

## Chapter 7

### The Task—How Can I Best Serve?

Throughout my life, I would grow nervous when I thought about the notion of service because of the economic circumstances in which I grew up.

I grew up in not exactly a poor household (I never lacked food, clothes, or shelter), but I heard “no” a lot from my mom when I asked for things I wanted that cost money. To help me alleviate my boredom, she knew I was smart and directed me to things that did not cost money (books from the library) to my great blessing.

My dad also encouraged me to read. Reading and writing are essential for him as he is highly intelligent, and he holds a post-graduate degree in theology (a Master of Divinity) that required extensive study of multiple ancient languages like Hebrew, Latin, and Greek. My love of books, reading, and writing, influenced strongly by both parents, has blessed my adult life greatly. In law, I found a personally rewarding career, and my creative writing gives me the deepest sense of personal meaning.

Because I grew up in humble economic circumstances, I focused a lot on money in my younger adult life when I thought about my professional career.

Consequently, the risk of becoming a professional creative writer seemingly contradicted my desire for money. When I told myself the lies at 17 about being a creative writer, I did tell myself something wise and precocious, and something that I know was inspired by my source because of the way my life played out. I told myself, “too much risk being a creative writer, but go to law school and learn how to write there in a profession where you can be paid much more to write than in any other profession.” This was only partially true for another reason because I didn’t know at the time that a hedge fund manager could combine both words AND numbers and make even more than J. K. Rowling or Alan Dershowitz.

My focus on money made me skeptical toward the notion of working for free which was all I could think of when I heard the word “service”. I put my head down, got my undergraduate and law degrees as fast as I could, and for the first years of my career, focused on the highest paying job I could get, not caring whether it was something that I really wanted to do. Money was my central object.

Even though I was hyper-focused on money, I know the universe carried me along the path that it

wanted me to go on. All during this time I kept saying that prayer, “not my will, Universe, but yours,” and of course, the universe enabled its intention and directed me here. Now with my creative words and a few numbers that I am mostly going to leave to my partners, I can create not only great investment value and personal growth opportunities for people, but also satisfy the craving that I had as a 17-year-old to someday write books that millions of people might read and actually enjoy. This book will also work to your economic profit.

I remained skeptical of service, but one thing my source document instructed me to do is tithe. Tithing is a Biblical concept where you are supposed to give a tenth ( $1/10^{\text{th}}$ ) of your gross income to the LORD. People here in the United States interpret that as giving money to the church specifically, the institution that owns the dirt where the building with the steeple sits. That is not the only way to “give unto the LORD”.

For many years, I tithed regularly to the church I attended with my family. Simultaneously with my divorce from my ex-wife, Aricka, I also “divorced” the church we were attending. I expressed a lot of anger toward some men and women from the congregation there who had tried to help Aricka and I reconcile. In

the process I sinned against them, or another kinder (but in my mind less accurate) way of describing this is that I built up a lot of bad karma for myself. Since that time, I went back to try to remedy my eruptions at the church members. Do you see a recurring theme in my life? My eruption at Lorie (described elsewhere in this book) and my eruption at the church elders were rooted in the same fundamental problem, my unresolved anger issues. I had a fundamental belief that neither my wants nor my needs would ever be satisfied, and this world would be nothing but toil and pain for me. I was triggered by unresolved childhood trauma and lashed out in desperation in situations when I was unable to regulate emotions.

I did not believe that the universe loved me or had incorporated me into its design. In fact, I wrote in my journal in 2012 that my kids would be better off with the \$2 million from my life insurance policy than with a living dad. This is insanity and mental illness, but yet, that was my mental state. I had recovered a lot by 2017 (2012 was both my bottom and when my dramatic upswing began to occur), but I still carried trauma from my divorce, this unresolved anger and resentment that I had been cultivating toward Aricka.

How does this relate to service? My unresolved childhood trauma led to mental illness that prevented me from loving and serving Aricka and our kids. Consequently, we got a divorce. This led to great heartache for me, and I know it created the same heartache, expressed in different ways, for Aricka and my kids. My unresolved trauma not only prevented me from engaging with my family, but it also prevented me from engaging with that community that was centered around my belief system, the church.

My inability to empathize and emotionally self-regulate caused me to believe that the church elders and others who tried to help Aricka and me reconcile were not trying to help, but in fact were out to “get” me. I was so deluded, I believed that they had a secret intent to harm me. I was in an extremely angry place in my mind, and my anger and disruptive behavior (I stormed out of a meeting room, violently turning over a chair and shouting as I left) fractured my relationship with my community, the church.

I went back to those guys who were in that church conference room nearly seven years later and asked for their forgiveness. I told them that they were dealing with a very difficult person (me) in very difficult

circumstances and they were doing their best with limited resources. I apologized to them for my inappropriate and abusive expressions of anger toward them and asked them to forgive me. They did so graciously.

I bring this up to humiliate myself to you, and to show you how easy it is. This is the case because the human character trait of humility is essential for true intimacy with other people. Humility also is a trait that trends people in the direction of long-term wealth accumulation. To cultivate humility, you must be willing to identify cognitive biases associated with pride. I devote all of Chapter 17 to a description of humility.

After 2012, I decided that I was going to try to seek a different community that wasn't oriented around the church. The community that I went to was the Multidisciplinary Association for Psychedelic Studies, or "MAPS". MAPS is a highly-credible tax exempt charitable organization based in Santa Cruz, California working to fund medical research demonstrating the safe efficacy of psychedelics as healing modalities for mental health issues. In 2013, I began donating time and money to MAPS, trying my best to "tithe" to them and other similar organizations just like I had with the church in

the past. I was letting go of my wealth and releasing control over money that could have been used to satisfy my wants.

I tell this to you not to brag or to make myself look like a good person, but to give you an example of how I was serving a community in a way that was in accordance with my wants. This is the case because while I wanted a bunch of material things that my tithes could have bought for me, I had a simultaneous desire to think about how I can best serve. I was so impressed by the healing power of psychedelics from my own experience (psilocybin and cannabis saved me from suicide) that I wanted to help bring that healing about for other people. For the first time, I could see directly how I could love my brother like I loved myself by giving money to a cause that could bring about true mental health healing. It seemed like medical research was a “nobler” cause even than the church itself because the medical research could bring about healing without requiring anyone to adopt an underlying belief system. I wanted to prevent my brothers and sisters who suffered from PTSD and depression from committing suicide and to experience the healing power of psychedelics just like I had. This was a healing power that was nothing like I

had ever experienced, and this is common testimony from people whose mental illness has been alleviated by treatment with psychedelics. I believe that this is a somewhat of a desperate need, or at least urgent, because of the evil drug possession laws in the United States and throughout the world that have so adversely effected research into this area and accessibility of these natural plants, cactus, and mushroom.

Another thing that I talk about in the chapter on federal income tax planning is the principle that if you live in the United States, you must violate the Income Tax Code of 1986, as amended (the “Code”, the governing statute for the Internal Revenue Service (IRS) and all the Treasury Department Regulations) to keep 100% of the money you earn from your job. There are laws about paying yourself a reasonable salary even if you run your own business. While you can do many things to manage taxes on your unearned income, if you are working at a job and being paid on a W2 (even if from your own business), you must withhold the self-employment, Medicare, and Social Security taxes and pay those to the IRS at least quarterly. This does not include any obligations that you have at the state level, but the same principles apply.

You can plan to reduce your tax burden on unearned income. Unearned income (profits from your business) is not associated with a corresponding employment tax withholding obligation. If you do not effectively manage your unearned income, you will pay federal income tax on that amount.

You have no choice but to pay the employment taxes, but you do have the choice to pay the income tax on unearned income. This is the case because the tax Code allows you to deduct the costs of certain expenditures against income (subject to certain limitations). For purposes of this chapter, every dollar that you donate to any qualified tax-exempt charitable organization described under Section 501(c)(3) of the Code can be deductible against your income (subject to certain AGI limitations). These organizations could provide jobs and serve benevolent purposes like a church does. Alternatively, a Section 501(c)(3) entity could be like our Merciful Gardener Foundation Inc., a charitable, low-income housing tax exempt nonprofit corporation. Our purpose is to house and feed the poor. Through donations to tax-exempt organizations, you can choose to direct your charitable giving to a nonprofit that you potentially could exercise a great deal of influence and

control over as one of its founding board members. You are creating a community of people that you can serve in a way that you can control and influence. If you don't want to mop, then include a budget to hire a cleaning crew and create jobs in the process. My point of this is that there are many different ways to serve and you are going to be in a position of authority if you are the chief donor and/or a board member of a tax-exempt non-profit corporation that you helped found.

People don't understand that if they resent having to pay federal income taxes, it can be optional to do so. Please talk to our tax planners about this matter, but the truth is that you may not have to pay any income tax to the IRS. The only thing that you must do is decide to give money to charitable organizations and engage in certain other tax planning. There is no rule that says that you cannot donate to an organization that you helped found or that you help manage.

Through my support of MAPS, I wanted to support the science behind what I knew to be true, the healing power of psychedelics (psilocybin and cannabis in my case) applied to mental health maladies, depression and anxiety, that I had struggled with for a long time. I knew of the research that MAPS conducted

and so I gave money to them. This connected me to a small community in Austin and throughout the United States of other people who also were MAPS supporters.

Through this community I have met some of the most interesting, compassionate, and dedicated people in the world. Most of the scientists studying psychedelics through MAPS and other similar organizations do so purely for the love of the science and the help that they believe they are bringing about, but not for financial gain. Many of the MAPS supporters are artists and other entrepreneurs who identify with the emphasis on expression that the Burning Man culture promotes. I strongly identify with expression as a calling on my life because love never speaks without a voice.

The founder of MAPS, Rick Doblin, is a personal hero. Rick followed the same path to wealth that I describe in this book. Rick Doblin (at least as I perceive him) is a wealthy man no matter his bank account (of which I have no specific knowledge). I say this because Rick is totally engaged with who he is: he identifies through his Jewish faith that he has a calling to take steps to prevent another Holocaust from ever happening again. MAPS is strongly connected to Rick's identity. He also is connected to what he wants. For a LONG

time, Rick has had the goal of creating an organization that is working to legalize therapeutic psychedelics. He also serves, as Rick believes that MAPS will help alleviate mental illness through its research. Rick has been successful in his goal (with the help of many others) as now in 2020 MAPS has nearly obtained FDA approval for MDMA as a safe and effective treatment for PTSD.

One cannot help but be impressed by the evident science in this area that shows that this new MDMA therapy has potential in a way that NOTHING ever has had before. The results are so positive that the scientists don't believe their own data. The results of successful treatment of PTSD with MDMA are repaired lives and relationships because people are able to overcome debilitating trauma that has been interfering with their ability to conduct business, earn an income, and maintain interpersonal relationships. Debilitating trauma is a strong detractor from the ability to accumulate long-term heart-centered wealth.

Rick Doblin is a wealthy man by The Offer's measure for sure and illustrates the notion of service perfectly.

You may be called on to render actual volunteer

services that do in fact take away from time you could otherwise use to earn an income. Before missing your supposed lost income too soon, consider a book like Give and Take by Adam Grant that presents strong empirical evidence that givers, whether of time or money, are more likely than not to make more money and achieve greater lifetime wealth (measured by actual dollars) than non-givers.

He gives many reasons for this, and one of the main ones is that givers, people who contribute to communities and who put more in than they take out, are looked upon favorably by their communities. This is self-evident. When I pay you The Offer Price for The Task you are going to look favorably on me as someone who just gave you free money. The community I represent is Real Advisers and I hope that you look so favorably on our community that you decide to hire us as your wealth advisors.

The people in the communities that look favorably on the givers proceed along in their normal day to day lives. Then one day, a hailstorm occurs, and the Millers need a new roof. For their roof replacement, they pick the roofer they know from church, Robert, the guy they always see volunteering and contributing there in

different ways. Because the Millers (a husband and wife) are on the church's finance committee, they know confidentially that this blue-collar roofer who "only" graduated from high school gives over \$20,000 to his church EVERY YEAR because his roofing business is so successful. They don't pick the random roofer from the phone book because they don't know him. The unknown roofer may do a terrific job, and maybe even do the work more cheaply than their friend from church. The Millers almost do not even care because they know their friend gives back to his community.

What the Millers know is that when they pay Robert, a significant portion of what they pay him will be paid back to their community through his annual giving in a way that is going to benefit everyone. They live by the positivist proposition that all boats rise in the tide and they also believe in abundance. When I call the Millers for a recommendation of a roofer, who will they recommend? Do you think Robert's business is blessed by the universe?

There is also the notion from my source text that "to whom much is given, much is required." The universe did not give you your natural inclinations, curiosities, resources, talents, wants, and desires *solely* for

our own benefit and enjoyment, though it certainly did give those to you for that reason. It also gave you those gifts so that you could perform our essential calling that I referenced above, the calling to love. We are called to love one another and that means service. If you are not living in the fullness of your identity as a creature called to service, you never will enjoy any amount of wealth because you will be isolated and separate from any community that could give back to you and encourage you.

Your community can give you the feeling of fulfillment that comes when you are loved, and the desire for love should be everyone's want. I believe that was how we were created. Love is the answer to the question about how you enjoy wealth, and it is the same answer whether you are rich and poor, since no matter how much money you have, you can always love and receive love. When you experience that love, you will feel peace and contentment, and that unmistakably is the state of the enjoyment of wealth that Solomon wrote about in Ecclesiastes as being "blessed".

This reveals an essential message and characteristic of The Offer. The Offer is made to everyone. The universe has made The Offer to you to

perform The Task. For you to make The Wager with the universe, just invest every dollar you own in yourself and your natural inclinations. Join me in telling the universe that you want to serve, but confess that service scares you because you are afraid that if you aren't selfish, your needs will go unmet. Tell the universe that you believe it enables its intentions, and that in fact you are the focus of its intentions. It has specific awareness of you and it loves you with an indescribable love that you can do nothing to increase or decrease. Tell the universe that you want to align your will with it (AS ABOVE, SO BELOW), and be honest even, informing the universe of the practicality of your decision, that you have elected not to challenge it, but to flow with it. That is a thing.

The universe will respond to help you create infinite wealth. You will make The Offer to Bill Gates on its ordinary terms and say to him, "Someday, Bill, if you work hard, your rate will be like mine, infinite." I'm using him as an easy target. If you are reading this, Bill, I'm sure you can see the hyperbole and exaggeration for humorous effect. The underlying idea of The Offer (your personal infinite value, proved by your existence) reinforces this notion, and you plausibly agree with all

the principles described here. About 99.9% of the people who read this can.

Bill Gates doesn't have the problem of the demoralized person who can't perceive his own self-worth. Every person on the planet (including Bill himself) recognizes the near infinite value that the universe enabled him to create if they have ever happened to turn on a computer. Bill envisioned a future with a new reality, DOS and Windows, and brought that reality about by employing the character traits described herein as generally trending people in the direction of long-term wealth accumulation.

Whether Bill Gates enjoys his wealth is a question that would need to be answered by his intimates. If the concepts in this book (based on the ancient wisdom of Solomon) are true, then I believe that Bill Gates truly is wealthy. The reason I believe this is because Bill Gates is focused on service. Wikipedia informed me that by 2018, Bill and Melinda Gates had donated \$36 billion to a charitable Section 501(c)(3) tax-exempt foundation that they appropriately named "Bill & Melinda Gates Foundation". That is a lot of money by any measure.

Bill answered the question, how can I best serve?

by donating a large portion of his own personal net worth to a charitable organization. Of course, his donations are tax deductible (subject to limitations) so he is saving on taxes and he gets a lot of good press from the foundation. This is an organization that he has enormous influence over for sure but also one that employs 1,602 people. His foundation has made total grant payments since inception (through Q4 2019) of \$54.8 billion. I am sad that Bill has gotten so much bad press due to Coronavirus/COVID-19. I do not personally believe he wants to chip you with his vaccine, but of course, I could be proved wrong completely. Why would that be true, though? He and all the other technology and cell phone companies already have chipped us with the cell phones we all carry in our pockets and purses. I believe that when Bill was writing those checks to the foundation he and his wife founded, it was an example of the same prayer that I pray, "Universe, I have a will of course, but when I think about my exercise of that will, please direct me according to what you intend. Practically, I would be a fool to try to contradict you, so I am trying to get on board with your program, with your agenda. Show me how I can serve." AS ABOVE, SO BELOW.

I have one final thought to share about the notion of service. We have incorporated a specific organizational element into Real Advisers' design so that it is a woman-led organization. The way that we have done this is to create an independent Board of Advisors that by charter provides for majority women control. Because we take people at their face value (or at least we try to), there is not going to be a specific inquiry into the gender composition of the Board, and the Board will be responsible for determining who its members should be.

I personally want to try to see people with God's eyes of love that influence me to believe that no one should be loved any differently or any less than everyone else. Particularly, we should love and serve people even if they are different from us, and even if there are aspects of their identities or personalities that we do not understand or maybe through our ignorance find offensive. Real Advisers is a completely inclusive organization.

Further, we will neither support nor serve anyone who promotes hatred and injustice. There are hungry people in the world that do not have a place to live, so we simply don't have time or energy to waste on hatred and injustice. Hatred and injustice are unacceptable to Real

Advisers.

The reason for Real Advisers' woman-led initiative is because we always want to be a heart-centered wealth management firm. There of course exist many heartless women, and there are many incredibly compassionate men. Because gender-based inequality continues to exist, to combat against that, I want to take direction from a group of people (a majority of whom are women) whom I believe are more likely than not to consider matters from the perspective of disenfranchised groups. Women have a capacity to identify with the disenfranchised because women so frequently still experience (at least a degree of) powerlessness in our society because of systemic gender discrimination. If I can attempt to remedy this by having a woman-led board, then that is what I will do.

While we arguably are at an all-time high for gender egalitarianism in the world, there remains work to be done. For us to best serve clients who focus on personal wealth creation for themselves and their communities, I believe Real Advisers will be best served by a women-led Board. This decision will be left up to the Board, but there will be a clear statement that all things being equal, this should be the Board composition.

Finally, I do not intend to serve on the Board, acknowledging that my true calling maybe lies elsewhere. I see myself as a replaceable cog in the Real Advisers world, and provided I am adequately compensated for my services and value for creating The Offer, I welcome the day that Real Advisers might ask me to step back from the initial leadership role I assume I will fill. I hold all attachments to our organizational structure loosely since we are in the process of forming our Board now.