

# [Guest Post] Freedom Fighter Interview #29 - Amber Tree Leaves

*Today we have our last interview in this Freedom Fighter Series that we started last year. And today's guest is writing from across the globe in Belgium. He is a fellow options enthusiast and is shooting to reach financial freedom by 2029.*

**1. Who are you and what do you do? What is your story? How are you fighting for your Freedom? Where did you start, where in the journey are you, and where do you ultimately want to end up?**

My name is Amber Tree Leaves. As you probably guess, this is not my real name. I prefer to blog in full anonymity. It gives me a secure feeling and I do think it enables me to be a little more personal. I am an almost 40 year old married father of 2 girls, living in Belgium.

After the sales of my apartment, I looked for a solution for my cash. I knew I had to invest in myself. This way, I would be in full control and accountable. A feeling that I like and that motivates me a lot. My recent investment journey started out with mutual funds and some typical Belgian insurance products. They give me the secure feeling I need to be able to take bigger leaps of faith into the stock market. With that mattress now in place, [we invest each month in a set of ETFs for the long run](#).

I do some side steps into DGI (dividend growth investing), more as an experiment and experience building. As I can't resist the adrenaline that comes with timing the market, I have some play money for adrenaline rushes. Better in a small part of my portfolio than in my whole portfolio.

Less than a year ago, I got into options. More on that later.

Our ultimate goal is to be Financially Independent. This represents for us a level of assets that allows us to do what we want, within reasonable boundaries. It might still include work, it is an option. Work would be purely for fun or because of its challenge or contribution to a bigger end result. Not because I have to work. That being said, I try to always find a job that I like, that motivates me. If there is no

energy out of the job, than something is wrong!

We do track our progress via the amberindex. It is our interpretation of the 4pct rule. Right about now, we are roughly 25 pct down the road.

## **2. What is your favorite Quote or Mantra that you live by?**

The quote that best fits my personality and today's situation: "Work hard, party hard". I do think you need to put in effort to get results. While working hard, there should be room for fun, excitement, play time, discovery...

## **3. Where in the world are you from?**

We live in Flanders, the north part of Belgium. Our country is mainly known for its beer and chocolate.

## **4. What is the worst financial decision you have ever made?**

With a lot of hindsight, I would say that my biggest mistake is not to invest from a younger age. I did have a good example and got good habits from my parents to live below my means, frugally and to save for later. My advice for my children would be to do the same and invest for later. Having a part of your funds in cash and a part in the market has proven to be more profitable the last 20 years.

## **5. What is the best financial decision you have ever made?**

The best decision ever is to live below our means and avoid lifestyle inflation. We still live on a budget similar to the budget when we first started to live together. Ever since, there have been some promotion and salary increases. Most of these went to our savings rather than spending. I want to be clear, we do not live cheaply. We each have a fun budget that we can spend as we want, no questions asked.

It allows us to eat out quite a lot, to have kids free weekends, to go to concerts/comic evenings, splurge once in awhile. We do need this, as we also want to live now; We do not want to sacrifice it all for our future self. We do not want our future self to be a cheap grumpy person.

## **6. Are you a morning or a night person? What time do you wake up and go to sleep?**

Before having kids, I was a night person. I perform better in the late afternoon and evening. I did not mind staying in the office later. Now with 2 kids, it is hard not to be a morning person. For years, they woke up around 6. This is now my habit... I then take care of them and bring them to school. As such, I need to stay a little later in the office to get all work done. I stay an evening person.

## **7. What is your definition of Financial Freedom? And what is your FREEDOM number?**

We will consider ourselves Financially Free when the 4pct rule applies to our assets and expenses. At this time, we have a guestimate number for that. It is based upon our current spending and mortgage payment. When we are debt free, this number will drop big time and we will be closer to our FREEDOM number.

With the current situation, FREEDOM is planned in 2029, when I will be 53 years young. This shaves off 14 years from the Belgian legal retirement age. A lot might happen between now and then. We think it is more important to have a guestimate plan than to have no plan at all.

## **8. What is your favorite Asset Class to invest in (i.e Real Estate, Stocks, Bonds, Peer to Peer lending, etc)? Why? And what platforms do you use (i.e TD Ameritrade for stocks, Realty Shares for Real Estate, Prosper for Peer to Peer lending, etc.).**

My current favorite asset class is options. I love options. They give me the challenge I am looking for in personal finance without me actually risking all my money. I know it sounds weird and counter intuitive as options are seen as something very dangerous and time consuming... I have a different view on that, and my first year of trading seems to confirm... Let's see what happens the next few years.

I hope that one day option trading can be reliable source of passive income for us. In the meantime, I am happy with the cash return that I can get. This money will be invested again in the market.

## **9. What is your favorite online financial resource, paid or free (i.e. Mint, Personal Capital, blogs, podcasts, Tasty Trade, etc.)?**

With options as my favorite asset class, my go to source is Tasty Trade. I got to know this channel about a year ago, and it was an instant match. I like the market

measures and tasty bites a lot. And Ryan and Beef.

Other than that, I read quite a lot of blogs. I also like to read what other option traders with a regular day job are doing.

**10. When it comes to building wealth, do you spend more time figuring out how to cut expenses or increase income? Why?**

At this phase in our life, we decided not to focus on cutting expenses. We like to live a good life now. Cutting down further on our expenses would mean we reach a lifestyle we do not like that much. What is the point of living suboptimal now for a **potential** future total freedom. There is only one life, so the now should not be forgotten either.

The focus is thus on trying to earn more, but not at any price. Work life balance remains important to us. Seeing the kids each day, spending quality time with them remains a must for me. It is priceless.

Depending on how the option trading goes, this might be a source of extra income.

**11. How many hours a week do you watch TV? What's your favorite show?**

TV is not really one of my hobbies... I estimate to watch less than 3 hours per week. The show I watch a lot lately is gold rush. It is on Monday evenings. That night, I babysit as my wife has an activity. I watch the show while blogging.

**12. If you had to recommend 1 book, what would it be? And why?**

Reading books is not really my favorite thing to do. I hardly read books... However, the one I am reading now - [Stuffocation](#)<sup>x</sup> - is one I would recommend. The book brings some ideas to live with less and value experience more than stuff. These are ideas that I explore actively with my wife. I am curious to see how our life will evolve due to books/bogs in that sphere.

**13. What is the best piece of advice you have ever received or what advice would you give to the readers?**

The best time to start investing is now. When you invest each month a fixed amount in the markets, you are very likely to get decent returns. Yes, you will see paper losses... Not investing means that you are losing money as well to inflation. You just

do not see this, as the amount in your savings account does not have any draw downs.

#### **14. What does living life by design look like to you? A typical day, week, month, year, or whatever?**

[Living life by design means I get to do the things I like and value most.](#) The best way to look at it is within a yearly time frame. I would like to travel and see the world while bonding with my wife and kids. I would not mind doing some challenging work half of the time.

#### **15. What is holding you back from living life by design?**

Cash flow is holding us back to live our life by design. [We are still paying down our mortgage](#) and have not yet enough passive income to pay for half of our expenses. We do some work arounds by staying local for holiday and building up a travel fund.

#### **16. Where can we find you online? If you're a blogger, this is the perfect plug to talk about your blog and why it's great**

You can find me online at <https://ambertreeleaves.wordpress.com>. This is where I blog on personal finance, life and my option trading. [I try to put a picture I took myself with every article](#). That makes it a little more personal.



### **Gen Y Finance Guy**

**Hey, I'm Dom** - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I

decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)