Chapter 1

Introduction

I write in this book a lot about my ambition from an early age to be a creative writer. For the last few years, I have focused my creative writing exclusively on poetry and since 2017, I wrote a total of six books of poetry. I have another on the way. I describe my poetry and its essential importance to this book in later chapters.

While not many people have read my poetry, my ambition with writing always expresses as a desire to write something that everyone can connect with quickly. Maybe people can connect with The Offer more readily than my poetry? If that is the case, I may be headed in the right direction. If I sold millions of copies of The Offer and it caused me to grow my new investment adviser firm, Real Advisers, that would work to my great economic advantage!

One of the reasons I wrote The Offer was to tell you about my new company, a Texas-registered investment adviser, Real Advisers LLC RIA Series (CRD #302991). I also must let you know where you can find more information about Real Advisers. We are temporarily housing our Form ADV Part 2 at my publishing company's website (thchalm.com). This document provides required narrative disclosure regarding our business as a Texas-registered investment adviser focusing on representing financial advisory clients who want to acquire and grow wealth, provided that they want to allocate a greater-than-average portion of their portfolio to active and passive investments in residential and commercial real estate. These real estate investments generally would be in assets other than REITs offered in the public equities markets, but the investments we recommend could include those. Our primary emphasis is advising people with direct investments in real estate and investments in privately syndicated residential and commercial real estate assets.

Would it make this book more appealing if I told you that contained within its pages is a business concept that you could use to grow your investment advisory practice in a way so that your clients' wealth increases at a rate you've never seen?

If you have never worked as an investment adviser before or don't even know what I am talking about, this book focuses on two things: wealth and how to enjoy it. These two things are the most important things that an investment adviser needs to understand about his or her client. The Offer is a business model that you can use in your practice to grow whether you are affiliated with Real Advisers or not.

Would this book be more attractive to you if I said you could use it as a guide for going down the path of your own wealth creation and accumulation? You can use The Offer to help you grow your personal wealth even if you do not want to be an investment adviser. I may not ever pay you The Offer Price, but through this book, I can give you the guidance to work the magic of The Offer on your own.

You can use this book to grow any business. You will be able to use the tools that I am giving you to accelerate your growth in any field in a way that will connect you more with your core values.

I wrote The Offer to provide you with a tool that you could take and figure out answers to problems that people pay me thousands of dollars to spend hours and hours to figure out for them. This book is intended to be a tool to help you think for yourself, literally.

You will hear a lot about meditation in this book. If that scares you, I understand. I did not connect with meditation until three years ago during my mid-40s. I can tell you why I had a hard time connecting with meditation, and also what to do about it IF you still want to try this ancient practice despite any apprehension that you may feel. This is a not a cult and I am not trying to convert you. I am recommending meditation in this book as a practice similar to the practice of yoga. Meditation is yoga for your mind.

I am hoping that you will read this book and want so much to hear what I have to say about your financial and life circumstances that you will pay me my hourly rate to do that. That is only one way that my firm makes money, but by accepting The Wager, that is how we gain many of our clients.

The central concepts of this book are simple:

- A short Bible study that does not require you to believe in God;
- The three questions of The Task that are very short but that will require a long time (maybe the rest of your life) for you to answer fully and consistently with your true identity and desires, and in a way that best serves your community; and
- One proposition about a fundamental need that we all have, a place to live, and how Real Advisers' investment advisory practice focuses on

helping people meet that need in a way so that the place they live can be an investment tool.

Real Advisers focuses on real estate because, on average, investing in leveraged real estate will allow you to achieve the highest risk adjusted returns (measured by the Sharpe ratio, an investment management tool that measures potential investment returns of various asset classes against their relative risks).

Like the classic, Think and Grow Rich, if you understand these concepts and know how to employ them to help you grow wealthy, you can stop reading this book immediately. If you would be interested in knowing my insights about these ideas, and how I answered the questions of The Task in my own life, read on. The rest of the book is about how these concepts are illustrated in my life and led me to create Real Advisers.

For you to participate in The Offer, ideally, I already have some knowledge of who you are and what your priorities are. It is not necessary, but it can be helpful and will make my sales pitch even more powerful. Knowledge is power.

For anyone who wants to accept The Offer, to describe The Offer to you and how it works, first, I must know your hourly rate. Everyone who must work for someone else to feed themselves has an hourly rate. Imagine this to be the best hourly rate that you ever earned. When we go through this exercise, please allow me to challenge you in this area, but what I usually find is that most people vastly undervalue their time. You have infinite value and potential even if you do not feel like it, so your rate really is equal to Bill Gates'. This is the case even though you may not see it and/or the world does not yet recognize it. One of the arguments in this book is that the universe recognizes your infinite value, and that is why you exist. If you immediately think what you just read is unacceptable tautology, this book may not be for you. If you do not know what a tautology is, read on.

If you do not have to work, you may not be an ideal client for the firm, but you still may. To determine whether you are an ideal candidate, ask yourself whether you know what the blessing of wealth is? It is a simple answer that you probably already know, and I have already written it in the preceding pages. In fact, the answer is the entire premise of this book.

If you do not think you know the answer, you really do. It may be just that you do not know that you know, or maybe you have forgotten.

The true blessing of wealth is to have wealth and the ability to enjoy it. Do you have wealth? Do you enjoy it? Many people have little cash but massive life enjoyment, and many people have lots of cash but are miserable? Where are you?

Put a check in the box that applies to you:

	Rich	Poor
Happy		
Sad		

If your hourly rate is higher than mine ($1,000 per hour in the financial advisory practice, minimum five hours), then you may not be an ideal client candidate for Real Advisers, but you still may. Nevertheless, you probably know someone in your life with access to great wealth, but they still are unhappy. We think we can help that person with The Offer.