

# AI tooling accelerates, institutions strain, and the case for better habits under pressure

Podcast Episode Insights

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## AI tooling accelerates, institutions strain, and the case for better habits under pressure

*By Podcast Episode Insights • February 18, 2026*

Six full-length episodes, grouped by theme: Claude Code’s “build for the next model” playbook, Ramp’s agentic expense automation and data moats, Ben Sasse’s reflections on mortality and civic attention, a deep dive on student speech standards in universities, a labor economics lecture on hiring math, and Rogan/Rawlings on health habits and being “undeniable.”

### What stood out across this batch

A lot of these full episodes land on the same idea from different angles: **tools and institutions can amplify whatever you already are**—good habits or bad ones. You hear it in AI dev tooling, corporate spending automation, higher-ed speech fights, and even personal routines. [1, 2, 3]

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**Theme: AI is compressing build cycles (and changing what “moats” look like)**

**Boris Cherny (Anthropic) — *How We Built Claude Code* (Light Cone / Y Combinator)**

#### Episode Overview

Boris Cherny (described as the “creator engineer of Claude Code” at Anthropic) walks through how Claude Code emerged from a terminal-based prototype, scaled through dogfooding, and keeps evolving by building for what models will be able to do **months from now**, not what they can do today. [2]

A consistent thread: most “extra product stuff” around the model can quickly become **scaffolding/tech debt** as models improve, so teams need to stay lightweight and iterative. [2]

### Key Insights

- **Build for the model of the near future, not today’s model.** Cherny’s advice to founders building on LLMs: treat the frontier as moving fast and aim at where the model will be in ~6 months. [2]
- **The terminal/CLI was an “accidental” but effective constraint.** He describes starting with a simple terminal app (initially just an API chat tool), then discovering how useful the form factor was once the model could use tools. [2]
- **A lot of product work is “latent demand.”** He frames a core product principle as: people only do things they already do; you win by making existing behaviors easier rather than forcing new ones. [2]
- **Scaffolding vs. waiting is a recurring tradeoff.** He describes the choice between building “scaffolding” to boost performance (often ~10–20%) versus waiting for the next model to make that gain obsolete, and treating scaffolding as tech debt. [2]
- **AI-assisted dev loops are rewriting dev team workflows.** He describes rapid “rewrite” cycles (“unship tools” / “add new tools”) and a codebase that’s constantly rewritten as models improve. [2]

### Recommendations & Resources

- **Read Rich Sutton’s “The Bitter Lesson.”** Cherny says they keep a framed copy and uses it to motivate “don’t bet against the model.” [2]
- **Use a minimal prompt/config approach (and rebuild it).** He recommends deleting your “QuantumD”/configuration and starting fresh, then adding only what’s needed when the model goes off track—expecting you’ll need less over time as models improve. [2]
- **Use subagents in parallel for hard research tasks.** He describes calibrating the number of subagents based on task difficulty (e.g., 3–10). [2]
- **Plan mode is (almost) just prompting.** He says “plan mode” is essentially adding one sentence like “please don’t code.” [2]

### Notable Quotes

“Don’t build for the model of today. Build for the model of six months from now.” [2]

“Latent demand... people will only do a thing that they already do.” [2]

“Never bet against the model.” [2]

### Must-Listen Clip (04:27–06:40)

A fast, concrete story about the *moment it clicked* that the model “wants to use tools,” and how early dogfooding immediately revealed real utility—even before



the product felt “ready.” [2]  
*Boris Cherny: How We Built Claude Code (4:27)*

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### Eric Glyman (Ramp) — *AI is changing corporate spending* (Stripe)

#### Episode Overview

Ramp CEO Eric Glyman explains how Ramp grew into multiple business lines (card, bill pay, treasury, procurement, travel) and how AI is shifting corporate finance operations—especially through **agentic expense review** that applies policy in plain English. [3]

He also argues that “SaaS apocalypse” narratives miss the real moat: **years of edge cases, policies, and operational nuance** (“dark matter”). [3]

#### Key Insights

- **Ramp’s mix of revenue lines has broadened.** Glyman says Ramp crossed \$1B/year revenue in a little over six years, with card as the largest portion, while bill pay software became a \$100M+/year line in ~2 years;

treasury has “several billion dollars of deposits”; and he expects non-card lines to become the majority of the business’ gross profit in aggregate. [3]

- **LLMs can enforce “trust but verify” expense policies at scale.** He describes an LLM agent reviewing 100,000+ expenses/day using transaction metadata + receipts + policy, with “over 99%” accuracy and an audit trail—replacing a lot of manual manager review. [3]
- **AI adoption may be undercounted by traditional surveys.** He says Ramp supports 55,000+ businesses and that, in their data, “the majority of businesses have used AI” (e.g., paying for tools like ChatGPT/Anthropic or using AI vertical tools), contrasting with census surveys reporting single-digit adoption. [3]
- **Bill pay stays messy because incentives and complexity stay messy.** He points to nuanced accounting treatment (depreciating assets vs. SaaS), plus the adversarial nature of AR/AP (controllers want to pay late and collect early), as reasons the PDF/check world persists. [3]
- **“Cloning” software is superficial; edge cases matter.** He argues that quickly cloning a UI misses the “9 million edge cases,” and that “tech debt” can represent real hard-won understanding of failure modes. [3]

## Recommendations & Resources

- **Use policy-based controls to reduce spend leakage.** Glyman describes merchant blocking, single-use cards, spend limits, and “kill switches” as levers that can cut expenses (he cites ~2% for hygienic companies and ~10% for more laissez-faire ones). [3]
- **Benchmark vendor pricing using receipts/invoices.** He says Ramp can show customers they’re paying, for example, “20% more than the rest of the market” before paying a bill. [3]
- **Consider group purchasing / demand aggregation.** He describes using aggregate spend visibility to negotiate bulk discounts. [3]
- **Frame the value prop as time saved.** He says Ramp’s meta-differentiation is that others “sell money” while Ramp “sell[s] time.” [3]

## Notable Quotes

“They sell money and we sell time.” [3]

“A penny saved is equivalent to 12 pennies of revenue earned.” [3]

“It’s... good [to uncover] every single problem that can go wrong.” [3]

## Must-Listen Clip (05:00–08:10)

A practical explanation of how Ramp’s **LLM agent reviews expenses** (policy + receipts + metadata), why it’s useful for compliance and speed, and what “99% accurate with an audit trail” looks like in practice. [3]



*Ramp founder Eric Glyman on the many ways AI is changing corporate spending (5:00)*

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**Theme:** Institutions under strain (attention, education, and speech rules)

**Ben Sasse** — *Mortality, Meaning, and the Future of America* (Hoover Institution: Uncommon Knowledge)

#### Episode Overview

Ben Sasse (former U.S. Senator; former University of Florida president) joins Peter Robinson shortly after being diagnosed with stage 4 pancreatic cancer and beginning treatment at MD Anderson. He mixes personal reflections on mortality with critiques of Congress, universities, and what he sees as a “phase” driven by a deeper technological/economic/cultural revolution that politics can’t simply “fix.” [1]

#### Key Insights

- **Sasse describes his medical situation bluntly.** He calls pancreatic cancer “super fatal,” says he has “bad liver cancer,” “vascular stuff,” and “a lot of tumors in my spine,” and describes being in an aggressive chemo

clinical trial at MD Anderson focused on maximizing tumor impact without “killing and poisoning yourself.” [1]

- **“Redeem the time” is his organizing idea.** He describes launching a podcast (renamed “Not Dead Yet”) and frames “redeeming the time” as living with gratitude and neighbor-love, even when life is short. [1]
- **Congress: lots introduced, little passed.** He cites ~11,000 bills introduced per Congress, ~380 passing (~3.5%), with many being post office naming bills; and he criticizes reliance on continuing resolutions instead of budgets. [1]
- **He calls for “different kind of people” in politics.** He argues for electing people skeptical of politics—people who want to serve and then go home (a kind of “self term limit”). [1]
- **Abundance doesn’t solve the “character” problem.** He argues the world’s constraint isn’t material resources but “character,” self-restraint, and the quality of our loves/communities; he gives a comparison of global poverty (“about 800 million objectively poor people” today out of 8B, vs. ~797M out of 800M 200 years ago). [1]

### Recommendations & Resources

- **Prioritize family/community time over workaholism.** He says he repented of workaholism and wishes he’d taken balance, Sabbath, and home ambition more seriously earlier. [1]
- **Rebuild deliberative habits (reading/attention).** He argues “Americans don’t read anymore,” and connects shortened attention spans to challenges for a deliberative republic. [1]
- **Reform higher education toward big questions + work prep.** He criticizes “nichified” ideological humanities niches and argues core curricula should justify their role (citizenship, work, and big questions). [1]

### Notable Quotes

“If you’re not dead yet, you may as well redeem the time.” [1]

“Washington is Hollywood for ugly people.” [1]

“Death is a wicked thief... it’s the last enemy.” [1]

### Must-Listen Clip (40:28–43:55)

Sasse’s tightest synthesis of the “abundance vs. character” argument: why making people richer is not the core human problem to solve, and why he thinks habits, self-restraint, and community matter more than access to information or



material plenty. [1]

*Basketball in the Last 60 Seconds: Ben Sasse on Mortality, Meaning, and the Future of America (40:28)*

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## Eugene Volokh & Jane Bambauer — *Student Speech, Threats, and the First Amendment* (Hoover Institution)

### Episode Overview

In this Free Speech Unmuted episode, co-hosts Eugene Volokh (UCLA emeritus law professor; Hoover senior fellow) and Jane Bambauer (University of Florida Law School professor) discuss two university student-speech cases involving statements perceived as advocating violence against Jews, focusing on how courts apply (or extend) K–12 standards like **Tinker** into higher education. [4]

### Key Insights

- **The Damsky case centers on “abolish Jews by any means necessary.”** The episode recounts how Preston Damsky posted on X: “Jews must be abolished by any means necessary,” referencing Noel Ignatiev’s “abolish the white race” phrase; a Jewish professor asked whether he meant murder, and Damsky replied with whataboutism. [4]
- **The 11th Circuit stay leaned on two rationales.** Volokh explains the

majority’s view that the speech could be reasonably perceived as a threat and separately that it promoted “extralegal violence,” invoking *Tinker* and *Morse* (K–12 cases) in the university context. [4]

- **Dissent: higher ed should have stronger protection than K–12.** Volokh summarizes Judge Newsom’s dissent arguing the speech wasn’t a true threat and that *Tinker* shouldn’t apply the same way in higher education—especially for older students/professional schools. [4]
- **A “Heckler’s veto” risk.** The conversation explores how “disruption” standards can be gamed if complaints are framed as intimidation or fear of attending class, potentially expanding pressure to restrict more categories of speech. [4]
- **Slippery-slope worries extend beyond antisemitism.** Volokh raises how rules justified for narrow violent-advocacy scenarios could expand to other contentious topics (e.g., harsh criticism of Israel, abortion, animal experimentation). [4]

### Recommendations & Resources

- **No explicit “do X” recommendations,** but the episode repeatedly stresses how much turns on the legal standard: whether schools can punish off-campus student speech only when it meets narrow criminal-law exceptions (true threats/incitement), or whether broader “disruption” and “advocacy” rationales apply in higher ed. [4]

### Notable Quotes

“Speech can be punished if it’s reasonably disruptive...” [4]

“It can be gamed... a kind of snowflakes veto.” [4]

“...we’re going to see calls for more and more such speech being restricted.” [4]

### Must-Listen Clip (07:18–09:40)

A clear breakdown of the 11th Circuit’s reasoning: how “true threat” concerns and “advocacy of violence” arguments intersect with ***Tinker/Morse*** logic when



applied to universities. [4]  
*Student Speech, Threats, and the First Amendment (7:18)*

## Theme: Work, labor, and economic calculation

### Saifedean Ammous — *Principles of Economics (Lecture 4: Labor)*

#### Episode Overview

In this lecture, Saifedean Ammous frames labor as the use of one's body as a means to achieve ends, contrasting labor with leisure and emphasizing that labor has "negative utility" (you'd rather be doing something else, absent the output). He then spends substantial time on how businesses decide to hire by comparing wages to marginal revenue product, and connects unemployment to inflation and minimum wage laws (as he frames it). [5]

#### Key Insights

- **Labor vs. leisure is an economic trade.** He frames labor as time spent for output (not for its own sake) versus leisure as activities done for their own sake. [5]
- **Production is guided by reason.** He quotes Mises describing production as "alteration of the given according to the designs of reason." [5]

- **Hiring is a marginal comparison: wage vs. marginal revenue product.** He explains hiring decisions via “economic calculation” in money terms: hire if the wage is less than the worker’s marginal revenue product. [5]
- **Concrete example: the sandwich shop.** He walks through an example where hiring a worker allows 20 more sandwiches/day; at \$5 revenue and \$2 ingredients, he calculates a \$60/day marginal revenue product threshold for hiring. [5]
- **He argues “work won’t end.”** He argues time is scarce and there’s no finish line where the economic problem disappears, criticizing a “15-hour work week” vision attributed to Keynes. [5]

### Recommendations & Resources

- **For operators:** do the math (economic calculation) or your business fails. He explicitly says businesses that don’t think this way are “on their way to go out of business.” [5]

### Notable Quotes

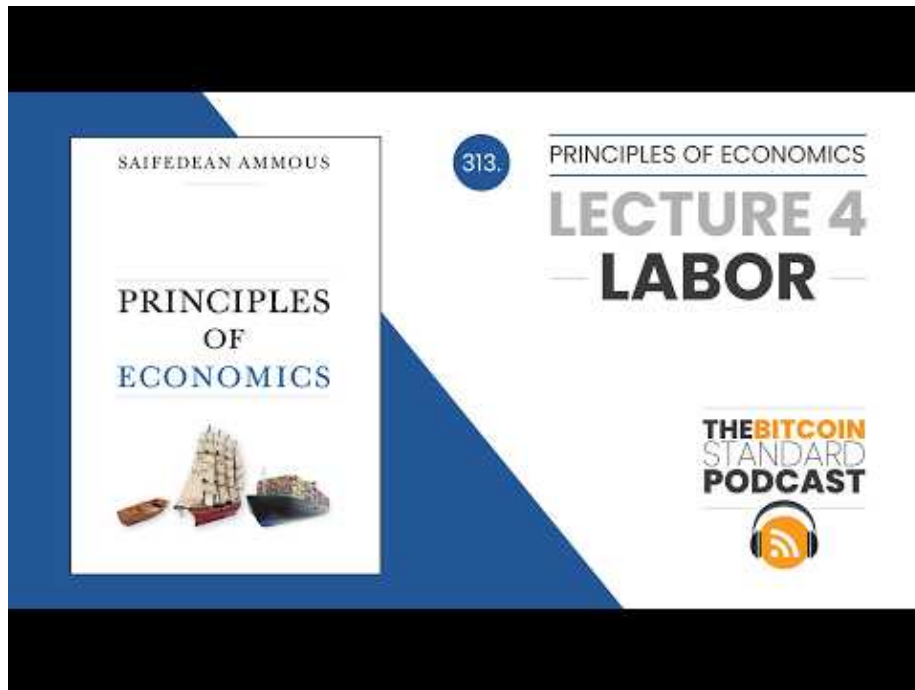
“Labor, by definition, has negative utility.” [5]

“You perform economic calculation with money.” [5]

“Production... is the alteration of the given according to the designs of reason.” [5]

### Must-Listen Clip (15:48–19:14)

A practical mini-lesson on **how businesses decide to hire:** wage vs. marginal revenue product, with numerical examples that make the logic hard to miss. [5]



313. Principles of Economics Lecture 4: Labor (15:47)

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**Theme: Craft, criticism, and health habits (with Rogan + Donnell Rawlings)**

**Joe Rogan Experience #2455 — Donnell Rawlings**

#### **Episode Overview**

In a wide-ranging, high-energy conversation, Donnell Rawlings and Joe Rogan cover aging and diet habits (including Rawlings joking about struggling with certain foods and alcohol routines), how comedians handle criticism and “bad show” narratives, and a chunk of discussion about health claims—particularly sugar intake and processed foods. [6]

#### **Key Insights**

- **“Body first” as a mental reset.** Rogan argues that “getting your body right” helps “get your mind right,” pushing back on the idea that therapy must come first. [6]
- **Processed food + sugar comes up as a major culprit.** Rogan attributes type 2 diabetes risk to excess sugar and sugary drinks, and they look at the sugar content of a 1-liter Pepsi (shown as 123g, described

as ~138% of the recommended daily value). [6]

- **Criticism can be fuel—if you keep the focus on craft.** They revisit the “be undeniable” framing: turning criticism into motivation to improve performance consistently. [6]
- **Nicotine is described as a cognitive enhancer (with health costs).** Rogan calls nicotine a cognitive enhancer, while also describing cigarette health consequences and discussing claims about “natural” cigarette marketing. [6]
- **Lottery economics as a “house always wins” story.** They discuss how lottery payouts, lump-sum options, and taxes stack in favor of the system, using a worked example of ticket revenue allocation. [6]

### Recommendations & Resources

- **Training mindset (comedy):** aim for consistency—be “undeniable,” not occasionally great. [6]
- **Health behavior focus:** reduce sugary drinks / excess sugar (framed as a driver of type 2 diabetes risk). [6]
- **Medical check:** Rogan suggests getting checked for food allergies/intolerances in response to digestion issues. [6]

### Notable Quotes

“Getting your body right fixes your mind.” [6]

“Be undeniable.” [6]

“Some criticisms make you evaluate what you’re doing...” [6]

### Must-Listen Clip (17:56–22:33)

A surprisingly concrete segment where they connect everyday habits (especially **sugary drinks**) to health outcomes, including the specific sugar quantity they pull up for a 1-liter soda—and how that compounds when it’s routine. [6]



*Joe Rogan Experience #2455 - Donnell Rawlings (17:56)*

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### **Sources**

1. Basketball in the Last 60 Seconds: Ben Sasse on Mortality, Meaning, and the Future of America
2. Boris Cherny: How We Built Claude Code
3. Ramp founder Eric Glyman on the many ways AI is changing corporate spending
4. Student Speech, Threats, and the First Amendment
5. 313. Principles of Economics Lecture 4: Labor
6. Joe Rogan Experience #2455 - Donnell Rawlings