

Chapter 15

Meditation

I must relate to you the following unflattering story of how I came to be such a strong believer in meditation as a wealth creation tool. It is important to demonstrate how in my professional career, I was exercising great agency in an area where I had terrific potential, but I was nevertheless cobbled by some unresolved trauma from my divorce. This chapter ends on a happy note because I reveal how meditation helped me become a better public speaker. I also describe how meditation has put me on a path of healing the damaged relationship I have with my ex-wife.

In 2017, I was experiencing some great success in my solo law practice. I was gaining clients solely through word-of-mouth, and many clients encouraged me by telling me what great value I was delivering to them. I was billing at \$350 an hour, and I realized that I could achieve a comfortable income for myself by billing far less than 40 hours per week. As an attorney, you never bill for every hour you work, so billing for me at 40 hours per week would probably require me to actually

work 80+ hours. This is not unusual. Attorneys, whether they are solo practitioners or working at big firms, can work a lot. This is true of most professionals.

In 2017, a friend and client extended an invitation to me to join as a partner in a company that was going to serve as the asset manager to one or more real estate investment funds. Does that sound familiar? Adventum Funds was a direct conceptual precursor to Real Advisers for me.

Adventum comprised a team of several people all filling different roles. Marc was a commercial real estate broker and developer; Lorie (the only woman on the initial team) was an accounting professional; and Eddie was a member of the Texas House of Representatives who had strong ties in the commercial real estate community through his full time employment at a title company. A fourth member of the team was a gentleman named Saurabh, who had grown up in Tanzania but attended college in Wisconsin on a math scholarship. He had several successful software and technology related companies and now was engaged in investing in Austin commercial real estate. I served as

their in-house attorney, as general counsel, a role that I loved. This team had great potential for me, and I was incredibly optimistic as I believed this was finally how God was going to allow me to become a wealth manager on a full time basis and quit my law practice.

This team had great potential for me and even an express “no assholes” policy. I loved it.

The problem for me was that I faced a true impediment to my success. My divorce (commenced in 2011 but finalized in 2013) left me with some major anger issues toward my ex-wife and a skewed view toward women. I resented that Aricka initiated the divorce, and refused counseling, and refused attempts to reconcile, after she realized that our sixteen-year marriage was done. Her desire to end our marriage was justified.

While I never “cheated” on my ex, I was never present emotionally with Aricka during our marriage. My anxiety and depression interfered with my ability to engage with her emotionally and create intimacy. While I never actually had sex with another woman during our marriage, I turned to pornography and masturbation as sexual outlets. My sexual relationship with Aricka was

negatively impacted by my mental health issues because we never achieved true, consistent, emotional intimacy.

In 2011, after my best friend's suicide in January and a major verbal altercation with Aricka before I left work one morning, on March 1st, I decided that I was going to leave her and the kids and go stay at Mike's house for a while. I slept in my dead friend's bed that night and never felt so alone. Aricka and my kids continued to live in our home over the next year. I would return there in the evenings after my work as in-house counsel at a public pension fund in Austin to help her with our kids, with dinner, homework, bathing and bed. After we would put our four kids to bed, I drove back across town back to stay at Mike's. Aricka and I interacted as childcare workers, not as husband and wife, and she refused any dialogue with me about how to repair our marriage, understandably so.

Aricka eventually filed for divorce and moved out of our house with the kids into a nearby three-bedroom apartment. When they moved there, I was no longer allowed to be with my family where they lived, and it

was then when our separation really was complete. Our divorce was finalized about a year later in 2013.

As I mentioned elsewhere in the chapter about trauma, it was at this time in my life when I was at my lowest. Some truly positive things began happening in my life in 2012 and I describe those occurrences elsewhere, but one thing that I never specifically sought to overcome was my anger toward Aricka. While I had been able to identify and acknowledge so much about specifically how I contributed to our divorce, I remained angry at Aricka for what I perceived as her unreasonable unwillingness to attempt reconciliation. The attempt would have been at least our fourth or fifth during our marriage (as we had attended counseling before). Aricka was traumatized, exhausted, and convinced that I would never change. I was convinced of that too and that was why I was suicidal in 2012.

2012 was my bottom, but it also was one of my best years ever in the sense that it was in October 2012 when I had my first powerful experience with psilocybin. Yet, despite all of the positive things that

took place in my life between 2012 and 2017, in 2017, I still suffered from residual anger toward Aricka.

I was otherwise “successful”, but I was continuing to let some of my unprocessed trauma hold me back from developing my true potential.

While we were forming the Adventum team, I initially was optimistic about our chances for success. The team was focused, the investment thesis was sound, and we had genuine ideas for creating significant value. I really liked the “no assholes” rule until I discovered that I was the asshole. My discovery happened like this.

We selected a two-person board made up of one woman and one man, Marc and Jaime. I knew Marc well and met Lorie through Marc. Lorie was an accountant and had years of experience serving as comptroller and CFO of a real estate fund asset management company in Dallas. Lorie was very competent and because reporting is so important in investor relations, she was one of the most crucial members of the team.

The problem for me was that she really reminded me of Aricka. Innocent things that Lorie would say in

meetings or in emails would grind and grate on my nerves. I was convinced that she was intentionally pushing buttons to manipulate my responses. I had a truly skewed view of Lorie in all my interactions with her and it was all completely fueled by my unacknowledged residual anger toward Aricka. I'm writing this as an apology to Lorie even though I apologized to her at the time for the one event that revealed to me the depth of my anger, and my need for some tool to help me remedy my continuing struggle with emotional dysregulation.

The event was simply Lorie sending out an email request for me to perform some work as the firm's attorney. For whatever reason, I interpreted her email as a slight, that she was being "bossy", and I responded in a very unkind and unprofessional way in a reply email. Later the same day, I realized that I had responded as an asshole would, violating the team's central rule, and apologized for my unkind response. I was so ashamed by my behavior (which in one respect could be characterized as minor) that I identified that I could not continue on the team. I resigned from my position as general counsel

to a cool Austin-based real estate investment fund. I had lost an opportunity to become successful because the trauma from my unresolved anger at Aricka had been (mildly) triggered.

After this happened, the team members expressed understanding as I at least was able to describe my emotions well enough to inform them that the issue was with me, not Lorie. At the time, I told them that I simply couldn't continue on because of my personal issues.

Saurabh and I spoke after this happened and he was sympathetic. When Saurabh and I spoke, he asked me a question that no one ever had asked me before: "Do you meditate?" I had taken up a yoga practice, attending a studio near my house with great regularity, and I had the DBT mindfulness training so I said this to him in reply: "I consider myself a pretty mindful person and regularly practice yoga." Saurabh persisted though and said: "No, do you meditate?" and I was forced to say no. My curiosity was piqued. My real response was "no, do you?" and Saurabh proceeded to tell me a little about his practice. He said that he had learned Transcendental

Meditation and it had been a great tool for him to cope with grief after his mother's death. As I got to know Saurabh better, he told me the remarkable story of his mother's life and her courage and persistence as a teacher who undertook extraordinary measures to obtain a first-rate education for him in Tanzania. I told Saurabh that to redeem my recent embarrassment with Lorie, I needed to make some kind of change. I committed to him to begin a meditation practice and that I would specifically seek out Transcendental Meditation (TM).

After learning that it cost \$1,000 to learn TM officially, I found Professor Michael Olpin's free video on YouTube entitled "Wellness – How to Meditate". Professor Olpin teaches at Weber State University and this video was taken of a lecture he gave at a wellness seminar for what I suspect was incoming freshman. He says in the video that among the healthiest things that you can do for yourself are to meditate and practice yoga. I couldn't agree more.

If you want a simple instructional video for a mantra meditation practice, I couldn't recommend this video more highly. In my practice, I too have adopted

Professor Olpin's mantra, the word "still". While this is the mantra that Professor Olpin describes in his video, he says you can use any powerful, significant, or meaningful word, and of course, this is correct. My mantra is a one-word prayer: "Be still and know that I am God", which from my source text is a message of the divine communicating to his creation that we should recognize his providence and get more in tune with his design. In doing so we align ourselves with the universe's intent and its power begins to flow through you. AS ABOVE, SO BELOW.

With meditation, I sit silently with my thoughts for fifteen minutes every day and it almost always happens in the morning. I have established regularity in my morning routine. I get up, begin making coffee and during that time, hydrate with water and ascorbic acid (Vitamin C) sweetened with Stevia. I take my Magnesium Taurate supplement, sit down, enjoy my coffee and water, and scroll Reddit. After a while, my bowels will begin to feel the effects of the coffee and re-hydration. I meditate immediately after going to the bathroom.

For fifteen minutes I sit on the floor in my bedroom with my eyes closed and focus on the word “still” as my mantra. As Professor Olpin describes, your thoughts will wander. My thoughts always go to my work, my kids, things I’m concerned about, things I’m looking forward to, but all of these thoughts are re-directed back to the word “still” as the singular focus of the practice for those fifteen minutes. Whenever I realize that my attention and thoughts have wandered, I immediately bring them back to the mantra. There is no real purpose to this exercise other than to focus and direct your mind on the mantra for an extended period of time. The regular, daily aspect of the practice is extremely important. TM recommends twice daily, morning and afternoon, twenty minutes per session.

During my times of meditation, sometimes strong emotions come up, but I must sit there in silence and experience them. I cling to my mantra at those times as these emotions can be attached to powerful regrets associated with failures in my life. I have experienced some great failures, and my divorce was my greatest. Aricka and I, like almost all people when they

get married, said the words “till death do us part.”

What parted Aricka and I was divorce, and at the time, I rather would have been dead than experience the pain that separation caused. I have spent time in meditation weeping at the emotional pain but clinging to my one-word prayer as a life raft. It genuinely helps.

After practicing meditation for a while, I realized some positive effects that it began to have on me. First, I felt my empathy expanding in a way that I never had before, and simultaneously I began identifying the anger that I was continuing to carry toward Aricka. Just being able to say in a mindful way that you are clobbered by anger is the first step in overcoming it. I had denied it to myself, another lie. Remember what I said to Saurabh: “I consider myself a pretty mindful person and I practice yoga.” The implication was that meditation was not necessary for me, a lie that I was telling myself because I had always been challenged by the thought of meditation and had never really understood or been able to connect with it. To prove myself worthy to Saurabh, though, I committed to him to make a renewed effort. I’m so

thankful that I did, and I have told Saurabh that he is a *bodhisattva* to me. He laughed.

One result of meditation that I experienced after a time is that I could be going about my business throughout the day and could think of the word “still” in my mind. I was conscious of the word “still”, and of course I thought of the word when I wrote it just now. When I did, I experienced the now-normal (to me) response that happens whenever I momentarily and intentionally direct my thoughts toward my mantra at any time during the day, while swimming, while eating, while meeting with a friend, while reading an email, while drafting a contract or legal agreement. Whenever I focus on this word, even momentarily, a specific physiological response occurs. A wave of calm washes over me. I feel it descend from the top of my head down to my gut.

This has never been so perfectly illustrated to me than when I employed this technique to manage anxiety in a situation that would cause GREAT stress for everyone.

If you ask most people to list their greatest fears, public speaking will inevitably appear close to the top. In 2016, I had my first opportunity for a public speaking engagement where I was invited to talk about corporate and securities law, the areas of law that I know the most about and are most directly applicable to Real Advisers' business, to a group of real estate entrepreneurs at Phill and Shenoah Grove's Real Estate Networking Club. I continued to take advantage of other public speaking opportunities until, in 2018, I had the chance to speak before a national audience in Denver. The event was a conference sponsored by Joe Fairless, The "Best Ever Conference", where 500 ambitious men and women came together to learn more about syndicating, as issuers, sponsors and promoters of private securities, multi-family investment opportunities. All of these people are perfect potential Real Advisers clients and also perfect potential clients for my law firm.

The structure of the talk in Denver was a "fireside chat" between an investment manager, Ryan Gibson, CIO of Spartan Investment Group, LLC in Seattle, and me. We discussed "The Unknown

Unknowns of US Securities Law.” Ryan is the type of manager, and Spartan is the type of fund where Real Advisers will direct our clients’ investments.

This speaking engagement was an experience just like you may imagine. When it came time for our talk, we approached the stage from behind a curtain. Friendly applause greeted us as we walked across the stage to take our designated places. We had a couch and a chair where we sat, and everything went completely according to plan. Ryan and I had rehearsed a little, but we were so well-versed in our respective subject matters that we were able to pull off a naturalistic and informative talk. I actually shared something spontaneously about a passion for creating affordable housing for my artist friends that I know was a direct inspiration for ideas that are emerging as I develop Real Advisers.

While we had great success, do you think that I was nervous beforehand? YES! Immediately before we walked out on the stage, I experienced some massive stage fright and anxiety. This was maybe less than a year after I had started meditating and this was one of the first instances of having this experience that I

described above about using my mantra as a “waking”-moment method to calm my nerves. Immediately before the curtains were drawn back for us to go out on the stage, at the moment of my highest anxiety, I said the word “still” in my mind with intention, and the same powerful calming wash that I just felt now when I wrote the word on this page came over me then. My anxiety, stage fright, and nervousness mostly disappeared.

When Ryan and I reached our respective places and sat down, I noticed something remarkable. What I observed in Ryan was something that surprised and shocked me but that was entirely understandable under the circumstances.

What I noticed was that Ryan was nervous too. It was only noticeable to me, though, because I was able to quell my own nervousness sufficiently to maintain some degree of circumspection. I acknowledged his nervousness, managed my own, but we moved forward together. Maybe we were like the draft horses? As we proceeded in our talk, I don’t think it could have gone any better. Other people told me it was “great”. A video of our chat is available on YouTube and at

QuetzalHiloco's website (thchalm.com). My experience with using my mantra to quiet my nerves at a time when I noticed that someone as highly credible as Ryan was nervous was significant.

I knew that I had discovered a tool that had deep relevance for me. I knew that if I wanted to continue to get in front of audiences and use that as a platform for self-promotion and promotion of my business interests, I would always have my mantra as a place that I could go to whenever those inevitable feelings of anxiety arose. This tool would be available to me at any time in the future when I might speak in front of an audience. (I have some specific ideas about training you for public speaking in addition to meditation.)

If you begin to implement what we are talking about in this book, you will begin to find yourself in a leadership position in your community, and people will want to know what you think. Begin preparing yourself now to overcome this understandable fear of public speaking that almost all of humanity shares.

As I continued with my regular practice of meditation, one day I remembered a pithy saying that

allowed me to get to a place of beginning to release anger toward Aricka. I referenced this saying before, and you probably have heard it before: “Anger is the poison that you drink but you expect the person who you are angry at to die”. In meditation, I identified that I would allow my thoughts to run wild in an undisciplined way with respect to how I thought about Aricka. I realized that when I was undisciplined like that, my angry thoughts would feed on themselves, just increasing the sickness that I had inside myself that I thought I was creating for Aricka. The true blessing though was realizing that it was entirely optional for me to drink the poison. I could decide whether to drink it or not.

What I began doing is confronting the angry thoughts with the reality and truths that I knew were factual. I started an inner dialogue about how Aricka was an excellent and caring mom to our kids (she is), and how she possessed so many admirable qualities. I would direct my thoughts to how she was such a blessing to our kids, whom we loved so much and wanted nothing else than to be a blessing to their lives. I wanted to begin to train myself to think of Aricka in a different way.

Meditation has helped me do this and while I still suffer from angry intrusive thoughts from time to time, I confront these thoughts with the truth that I do not have to engage them. The counter thoughts are the reminders I can give myself about Aricka's excellence, and how she blesses our kids, the same people that both Aricka and I love the most out of anyone in the world.

What this story illustrates is that I had a perfect opportunity in 2017 to work with what seemed to be the perfect team to advance a goal of mine that had existed since 2004. My continuing anger toward Aricka was an impediment to me capitalizing on that opportunity, but from my failure and interaction with Saurabh, I gained meditation, and that led me to The Offer.