

Give it Away

The 21 tiger guide to being the change

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Preface

For some people, money is everything. They wake up everyday, throw on some clothes, scarf some Pop tarts, and head to the Office, only to come home super late, out of touch with their friends and family, looking forward to a few hours of sleep. This routine can only continue for so long until the reality smacks them in the face: when being unconscious is the best part of your day, *something has got to change*. Not only are these modern day soldiers exhausted from lack of sleep, but their actual job is unsatisfying. They think they have a money problem, when they really have a passion problem. We've gone through passion, and money and how to use it, but there's something else you can do with that money, something even more powerful than getting rich: I'm starting to think that something is Philanthropy.

A Spring of Joy

Going back to the first eBook, PureHealth, we've been gradually building energy levels in a very real way. We feel amazing after the workout: we're filled with endorphins and our mood is uplifted, and we carry that energy throughout the day. When we do something we love, we're really rocketing up our energy levels; when every day we get to do something we love, so over time we're becoming increasingly energetic. People around us can sense that we've changed, they just don't know *how* we've done it. Over time, we become more confident, and all the while, we're having a blast. The last few books that related to Passion and Money should liberate you and remind you that you really can have your cake and eat it too: you really can make money and have fun things going on in your life! All the while this really fun, exciting ball of energy is growing inside you, and when you really start to see it, is when you give to others. When your mindset goes from scarcity to abundance--where you're considering how best to give to others--it's a powerful feeling. I think of it as a Spring of Joy.

Coming home from the store the other day, I came across an old man on the street holding a cup, asking for change. Since my wallet has just a small pocket for change, it became fat with just a handful of coins. I took out my wallet and dumped all those coins out and gave them to him. He was overjoyed. Walking away, I felt a little bit better. Living in a big city, people on the street can be cold to each other. To have broken through that wall felt great. That man might have gone and bought a bag of chips or a candy bar, but I won big on my 'gift.' The act was small, but my own reaction was amazing. It led me to the following conclusions:

First, in a very small way, that bulge in my wallet represented the 'drag' of possessions. Though the coins were worth but a few dollars, I was glad to be rid of them. I was glad to unload my possessions on to someone else. I felt lighter and more free. Obviously, the feeling is greater, the more you give. I'm glad to be rid of many things: DVD's I've already watched, books that I've already read, and clothes I've worn too many times, are all gratifying to give to someone who wants them, who can benefit from them after you've used them. I love the freedom and mobility. All I need is a bit of cash, and my

growing investments in stock, etc. Most of my actual physical possessions *are not that important to me*.

On an emotional level, giving to that old guy felt great, not in knowing that I essentially gave that man a free lunch, but that I made him feel great. I have to admit, I owe a great deal of my education and well-being to luck. I was purely lucky to be born a Canadian to a loving middle-class family. To be able to show generosity, no matter how small, makes you feel great.

It was on this point that I reflected the most strongly: Philanthropy can at once be a very generous and very self-serving act. To get in the habit of giving away money and possessions, unveils an amazing prospect: It's amazing to think that one day, you could have this huge treasure chest of money that you've given to people all around the world, and everywhere you go, you can just think about all that good you've done, and *well up with joy*. If every year, you don't just match the previous year's amount, but increase it, *your Spring of Joy will grow at an exponential rate*. Years later, an accelerating rate of generosity, compassion and caring will overcome your whole being, and fill you with contentment throughout every day, throughout any situation, any grief, any challenges you may face in your life. That's what you get back when you Give it Away.

Habits

When was the last time you willingly gave something away? How did it feel? Why do you think that is?

The Give it Away Mentality.

Around 2006, when I graduated and started working, I was already reading books from great men like Tony Robbins, Warren Buffet, and Bill Gates. I'd also begun to meditate regularly, and read more about Buddhism. The notion of Charity had just begun to enter my life.

I remember listening to a talk from a Monk named Kusula Bhikshu on Giving (the free podcast, Urban Dharma can be found on iTunes). Part of his talk really rocked me to the core: he said that when a Buddhist eats, and fills up his stomach, he's not full *unless his neighbors' stomach is also filled*. The Metaphor is clear: we share the same stomachs. What an amazing image. Think about the 'greed' we feel, when we're overcome with hunger. We pick up the phone, order way too much food and gorge ourselves. Afterwards we are exhausted but completely satisfied. The Buddhist thinking is to immediately set to feeding others after you've eaten, and not just feel that satisfaction yourself, but to *feel it through the people around you*, multiplying your satisfaction and contentment. That is, even after you physical stomach is satisfied, you can still feel more satisfaction when you help others eat. The only explanation is that you are connected to them, and feel satisfaction when they feel it, and pain when they feel it.

It makes sense that I felt so good to help out that old man, because we share the same stomach, and if I hadn't helped him out, I would have gone hungry. When we see people suffering, whether on the street, or on TV, or we hear about natural disasters, we get a twinge in our bodies, don't we? Almost a feeling of awkwardness; it's not guilt, of course, since we didn't cause them pain, but the suffering we share might be likened to a 'stomach' that we share, and when we observe someone else's pain, we share in it. *And this is the reason we give*. This is the reason it feels so good to give and to have given. This is the reason some men and women devote their lives to not just raising their own children, but millions of others as well.

Later on in life, we'll prepare a will, listing all our possessions and where they'll go when we pass. Most will devote all their life's possessions to their family, and possibly

to whatever charity they wish to support. Now there's a goal. There's something you can actually look forward to. Giving all of it away to a wonderful cause, a wonderful charity, saving millions of people's lives. Being stinking rich might not be a huge goal (since many of us know what it was like to be spoiled, and hang around the house all day, as we did in our youth), but giving away millions and helping millions, now that's new territory. But many will object.

"Why should I give away my money Mike? I did all this work, I've earned it! Let someone else earn money, do what I did! Then they can be happy too! To each his own!"

It's a fair argument. Certainly we don't want to reward laziness, and no one ever got rich without learning the value of hard work. If you think about it, the lifestyle you've grown accustomed to, is mostly to do with your upbringing: if your parents spoiled you, you owe them for your laziness; if they taught you to be hardworking, you owe them for that too. If they taught you to eat healthy, you owe them for your health; if they indulged you with candies, well, you're probably out of shape, and its time to hit the gym. They already gave you your genetics, and upon further reflection, they contributed a great deal to your personality as well.

Surely, when you were a toddler, you didn't do much, except sleep all day and gurgle your apple sauce. As you got older you explored the world around you, and that world taught you lessons. As such, whatever your present standing, you can thank (or blame) your surroundings for that.

Think about your own situation, how much of that paycheck is really yours and yours alone? Be honest. Part of it has to do with your smart friends, part of it has to do with your country, part of it has to do with your parents. I happen to have been born in a very happy home, to smart loving parents, who taught me the value of hard work. At times the work was tough but it turned out to be the best thing for me: I went to great schools, I was healthy, and I adopted the best parts of my parents and brothers, as best I could. If I make \$100 this year, or I make \$100,000, it's because of everyone around me.

Habits

Where would you be without the support of your parents? Where would you be without the Government assistance in getting a High School diploma and University degrees? What about your job? Did you get that by yourself, or did someone help you out and introduce you? Can you think of any influences in your life that benefitted you?

Double Shot

In recent years we've seen amazing things from Philanthropists like Bill Gates, Warren Buffet and Richard Branson when it comes to giving generously. Even Donald Trump, once thought to be the picture of American greed and lavish living, is getting in on the action, with style, to boot. These guys have got it right: you work your tail off, and as you get older, the gift is the joy of giving it all away. But most people do not revolutionize computing, or become filthy rich fund managers. Wouldn't it be cool if we average people could do this kinda stuff too, with our 'mere mortal' salaries? Most people justify doing nothing by looking at their average salaries and their bills piling up, and throw their hands up. That attitude towards giving is a real shame, because it feels amazing to give!

So if you're already open to the idea of giving a little bit of money every year, great! However great it feels to give a little bit, I bet you want to feel even better the second year. And even better than that in year three!

As long as your goal is to double your income every year (from the last book), the charitable amounts will double as well. Since you're going to want to put about 10% of your salary away into investments, I figure a good goal to start with is devoting 1% of your salary to Charity. As the years go by, and your cash hoard piles up, you start giving a bigger and bigger percentage.

If you can give 1%, and then every 5 years increase it by 1%, after 50 years you should be giving away 10% of your annual earnings to Charity, which is amazing. The goal here is to reduce your expenses in 50 years to just 60% of your total income (leaving 10% to charity, 10% for investments, and 20% for debt reduction).

When you retire, you'll still be getting a stream of dividends from stocks you've picked out, totaling 40 to 60 thousand dollars in annual income. After retirement, you can live off those dividends, and put your portfolio into a charitable trust for posterity. Amazing.

One of the best things about this plan is that it gives us purpose when we work, to make more money, knowing that its ultimately a big huge give back. On top of that, we

don't have to wait 60 years to feel the joy of signing off that huge donation. We can start donating right away, without going broke.

This is why your annual salary goals are so important. Keep telling yourself everyday, that you will make \$100,000 this year, and keep an eye open for opportunities to broaden your income streams, expand operations, and grow more wealthy with each year. It sounds crazy now, but I assure you, the human brain is incredibly creative. It will obsess about this number, deep in the subconscious, and come up with brilliant ways to achieve it.

When I first started, I was inspired by what Bill Gates and Warren Buffett were doing, so I checked out The Bill and Melinda Gates Foundation's site. As long as the organization has a website, they have some form of online payment (Paypal or Credit Card). Donating is simple and takes about 2 minutes. After donating to one of his associated charities, I decided to try something local, right in Vancouver, Canada. So I started giving to the great Ronald McDonald's Children's Hospital in Vancouver, about \$60 a month. It felt great. Even this relatively small amount of money, it brought with it a calming and satisfying feeling. A few things to expect, when you start to donate: you may notice you have more energy; you may notice yourself devouring books, tuning out negative news stories, having more will power and intensity when it comes to meeting deadlines; you may notice yourself imitating more senior executives in the office, how they answer emails, how they conduct themselves in meetings, because ever smart thing you do that saves a few minutes (time efficiency) gets you closer to your goal. It's because you've shifted to a truly gratifying goal (annual donations) that everything else you do is swept up by that energy.

The next year, we'd just had a terrible Earthquake in Haiti, so I wanted to help. I found the Canadian Red Cross, which lists all the places the money can go to, one of them being the Earthquake. I did that every month. Easy and incredibly satisfying. Richard Branson has his own charity called Virgin Unite. The Red Cross should have its own site for your Country. Remember, if you give to a charity in your own country, there

should be at least some tax deduction later on. That means you could get some money back at the end of the year.

The bottom line is it doesn't matter how much money you make, its just as satisfying to give 1% if you make 50,000 dollars a year as it does if you make 50 million. That's the power of turning everyone in the whole world, not just the richest 1%, onto charity.

Habits

Make a list of financial goals you have 10, 20, 30 years out. Beyond a big house, what's all that money for? What cause would you love to improve or support in your country or around the world? Have you ever thought about your legacy? What footprint do you want to leave behind?

Magic Charity Ratio

As part of my weekly routine, every Friday I check on my bank account, and pay off credit card debt, and my Magic Ratio (from the last book, Growth Assets / Debt) keeps ticking up and up. After giving to Charity, you may find a slight hiccup with the Magic Ratio, though: if you're saving up all this money for a huge giveback when you're 65 years old, why isn't that giveback reflected at all in your Magic Ratio? After all, surely putting \$1000 in Gold Stocks, is nowhere near as powerful as giving \$1000 to a Children's hospital, so why is that value not reflected? Moreover, I keep track of my Net Worth (Assets minus Liabilities), that measurement is actually *negatively* affected by my Charitable donations! So in both cases, the Magic Ratio and the Net Worth are not adequate measures. That's why I came up with another line in my Finances: the Magic Charity Ratio

$$= (\text{Growth Assets} + \text{This Year's Charity Donations}) \div \text{Total Debt}$$

It's that easy. Just keep track of what your ongoing and past donation totals were for each year, then you can add the total into the formula for Magic Charity Ratio. Obviously this number will be bigger than the Magic Ratio, but it's more reflective of the real power of what you're doing. *That's the point.* The original Magic Ratio didn't show you all the good you were doing, and you should never associate something great like Philanthropy with a muted or negative response (especially not in the balance sheet). Do keep track of the Magic Charity Ratio, right alongside your 'purely financial' Magic Ratio, and enjoy watching them grow for years. And over the years, more of your investments will be sold off, and donated to your favorite causes, and with the MCR, you don't miss a beat.

But there's still something missing here. When I first started thinking about Charity and Giving, I kept coming back to this original theme that the reason we give back is because we are acknowledging that without the luck and the opportunities we were given in our youth, we wouldn't be where we are today. As a Canadian, I take advantage of subsidized University tuitions, which are based on the premise of being paid back later in life. The reason those schools are so affordable is because a big

chunk of that money is being paid with tax dollars. As an Economics major, I can appreciate this. It also means I recognize paying my taxes not as waste, or theft, but as paying my due by paying back that which was lent to me, all those years ago.

As such, I'd like to include Taxes in this new Ratio. Yes, paying your taxes is a good thing, and we shouldn't make our wealthiest citizens into Heroes because they've dodged taxes. You should want to give back in all forms, including Taxes, no matter how inefficient some believe the system to be.

So the new Magic Charity Ratio looks like this:

$$= \frac{(\text{Growth Assets} + \text{This Year's Charity Donations} + \text{This Year's Income Tax Paid})}{\text{Total Debt}}$$

In total that's three different, but related, ratios to give you a sense of where your money's really going. It may seem like a small thing, but I really want people to look forward to and enjoy not just paying down debt, but giving to charity. I want people to see that Magic Charity Ratio as the ultimate financial goal. It drives everything you do. In other words, the higher this number is, the more you've given, and the stronger your personal financials. It's Accounting with a Clean Conscience, if not a Spring a Joy.

Habits

Does Charity count as a growth Asset? What about Taxes? If you go around the world, which countries seem to have a healthier, more educated societies? How do they feel about paying the Taxman?

Time is Money

Congratulations, with a few clicks of the mouse button, you've already made a huge difference to great organization helping many people out there! Enjoy this feeling, and enjoy it as it grows over time, as you change people's lives. This is huge, but it's only the first step! The First step is giving material things (money, donations, and gifts to those in need), but you can do more. The Next is Time.

When you start giving you realize how easy it is. The money isn't a huge commitment (by design, these are percentages of previous year's income, not arbitrary dollar amounts). It turns out that much of the hard work Philanthropists do is not about giving the money necessarily, but researching how best to use the money, but here's the thing: as great as it feels to give one percent of your money, it feels even better to give one percent of your *time*. Because instead of interfacing with a computer, you're interacting with a human being.

What does 1% of your time look like? In a full 24 hour day, how much time are we talking about here? Assuming we sleep for 6 hours a night, and eat 3 hours a day, there's 15 hours of free time per day.

- 1% of a day's free time is 9 minutes or 1 hour a week
- 2% is about 2 hours a week
- 3% is 3 hours a week

...and so on, until 10% is 10 hours a week of Charity, *which is amazing*.

Where do we find the time? Easy. Stop watching TV, playing video games, surfing the web. Whatever it takes. Basically, stop distracting yourself from things that *don't make you happy*. I know, I know, talk is cheap, but that's really what 'enlightenment' is about right? Doing the common sense things that seem to make you happy, and not doing the logical things that make you unhappy. So, realistically, can you donate 9 minutes a day starting this week? Of course you can. As you do research online looking for volunteer organizations, you may hear this voice in your head:

"It's hard to give, it's hard to be good, because I spend so much time jostling for position and stressing and arguing with people all day"

And then it hit me like a ton of bricks: It's because you spend so much time being that hard-nosed tough guy, that cold calculating strategist and ruthless competitor, that you badly *need to do volunteering*.

That good part of your brain, of your personality needs this more than ever. Rather than use your surroundings as an excuse, use them as motivation. I needed this because this was going to remind me of how people really are, and that they're not all ruthless business machines. Actually, most people are just fighting to protect themselves in a congested massive city. That's why they skip town whenever they get a few days off.

Objections abated slightly, I went online and found a great organization called HandsOnShanghai, which was doing volunteer work around the city. They'd been working for about 5 years, doing great work, sending volunteers to Elderly Care Centers and Children's Hospitals.

I know this is going to sound crazy, but I was petrified of these kids. I delayed going for several weeks before finally signing up. I had a million excuses. The first time you volunteer (willingly) you might be met with a surprising amount of anxiety. Up to this point, and all the eBooks that came before this one, I personally never felt any anxiety. Working out, handling your finances, it was all good stuff, and felt great, but I wasn't opening myself up to other people, and I wasn't opening myself up to *rejection*. And then I tried doing stuff for other people and I was frozen with fear! For me, the 'sticking point' was the first day I went in to do two hours at a Children's Care Center. I really thought of a million reasons why they wouldn't want me there, maybe they thought I was a goof, maybe the organization wasn't accepting my sense of humor, maybe they were holding onto dated perceptions of foreigners, etc. If I have this kind of twisted fear about helping other people, then surely this fear is worth exploring, understanding, alleviating, curing. And upon curing that fear of 'opening up' to other people in a very

vulnerable way, *I wonder if I'll see the whole world in a very different way*. It turns out that this could represent a huge shift in my personality in a very positive way. Maybe I've been closed off all this time, without even realizing it. Maybe I've always have all these unfounded fears about opening up to people, and didn't even know it! All this time I was content to meet people, date people, go to parties, join clubs, participate in groups and projects of all kinds, *on the singular condition that I wasn't opening myself up to emotional harm*, but when I'm volunteering out of my own will, I have no excuse. I can't play it cool, and say, "Ah, the police caught me smoking dope, now I gotta do 30 hrs of community service, what a bummer..." You're there because you wanted to be there, because you really care. And for me, that was terrifying.

When I finally met up with the organizers on that Sunday morning, I was visibly nervous--hands tucked in my pockets, the woman responsible for role call smiled and walked over to me. A brief introduction described the facility--we would be meeting and helping out with some young children who are have various degrees of mental disability. My heart sank. I'd never done anything like this. I didn't want to say something stupid, or embarrassing. I would probably be the only Westerner there, so, I knew I would be the 'centre of attention.' Ten minutes later 5 of us piled into a Taxi and headed for the little Care centre. My teammates were laughing and joking (they all knew each other), and I was totally silent. I really was nervous--my mind was spinning as I imagined tons of awkward situations. I knew I was over-thinking things, and I should just make the best of a great organization and a great opportunity to give back in this town, but I just couldn't stop imagining uncomfortable scenarios; my disposition was off-putting, some of my female team members were wondering what was bothering me.

The taxi arrived a few minutes later, and we went inside, it was like a Preschool or a Kindergarten. We were asked to please wash our hands before going in to see the kids, as they are very sick, and we don't want to harm them. Wow. What was I getting myself into? Soon I was standing in front of this door way and timidly waving to the group (surprisingly, I didn't have everyone's attention, only a couple staff members took notice of the Westerner). We didn't have much in the way of 'instruction' beyond, "Sit

with one of the kids, have fun with them.” Uh. How does this go? I grabbed the nearest available chair. I was waiting for the inevitable “What country are you from?” question.

This little boy, about 3 years old, just grinned at me. He was sitting in a tiny chair with a placemat in front of him, and about 3 crackers. Was this their snack time?

I asked him, in clumsy Mandarin, if his snack was tasty. I didn’t really know what to say, so I just commented on most obvious thing I could think of. I wasn’t sure what this conversation was going to be like. No response. He grinned. Uh oh. How much can I talk to this kid. What am I gonna do?

He grabbed on of the crackers and offered it to me.

Wow. What a nice kid. He had about three crackers and he just gave me one. I can’t remember the last time I gave 33% of my net worth to a complete stranger, can you? I took his offering, broke a tiny piece off of it, and left the rest for him on the table. Come on, I’m not taking this kid’s lunch.

I turned and commented to one of my team members (busy with their own new friend), and when I turned back, this kid was struggling to get back up on the chair. He was bringing over a brightly colored flip-book entitled “Learn to Write English.”

Wait, what? You’ve been studying English too?! I was so impressed.

It turns out my ability to convey the fundamentals of my native language are desperately lacking. I flipped through a few pages, and read of a few letters to the kid, and asked him if he’d written all these letters himself. He had. I was super impressed. I patted him on the back, “Wow, that’s incredible. You’re amazing!” I meant it.

After showing off my impeccable ability to read the letters of the alphabet (I’m sure he was disappointed in my teaching ability), one of the organizations started ‘setting up’ by placing Tupperware containers on each table. The kids started getting excited. It was Play-doh. Well, so far so good. I’d been in there about 20 minutes, and no one cared what country I was from, or what color my eyes were. I’d been living in China

about 4 years and it was probably the first time I've been able to say that; and another thing, it wasn't hard to make this kid laugh. I thought I was going to be struggling to come up with things to talk about, but I didn't; I struggled more to hold a conversation with my team members on the Taxi ride over. Once I got into that Care center, I was laughing and joking with these kids. They were having a good time, and they genuinely wanted to hang out with you. For some reason, I didn't anticipate that.

We had fun playing with the Play-doh (not sure if I need to explain that part) and soon we were all being shuffled into the next room. Each youngster had their own designated seat, we all got together and got ready for lunch. Again, these kids did have some mentally challenged, so we wanted to help them with their food. There was one adult for each kid, so it was fine; since we'd already made friends playing with the Play-do, the kids didn't mind us hanging around. He didn't want to eat his fish, but wanted seconds on his soup. So I didn't mind, at least he had a good appetite.

After lunch, we walked our little friends into the first room, where small wooden beds had been set up, each with soft blankets. It was nap-time, and after lunch, the kids just wanted to have a rest. I picked up my new friend and swung him around before putting him in his bed. Ah, I probably shouldn't get him too worked up. We'd been laughing and joking all this time, through the Play-doh, through lunch, and now I was still tickling him and teasing him. He wouldn't be able to get to sleep if I kept at it, so I toned it down. After all the kids were tucked in, we were on our way out. The organizer asked how we felt on our first day of volunteering. To be honest, I wasn't sure what to say: I came in with a very selfish attitude, thinking that I would be uncomfortable, that I would be singled out, and that it would be more of an ordeal for me than than for the kids. I basically imagined it to be an excruciating experience that was only made better by the knowledge (something like a bungee jump) afterwards that I had done it, and I could feel great about having done something good for others. But I was totally wrong.

Two hours later, I was in a business meeting in a coffee shop downtown. My little friend would be waking up from his nap, and play fighting with his friends. What could I learn from this little guy with the braces on his legs, and the huge smile on his face?

Such warmth made me reconsider another great act: playing. In many ways, the theme of 'playing' had eluded me in my busy business life. After all, I was working in a foreign country, and had a very fun and interesting job with much responsibility. I tried to wake up everyday at 5am and work my tail off, I was trying to study two languages simultaneously and grow the business in a handful of Asian markets. Everyday, I prided myself on my efficiency--eating lunch in instead of out, taking meetings at any time of day, flying around the continent at the drop of a hat. But I 'd done it all in the spirit of working towards a result, an outcome. As a result, it really felt like work. Should I be playing more and working less? Should I be working with a lighter tone? Should I be enjoying more of my day, no matter what I'm doing? Almost certainly yes: I'd managed to turn most of my life into work, and thus feeling obliged to do something most of the time. My mood for 90% of the time was begrudging, if not mechanic. I was limiting my potential innumeraably by doing so.

But what about the warm feeling that passes over you, after you give to charity, or volunteer. Yes, there definitely was some of that. I can feel myself loosening up. When I finally got back from the business meeting later that day, I could look back on the day and genuinely feel great.

Recently I held open a door open for a middle-aged woman in front of my building, I could tell she was struggling with something, and insisted to help her carry it. It was, even for me, quite a struggle (strapping a 30-40 cooler over my shoulder), I wondered what was inside, "Fish. Live Fish" she replied, in Chinese, and held up a bag in her right hand, more seafood. She got off at the seventh floor and I gave her back the heavy cooler. One of my first acts of a new Philanthropic Michael, was very simple. It involved *insisting* my 'generosity' on others. They will rarely ask for it, or even give you body language hints that they want your help. In today's modern world, people are desensitized, and basically expect nothing from others. We go out into the work expecting and assuming others will sooner compete against us than help us out, but once we get past that, we find people are tremendously warm inside.

Habits

Go online and find a Volunteer organization in your city today. Something you could see yourself doing. It might be contributing a talent (like playing a musical instrument or teaching something to others), or it might be physical labour of some sort. The benefits are great, no matter which you choose. Send them an email and sign up for an Orientation

Daily Acts of Kindness

So it turns out my first experience with volunteering was a rousing success, and truly uplifting. The next day, it seemed wrong that I had to 'wait' 6 days to get that buzz again. I wondered if, instead of just doing it once a week, I can do that daily, maybe spread the hour or two across seven days a week. Maybe if everyone did such daily selfless acts it would completely breaks the default gloom of the city.

My first act of Kindness was on a cold November day in Shanghai, the rains began to pour, I looked out my early morning Window, and saw the jackets out, everyone was biking to work, or school with this great big ponchos, some biking while holding an umbrella. Just as I turned back to my work, something caught my eye: a hazy white speck in the distance, floating through the rain; it was a mangy old white cat. The cats would often hover around the parked cars for shelter, and would come up to you as you walked to work, looking for food. I noticed this one cat, making its way for shelter from the rain, either under the car, or under the bush, and I thought to myself, "Here's an easy one." Somewhere in my cupboard I had a half empty pack of banana chips (Cats haven't made their love for Bananas known, but I figured it was the consistency of cat food pellets, at least). I emptied what was left into a little plastic white tray (the kind that cookies come in), grabbed my umbrella and went out. I walked towards where I'd seen the cat, but I couldn't find it. I'd already brought out the little tray of Banana Chips, so figured I may as well leave them somewhere where they won't get wet. I tucked it under a car's back bumper; the cats would find it soon enough. Since I was outside, I figured I'd hit the convenience store and grab some milk, and I passed by the little office where the Security guards let cars in and out of the complex.

I approached one of the guards with, "How many people work here? Is it just you two?" I pointed at his colleague

"No, three of us. Why? What's the matter?"

"No problem, just asking. Cheers!" I smiled.

“Okay ...” The guard turned back, confused. The foreigners were usually complaining about something, so his alarm was expected coming from a white face.

I grabbed a few things at the grocery store and snagged three chocolate bars at the cashier. As I passed by the security booth, I waved the guard over, “Here. These are for you.” A little surprised, he smiled and accepted them. I was going to do whatever I could to make the world around me, my community, my neighbors, better, not by giving out chocolate, but by giving out positive vibes. It’s the thought that counts.

So these are the kinds of things I want to get in the habit of doing. I found a great list here on www.Helpothers.org. There are tons on the site, so check it out, but I’ll include ten I thought were great.

- Help The Homeless: Donate your professional clothes to an organization that helps people get back into the workforce.
- Lend a Hand to All Parents: Baby sit. Deliver a cooked meal for the entire family.
- Reach out to the Homebound: Seniors, ill or incapacitate children or caregivers committed to caring centers in your area.
- Crafts of Kindness: Ask a creative crafter to help you with acts of kindness. Knit a hat for a homeless person this winter.
- Corporate Compassion: Plant seeds of kindness in the corporate world. Find the office of your CEO and leave a thank-you card.
- Honor Your Heroes: Honor your heroes with kindness. Dedicate a small act of kindness to your hero by writing them a letter, always more meaningful than an email.
- Kindness Towards Environment: Practice kindness towards the environment. Participate in beach or park cleanups.
- Five Bucks And Under: What can you do with five bucks to make someone's day?
- Spring Forward: Clean out your closet and take the extra clothes to a local nonprofit organization. This is a huge win-win.
- Public Displays of Karma: Before you get off the bus or train, leave an inspiring book on a seat. Since you already read it, why not share it?

The attitude is completely different: everyday after work, always be looking for your daily act of kindness. You get such a great response when you do these, that you will start looking for ways you can help. Keep your eyes peeled, you’ll be amazed at all the

good you can do. Again, you might be spending a few dollars on someone's behalf, or you might not spend a dime; what you're really *giving* is thought! You're showing someone, and yourself, that you actually care about someone outside yourself. You're reminding yourself, and others and how good it feels to give.

Remember, wherever you are in the world, when people meet you for the first time, they may suspect you to be a salesman, they may not have the best attitude towards strangers, they may cynically suppose you want something from them: your acts of goodwill are part of a greater movement to change the attitudes of many. Let not such cynicism deter you, but inspire you to keep going. People aren't cynical because they're bad, they're cynical because selfless acts in this world are so rare. As Mahatma Gandhi once said, "Be the Change you want to see in the world." First come great acts, then attitudes will change.

Habits

Take out a sheet of paper and list 5 selfless acts you could do, which take about five to ten minutes, on your way home from work.

Ripple Effects

We all know people that never pick up the tab at dinner, or squabble over paying the Taxi. There is a whole other approach to your finances, and you don't have to make \$13 million a year to do it. It's not about 'having a ton of money, so I can afford this', it's more like, "It's just money, who cares?" It's not that Money is nothing, it's that *Money is nothing to fight over*. So give every chance you get. If you a product or service is great, but a little expensive, just buy it. Consider the profit margin (as you speculate it to be) a donation to a group of people doing good work.

Another group of people that seem to rake in the profits off your hard work? The Government. And it doesn't matter if you make \$50,000 or \$5 million, people are going to be giving you advice on how to dodge the taxman. Assuming you live in a semi-civilized country, the government used billions of dollars of tax revenue to build roads and bridges, and put together a postal service, and set up laws, education systems and all the rest of it. At countless points in your life, just like how we can't claim independence from our parents and peer groups, we surely can't claim independence from our government. On our behalf, they paid for services which we consumed, based on the assumption that in future we would pay them back with taxes. Cheating on your taxes is essentially you trying to weasel out of paying back a loan after you've already spent the money. Where's the honor in that? But many will say, "this isn't about honor, it's about taking every penny of what's yours, from those greedy [expletives]." Here's another take: the taxes are too low.

I'm a Canadian, so I'll use Canada as an example. Canada is known for having higher taxes (more socialist or liberal than our neighbors to the South). With all those taxes, you'd think we'd be able to pay off the debt, right? Nope. In Canada, a country with one tenth the population of the United States, we have a National debt that's grown from 14 billion in 1960, to over \$500 billion today. Most Canadians pay between 20% to 40% on their Income taxes, and there's tons of other taxes on top of that (provincial tax, property tax, capital gains to name a few).

So why, with all these avenues for Tax collection, is the Country in debt? Because the taxes are too low. It's a democratic country, so taxes can never be rapidly increased--it's too hard to sell. All the big companies threaten to leave the country (which would leave millions of Canadians unemployed) if government officials even think of raising corporate taxes. So the government's hands are basically tied: they can't raise the taxes on either front, and they have to pay off the national credit card somehow, so what do they do? *They fee you and fine you.*

That's right: with no other option, they have to come up with other sources of income, and they've decided that penalties are a great way to do that (it turns out the Lottery is another great way to, basically, take your money). If you make any mistakes on your taxes, you get fined, if you file late you get fined, and if you own a home there are countless fees, fines and permits you have to deal with, which will likely drive you crazy. Obviously, with the debt at 500 billion, this is still not enough. My point is this: the system doesn't work because we, and the Companies that employ us, have made it almost impossible for the Government to collect enough tax revenues.

So my attitude, which serves to liberate me from all the stress is to just pay it all. Pay all your taxes. Pay all the fines. Pay whatever someone wants you to pay, with the knowledge that you owe them much more (around 16 thousand dollars per citizen, I'd say), and if they could sell a 55% or 60% tax rate on you, they would, and maybe, just maybe, we wouldn't need all those fines and red tape. Just pay it, and consider it a donation of sorts. Either you don't feel like you're stealing, or you consider it a donation, both are great mindsets to have.

These days, it seems any kind of pirated media (TV show, books, movies, applications) can be found online. Knowing that they're out there for free, you might be tempted to download them or steal them. Finding alternative paying sites for getting your content is good Karma, and feels great. Also, getting these materials from trusted sources means you're getting higher quality. Don't you deserve that much, at least? This abundance mentality takes something people are anxious and fearful about and turns it into a gift. But don't stop there.

Habits

Think about any media you've consumed in the last month that was not legitimately paid for. Is there somewhere you can get that, where you can pay by credit card? If you can't afford it, just rank your favorite TV shows and movies, and stop watching the bottom 2 or 3. Just watch the good stuff, and pay for that. Not only is this good Karma, you know you have better things to do with your time than watch TV and movies.

Goals

Take out a sheet of paper and think about your goals. Consider your performance at work, and the way you act around people socially. How did you do in college? Anything you'd like to improve or get handled? Mentally, you might have trouble getting away from negative thoughts, or maybe you procrastinate, or maybe you just want the will power to read a ton of books every year, right after this one!

Write down 2 super ambitious goals, and add them to the Health goals from the previous book...Stumped? Here's one I wrote, ages ago:

"My deepest intention is to share vast amounts of money, knowledge and compassionate acts and have an endless spring of joy within me because of it."

Make a point of doing something charitable everyday on your way home from work. Your society and your community can be wonderful places, but you have to make the first move. It's up to you, because the default settings is cynicism. Be the change.

Habits

These goals-turned-affirmations are brilliant because you can control them. Notice how strange they feel the first time you say them, and how natural it feels in the coming weeks. Get into the habit of reading these a couple times, after your morning meditation. As the weeks go by, your behavior will change. From time to time, consider the wording and revise it, as your goals evolve.

In Closing

We've gone from shaping our bodies and minds, to cultivating a wellspring of energy to a growing stream of income and time which we can now use to share with others--truly one of the most rewarding things there is. Instead of waiting for Politicians and Scientists (and Tech Billionaires) to fix all the worlds problems, you can step forward, no matter how much time or money you have available, and be part of a powerful positive movement. Bring a friend, while your at it.

In the next book, ProjectFun 2011, we'll finally explore the role of real friends in our lives. Now that we actually have full active lives, we have much to offer, and we can from multiply that by bringing friends with us wherever we go. Keep checking www.21tiger.com to get your hands on it.