclusions.

*"This sounds right to me."*

*"My pastor said it."*

*"My family always believed this."*

*"It matches my feelings."*

### THE THINKER

Reasons their way to conclusions.

*"What is the evidence?"*

*"Could I be wrong?"*

*"Who disagrees, and why?"*

*"Has this been checked?"*

Beliefs serve emotion.

Beliefs serve truth.

□ **AN IMPORTANT CLARIFICATION:** Feeling is not the enemy of thinking. Love is a feeling. Faith has a feeling component. Conviction includes feeling. **The problem is not that we feel. The problem is when we let feeling decide what is FACTUALLY TRUE without checking** — and then act on those unchecked beliefs in ways that affect our money, our families, and our community.

### 1.1 Recognizing the Feeler Mode in Yourself

You are probably in Feeler mode when you notice yourself:

- Becoming irritated when someone questions a belief you hold
- Repeating something confidently because "I heard it from a trusted person"
- Forwarding a message without reading the source
- Feeling that disagreeing with you means disrespecting you
- Defending a belief while suspecting in the back of your mind that you have not checked it
- Saying "everyone knows that" instead of citing where you learned it

□ **A GENTLE TRUTH:** Every one of us has been in Feeler mode this week. The goal is not to never feel. The goal is to **notice when feeling is doing the deciding** — and ask whether that question deserves more careful work.

## 2. THE THREE MIND DISCIPLINES

Irvine identifies three disciplines that work together to keep a mind well. Think of them like the three pillars we discussed in the Partnership Playbook — each protects against a different danger, and you need all three.

<p>□</p> <p><b>DISCIPLINE 1</b> <b>MINDCARE</b></p> <p>Avoid taking in misinformation in the first place.</p>	<p>□</p> <p><b>DISCIPLINE 2</b> <b>MINDCLEANING</b></p> <p>Find and remove the false beliefs that have already slipped in.</p>	<p>□</p> <p><b>DISCIPLINE 3</b> <b>MIND-EXPANSION</b></p> <p>Actively seek beliefs that are both true and useful.</p>
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### 2.1 Mindcare — Be Selective About Your Information Diet

Just as you would not feed your body whatever you find lying on the street, do not feed your mind whatever appears in your feed. **What you consume becomes what you believe.**

Practical mindcare habits:

- **Identify three news sources you genuinely trust** (mainstream and varied). Get most of your news from those, not from social media feeds.
- **Mute or unfollow accounts that exist only to confirm what you already believe** — left or right, religious or secular. These are what Irvine calls "cognitive spas," and they relax the mind into laziness.
- **Pause before forwarding.** If you have not read the full source and verified the claim, do not pass it on. Forwarding misinformation makes you part of the misinformation chain.
- **Set a daily limit on social media.** The longer you scroll, the less critical your judgment becomes.

### 2.2 Mindcleaning — Examine What You Already Believe

Mindcleaning is the harder discipline. It means turning your skepticism inward — asking whether beliefs you have held for years still hold up under examination. **This is not the same as brainwashing or losing your faith. It is the opposite: it is the cure for having been brainwashed.**

**Mindcleaning questions to ask yourself periodically:**

- "What is one belief I hold strongly that I have never actually examined?"
- "Where did I first learn this? Have I checked the source since?"
- "If a thoughtful, well-informed person disagreed with me, what would they say?"
- "What would change my mind on this?"

☐ **THE TEST OF AN HONEST THINKER:** If you cannot answer the question "What would change my mind?" — or worse, if you are sure **nothing** could change your mind — that is a sign you have stopped thinking and started believing in feelings only.

**2.3 Mind-Expansion — Seek Out New True Beliefs**

Mind-expansion is the most enjoyable discipline. It is the active pursuit of beliefs you do not yet hold but might benefit from. Read books outside your tradition. Listen to thoughtful people whose conclusions differ from yours. Travel. Learn skills your job does not require. **A mind that grows is a mind that lives.**

**3. WHY OUR COMMUNITY NEEDS THIS NOW**

Every community in every era faces challenges to clear thinking. But there are specific pressures on the Ethiopian and Eritrean diaspora **right now** that make the discipline of honest thinking especially valuable. *We name them gently here, not as accusations but as invitations to be aware.* None of these is unique to us — they affect every immigrant community — but we should know our particular weather patterns.

**3.1 Five Pressures on Our Thinking**

Pressure	What It Looks Like — and the Gentle Awareness
1. WhatsApp & community group dynamics	Information moves through community groups faster than anywhere else. A claim shared by a respected uncle reaches a thousand homes by evening. Most of these forwards are well-meaning. Some are accurate. Some are not. The remedy is not to leave the groups — it is to verify before believing or repeating.
2. Trust placed in voices that "sound like home"	When someone speaks our language, knows our holidays, and quotes our scriptures, we naturally trust them more. This trust is beautiful and protective. It can also be exploited — by financial fraudsters, political operatives, and self-proclaimed teachers. Cultural fluency is a credential, but it is not the SAME as expertise.
3. Political pressure from multiple directions	Our community sits at the intersection of Ethiopian politics, Eritrean politics, U.S. politics, and intra-diaspora politics. Each side has its own information networks and trusted voices. Each can be sincere and still wrong on specific claims. Listening to only one set of voices guarantees blind spots.
4. Faith-based teachings repeated until they "feel scriptural"	Sometimes a sermon, summary, or family teaching gets repeated for so long that everyone believes the original scripture says exactly that — when often it says something more nuanced or even different. This happens in EVERY religious tradition, including Ethiopian Orthodox, Eritrean Orthodox, Evangelical, Catholic, Muslim, and Jewish. The cure is not to abandon faith but to read the source texts carefully.
5. Financial scams targeting immigrant communities	Crypto schemes, investment "opportunities," fake real estate flips, MLM ladders, and money-transfer fraud all specifically target immigrant communities — often through trusted community members who themselves were deceived. Critical thinking is not just intellectual exercise. It is anti-fraud armor for your family.

☐ **A NOTE OF GRACE:** Naming these pressures is not blaming our community. **Every community on earth has cognitive blind spots** — Americans, Europeans, Asians, Africans, religious, secular, urban, rural. We are simply being

honest about ours so we can do the work. **Strength is not pretending we have no weaknesses. Strength is naming them and addressing them.**

## 4. THE STRESS-TEST METHOD — STEP BY STEP

Irvine's central tool for mindcleaning is what he calls the **stress test**. The principle is simple: **to find out whether a belief is solid, find a thoughtful person who disagrees with it and listen carefully.**

Notice the word **listen**. The goal of a stress test is not to win an argument. It is not to defend yourself. It is to **genuinely take in** what the other person says — and then think about it carefully on your own.

### 4.1 The Five Steps of an Honest Stress Test

STEP

1

#### Pick one specific belief — not a whole worldview

A stress test works best on one specific, examinable claim. Not "my faith" — that is too large. But "the specific teaching that musicians do not go to heaven" — that is testable. Not "my politics" — too broad. But "the specific claim that this candidate said this specific thing" — that is checkable. Choose something concrete enough to actually examine.

STEP

2

#### Find a thoughtful disagreeer

A scholar from a different tradition. A pastor or imam who disagrees with your pastor. A book by someone you have been told is wrong. A close friend specifically asked to push back honestly. An AI tool used as a research partner. The point is not the source — it is finding someone honest, well-informed, and willing to engage seriously with your view.

STEP

3

#### Listen, do not debate

This is the hardest step. When someone challenges a belief we hold, our first instinct is to defend ourselves, to argue, to find the flaw in their reasoning so we can dismiss it. The stress test requires the opposite: take in what they are saying as carefully as if your life depended on understanding it. Defending can come later. Listening must come first.

STEP

4

#### Sit with it before deciding

Do not respond immediately. Sleep on it. Walk on it. Pray on it, if that is your way. The mind needs time to process information that conflicts with what it has long held. A challenge that feels unbearable in the first hour often feels reasonable by the third day. Give yourself the gift of time before you decide what to do with new information.

STEP

5

#### Update, refine, or reaffirm — and do so out loud

After honest reflection, one of three things should happen. (1) You realize you were wrong and abandon the belief — that is progress, not loss. (2) You realize the belief was partly right but oversimplified — you refine it. (3) You realize the belief survives the test — your conviction is now stronger because it has been examined, not just inherited. Whichever happens, name it out loud. Saying "I changed my mind" is one of the most powerful sentences a thinker can speak.

□ **THE PARADOX OF STRENGTH:** Many people think changing your mind is a sign of weakness. The opposite is true. **Only a strong mind can update its beliefs in the face of evidence.** A weak mind clings to old positions because changing them feels like losing. Train yourself to feel pleasure, not pain, when you discover you were wrong about something. **Each correction makes you closer to truth.**

## 5. WHAT TO STRESS-TEST — AND WHAT NOT TO

A common misunderstanding is that **everything** should be stress-tested all the time. This is not what Irvine teaches, and it is not what we recommend. Some questions are amenable to evidence-based reasoning. Others belong to a different category of human knowing. **Wisdom includes knowing the difference.**

GOOD CANDIDATES for stress-testing	NOT THE PROPER USE of stress-testing
Specific factual claims ("X said Y," "this verse says Z," "the data shows W")	Personal love and family bonds
Political and policy claims	Whether to keep loving someone who hurt you
Investment and financial claims	Your sense of meaning and purpose
Health and medical claims	Your core sense of who you are
Specific historical claims ("this happened then")	Beauty, awe, the feeling of presence in worship
Generalizations ("all X are Y")	Personal moral commitments to your children
Specific teachings attributed to scripture, science, or experts	Faith itself, as a posture of trust

□ **A REASSURANCE FOR PEOPLE OF FAITH:** Stress-testing the specific factual claim that "musicians do not go to heaven" is not the same as stress-testing your faith in God. **Specific claims belong to one category. Faith itself belongs to another.** In fact, careful examination of specific claims often **strengthens** faith — by clearing away false additions that have weakened it over generations.

## 6. CAN THINKERS DISAGREE? — WHEN HONEST MINDS REACH DIFFERENT CONCLUSIONS

A common assumption is that if everyone simply thought clearly, we would all reach the same conclusions. This is not true. Honest thinkers — people who reason from evidence and stay open to being wrong — frequently disagree with one another. **Disagreement among thinkers is not a failure of thinking. It is what thinking looks like in practice.** Whether you are a thinker is determined by the *process* you use to reach your conclusions, not by the conclusions themselves.

### 6.1 Why Two Honest Thinkers Can Reach Different Conclusions

Even when both parties reason carefully, four different things can produce different conclusions:

- **Different evidence.** One thinker has access to information the other does not.
- **Overlooked or dismissed evidence.** Both saw the same facts, but one missed a piece, or dismissed a source they found unreliable (a deepfake, an anonymous video, a publication with a bad track record).
- **Different reasoning paths.** They started from the same evidence but drew different inferences from it.
- **Cognitive bias or simple error.** Even careful thinkers fall prey to bias, or to a basic math mistake. Recently, large numbers of people discarded their black plastic cooking utensils after a science-journal article concluded they were unsafe — and it was later discovered the authors had made a basic math error. Critical thinking is the best tool we have, but it is not magic.

□ **EVEN THINKERS MAKE MISTAKES:** When two careful people reach different conclusions, the right response is not to assume one is a Feeler in disguise. It is to investigate carefully where the evidence and reasoning diverged. **One of them must be mistaken — or maybe they both are. Discovering which is the entire point of stress-testing.**

### 6.2 How Thinkers Handle Disagreement (vs. Feelers)

When two thinkers discover they disagree about a subject, the discovery does not trigger hostility. It triggers **mutual curiosity**. Each knows the other has reasoned from evidence to reach their conclusion. So where did their intellectual paths fork? They compare the evidence they used and the inferences they drew, and they focus their attention on the crux of the disagreement. The contrast with how a Feeler responds to challenge is sharp.

WHEN TWO THINKERS DISAGREE	WHEN A FEELER IS CHALLENGED
Mutual curiosity — “where did our paths fork?”	Anger or resentment when challenged
Compare evidence and reasoning openly	Try to ignore or dismiss the challenge
Welcome being shown wrong — even thank the challenger	Verbally abuse, shout down, or silence the challenger
One or both may end up changing their minds	Beliefs remain unchanged regardless of evidence

**The deeper distinction:** A Thinker holds their conclusion at arm’s length — a tool to be improved, not a possession to be guarded. A Feeler defends their conclusion as if it were their identity. This is why Feelers experience disagreement as personal attack, while Thinkers experience it as collaborative investigation.

### 6.3 Changing Your Mind Is Not All-or-Nothing

After honest engagement with a contrary thinker, an update to your beliefs can take any of these forms — each one a kind of intellectual progress:

- Switching from believing to disbelieving (or vice versa)
- Switching from believing or disbelieving to nonbelieving — suspending judgment until you know more
- Continuing to believe but adjusting your level of confidence — from certainty to “probably” or “possibly”
- Refining the belief into something more precise (the original was true in a narrower form than you held it)

### 6.4 The Power of the Contrary Thinker

This connects directly to the stress-test method in Section 4. The single most efficient way to test a belief is to find a fellow thinker who has reached the *opposite* conclusion — a **contrary thinker** — and listen to them with the goal of optimizing your own mind, not winning the argument. Thinkers do this not in spite of their confidence, but precisely because they are confident enough to risk being wrong. The willingness to thank someone for setting you straight is one of the rarest and most valuable habits a person can cultivate.

□ **THE QUESTION WORTH ANSWERING:** If open-minded critical thinking can sometimes lead us to mistaken conclusions, why employ it at all? The answer is that those who rely on open-minded critical thinking will, in the long run, hold **more true beliefs than those who use any alternative method**. It is not infallible. It is simply the best tool we have. **And the disagreement of honest thinkers is not its weakness — it is its working mechanism.**

## 7. THE FIVE HABITS OF HONEST THINKERS

Beyond the stress-test technique, honest thinkers cultivate five everyday habits. These are not exotic practices — most are familiar to anyone who has been raised well. The work is doing them **consistently**, especially when no one is watching.

#	Habit	What It Looks Like in Daily Life
1	<b>Humility — assume you might be wrong</b>	Hold your beliefs firmly enough to act on them, but loosely enough to update when better evidence arrives. Saying "I might be wrong about this" is a sign of strength, not weakness. The proudest people are usually the ones most often deceived.

2	<b>Source-naming — say where you learned it</b>	Train yourself to add "I read this in..." or "I heard this from..." when you share information. Naming your source forces you to remember it, lets others verify it, and builds a culture where claims are traceable.
3	<b>Distinguishing knowing from feeling</b>	When you state a claim, notice whether you actually know it or you just feel it strongly. Both are valid emotions, but only one belongs in factual conversation. "I feel this is true" is honest. "This is true" without evidence is overreach.
4	<b>Sitting with uncertainty</b>	You do not have to have an answer to every question. "I do not know" is a complete sentence. The mind that can rest in uncertainty is calmer, more accurate, and more credible than the mind that must always have an opinion.
5	<b>Updating publicly when you change your mind</b>	When you realize you were wrong about something, say so out loud. To your family, to your community, on your broadcast if you are a broadcaster. Public correction is the highest form of intellectual integrity. People will trust you more, not less, when you do this.

## □ 8. THE COGNITIVE SPA — WHERE LAZY MINDS GO TO REST

Irvine uses a phrase worth remembering: *the cognitive spa*. A cognitive spa is any environment that exists primarily to **confirm what you already believe** and protect you from the discomfort of examining it. Cognitive spas feel wonderful. They are also where minds go to die.

### 8.1 Common Cognitive Spas — and Honest Alternatives

Cognitive Spa	What Goes Wrong	Honest Alternative
<b>Single-source news (one TV channel, one podcast, one website)</b>	Every story confirms the worldview you already had	Read 2-3 sources from different perspectives on big stories
<b>Echo-chamber group chats</b>	Members who disagree are pushed out; only one view remains	Stay in groups but commit to factual accuracy over agreement
<b>Social media feeds curated to your taste</b>	Algorithm shows you only what you already agree with	Deliberately follow 2-3 thoughtful voices you disagree with
<b>Friend groups where dissent is socially punished</b>	You stop questioning because the cost is exclusion	Cultivate one friend with whom honest disagreement is welcomed
<b>"Inspirational" content that never challenges</b>	Endless validation; no growth	Mix in serious content that requires effort to understand

□ **A LOVING WARNING:** Cognitive spas feel like home. They feel like friendship. They feel like belonging. **But they are slowly making your mind weaker.** The world has not become more peaceful in places where everyone agrees with each other. It has become more dangerous. *A community that can disagree honestly is stronger than one that cannot.*

## □ 9. THE IDDIR PRINCIPLE — OUR ANCESTORS ALREADY KNEW

Here is the most important truth in this guide. **Critical thinking is not a foreign import.** It is not a Western idea our community must adopt to "modernize." Our ancestors practiced collective stress-testing of beliefs, claims, and decisions for **thousands of years** before any modern philosopher wrote a book about it.

### 9.1 Traditional Mechanisms That Were Already Stress-Tests

Tradition	How It Functioned as a Stress-Test
Iddir	A community burial society and mutual-aid council. When a major decision had to be made — funeral arrangements, dispute resolution, contributions to a family in crisis — the matter was discussed openly. Members debated. Elders weighed in. Decisions were not made by one person but emerged from collective deliberation. This is collective stress-testing in its purest form.
Iqub	A rotating savings and credit association. Every member knew the rules. Every contribution was witnessed. Every payout was visible. The Iqub did not work because participants trusted each other blindly — it worked because the system made trust verifiable.
Mahbar	A religious-social fellowship gathered around a particular saint or theme. Mahbar gatherings included shared meals AND substantive discussion. Members questioned, challenged, taught, and learned from each other. Faith was not transmitted by silence; it was shaped by conversation.
Shimagle (council of elders)	When disputes arose, elders did not simply impose decisions. They listened to each side, questioned witnesses, considered context, weighed traditional principles, and only THEN ruled. The Shimagle process is, in form, identical to what philosophers now call "epistemic deliberation."
Coffee ceremony	Three rounds of coffee — Abol, Tona, Bereka — each lasting long enough to actually talk through something. The coffee ceremony exists in part as a social technology for slow, careful conversation. It is the opposite of the quick judgments encouraged by social media.

☐☐ **THE RECOVERY, NOT THE REPLACEMENT:** Adopting honest thinking is not abandoning our culture. **It is RECOVERING what our culture already knew** before social media, before WhatsApp, before the speed of modern life rushed past our ability to deliberate carefully. The Iddir was a stress-test. The Mahbar was a stress-test. The coffee ceremony was a stress-test. **We are not becoming someone else. We are returning to ourselves.**

## ☐ 10. PRACTICAL TOOLS FOR THE HONEST THINKER

### 10.1 When You Hear a Claim — The Four Filters

Before believing, repeating, or acting on a claim, run it through four filters:

- 1. SOURCE FILTER:** Where does this come from? Is it the original source or a summary of a summary? Can I find the original?
- 2. MOTIVE FILTER:** Why is this person sharing this claim? Are they selling something? Pursuing political aims? Defending a position?
- 3. VERIFICATION FILTER:** Has anyone independent of the source confirmed this? Are there credible voices disagreeing?
- 4. CONSEQUENCE FILTER:** If I act on this and it turns out to be wrong, what is the cost? The bigger the consequence, the more verification it deserves.

### 10.2 Using AI as a Research Partner — Honestly

Modern AI tools (such as Claude, ChatGPT, and others) can be useful research partners. But they must be used carefully.

GOOD use of AI as research partner	POOR use of AI as research partner
Asking it to summarize the strongest arguments AGAINST your view	Asking it to confirm what you already believe
Asking for the historical or scientific source of a claim	Treating its first answer as the final answer
Asking it to translate a complex topic into plain language	Asking it medical or financial decisions for your specific case
Asking it to play devil's advocate against your position	Trusting any claim it makes without verifying
Cross-checking what you have heard against what AI says about it	Quoting AI as if it were a primary authority

□ **A HONEST WORD ABOUT AI:** AI tools, including the best ones, can be wrong. They can confidently state things that are not true. They can miss important nuance. They can be biased by their training. **Use AI as you would use a well-read friend who reads quickly but sometimes mishears** — useful for finding leads, dangerous as a final authority. The best AI use is **to find what to investigate next**, not to settle questions for you.

## □ 11. AB'S CLOSING WORD AND A PERSONAL CHALLENGE

*"The mind is like a garden.  
 What you plant grows.  
 What you tolerate spreads.  
 What you examine, you understand.  
 What you never examine, owns you."*  
 — AB

### Three truths to take from this guide:

- 1. Honest thinking is humble thinking.** Not knowing the answer is not weakness. Pretending to know what you have not examined is.
- 2. Stress-testing strengthens what is true.** If your beliefs are sound, examination only makes them firmer. If they are not, examination saves you from acting on falsehood. Either outcome is a gift.
- 3. Our community already knows how to do this.** The Iddir, the Mahbar, the coffee ceremony, the council of elders — these are stress-testing institutions our ancestors built. Honest thinking is not new for us. It is what we are returning to.

### 11.1 The 30-Day Challenge

Here is a specific practice anyone in our community can begin tomorrow:

- Week 1:** Pick **one belief** you hold strongly that you have never genuinely examined. Write it down.
- Week 2:** Find **one credible source** that disagrees with this belief. Read it carefully. Do not argue back yet.
- Week 3:** Sit with the disagreement. Let it work on you. Pray on it, walk on it, sleep on it. **Resist the urge to immediately defend.**
- Week 4:** Decide: do you **abandon, refine, or reaffirm** the original belief? Tell one trusted person what you decided and why.

□ **THE INVITATION:** You will not become a different person from doing this exercise once. But if you make it a regular practice — once a quarter, once a year, even once a decade — your mind will become more reliable, more humble, and more useful to your family and community over time. *That is the work of a lifetime. And it is worth every minute.*

□ **WITH GRATITUDE:** This guide draws extensively on the framework developed by philosopher William B. Irvine in his Substack publication "*How To Think More and Better*," particularly his April 2026 essay "I DOUBLE-DOG DARE YOU! (to stress-test a belief)." Irvine's broader work — including his books on Stoic philosophy and the practice of "mind-optimization" — is recommended reading for anyone serious about cultivating an honest mind. **We have adapted his framework with examples and applications relevant to the Ethiopian and Eritrean diaspora, while remaining faithful to his core insights.**

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