

Using Life Savings To Save A Life - A Financial Decision Made From The Heart

Today we are going to deviate from the normal finance content that I usually publish. Don't worry this story will still have a financial decision that had to be made, but instead of being optimized by the brain, it was instinctively made by the heart.

Remember this sites mission is: "**To Humanize** Finance, Build Wealth, and Reach Financial Freedom"

This means sometimes we have to skip all the rational math and go deep on something that is extremely **EMOTIONAL** and **HUMAN**.

Many of you on my email list have received a good back story of where I come from. Others that have found me through other blogs know more about me than some of my closest friends. But then, there are plenty of you that have no idea of where I come from.

Therefore, let's do a little **pre-wordsmithing** for you, in order to give you a bit more context about the story I'm about to tell, we can call it the pre-story before the main story.

IT IS ABOUT TO GET DEEP AND IT MAY GET A LITTLE DARK!

Where I Come From

Note: when I refer to my brothers and I below, keep in mind that there are 4 of us boys.

We grew up in a low-income community, where our family and most other families were on welfare or some sort of government assistance. Growing up we slept on the hard-floor of our grandmother's 2-bedroom apartment, while my grandmother and mom shared one room, and my uncle had the other.

Shit, we were so poor that my grandmother would use the oven to heat the apartment, not for cooking, but cracking the oven door while it was on with nothing in it. That could not have been safe! To this day I doubt if it was actually any cheaper to heat the apartment using the oven vs. the actual heating unit. Either way my grandmother believed it was the best and cheapest way to heat the house.

Our parents were pretty much the scum of the earth.

Both were addicts.

Neither had ever held down steady jobs.

Both had been behind bars multiple times.

They even scammed the government for welfare, by putting unknown for “father” on my birth certificate, which at the time allowed them to collect higher benefits.

To be honest, I don't even know if either of them graduated from high school.

Meth, Cocaine, Marijuana, Crack, Acid, Heroin, Prescription Drugs...They did them all!!!

Oh, and for the best part, my father was in and out of prison for...wait for it...**MANUFACTURING METH!!!**

So, lets just agree our parents were really a pair of wasted opportunities, and basically useless in raising my brothers and I. So we raised ourselves, with some help along the way.

One Brother Took a Wrong Turn and Ended Up Addicted to Heroin

My youngest brother, Anthony, unbeknownst to me, had become addicted to heroin. Yes, I knew he smoked pot, and I knew he popped pills now and then. But I had no idea it was this bad. As his path took him towards drugs, I kind of turned a blind eye, and distanced myself.

At the time I had my own life to worry about. I was the oldest, and to be honest, I was tired of playing the dad. I just wanted to go do me. I had already helped one brother escape drugs and change the course of his life **FOREVER**. Wasn't that

enough, shouldn't that brother help the next one, and then repeat the cycle?

This works in theory, until you realize all 3 of your brothers need **YOU**. They all need your **HELP!** That's when a bond that is forged by blood kicks in and makes you realize you were **made to be a leader...in every area that calls** for you to lead. My brothers needed me to carry the torch to light the way.

They just needed a little guidance to get started down the right path.

So, that is what I've done, one brother at a time. I decided if I didn't do it, they might not live up to the potential I saw in each of them.

This story is about my youngest brother, Anthony, whom I'm currently helping.

As I write this it's 1/17/2017 and about 72 hours ago I got the following text from my brother Mike:



I was actually sitting in the sauna at the gym when I got the first text in this string.

As you can see from my initial response, I wasn't being very sympathetic. For many years, in order to distance myself, I had to convince myself that I didn't care (but deep down, this was the furthest from the truth). It was the convenient lie I sold myself so that I could carry on with life without the extra emotional drag.

I know, I probably sound like a bit of an asshole, but it's what I had to do. Until now, Anthony was not ready for my help. **Remember, you can only lead a horse to water, you can't force it to drink.** I've learned over my short 30 years on this earth that you can't help someone who doesn't want help. Unfortunately, **Anthony would have to find his own rock bottom before anyone could help him.**

Luckily, his rock bottom didn't arrive in the form of a pre-mature death, or a long sentence behind bars.

Getting back to the text message string. As you can tell, Mike was very concerned about Anthony. After a few texts of him pleading with me to call Anthony, I actually picked up the phone and called Mike first (I was home from the gym at this point).

I asked him what I was supposed to say to Anthony. I explained to him that he had never been honest with me in the past, so why would that change? I also started to get a little angry about the whole "**inconvenience,**" which was evident when I told Mike the following:

I am busy with my own life. I have a demanding job and I don't need another **FUCKING** project!

I realized after the fact that this was my own defense mechanism kicking in. Life was trying to force me to deal with a reality I'd been ignoring for years. My brother continued to plead with me on the phone to call him, I agreed, but first Mike would have call Anthony and tell him that if there was any hope of getting help from me, he would have to be **completely honest.**



As I waited for Mike to text me that he had talked to Anthony, I started to remember a few events that had happened over the course of the past two months.

First, I met a gentleman on my flight back from New York to San Diego. We got to talking and somehow we were now talking about his daughter and how she had been addicted to Heroin. He then went on to explain the rehab facility that he checked her into in Southern California. He said this particular facility was the best in the country and that it saved his daughter's life. She has been sober for more than 10 years and works for the organization.

Then the day before I got this text from my brother, I was on another flight home, from San Francisco this time, and I got to talking to the lady sitting next to me. This time we ended up talking about Anthony and how I hoped that one day he would wake up and get the help he needed to turn his life around.

Mike text me back and gave me the green light to call Anthony.

When I called, I had no intention of helping. Although I knew he had been using drugs, I had no idea he had become addicted to Heroin until he told me on the phone. He explained how he was trying to stop, but wasn't able to go more than a couple days, **it's an evil drug.**

Anthony opened up to me for the first time and just laid everything out on the table. That's when my gut instinct told me he was ready for help (he didn't even ask me). To make a long story short, I arranged travel for him that same day, got him on a

bus to the airport (he was coming down from Northern California), my wife and I picked him up in Ontario (the one in Southern California, not Canada), and we dropped him off at one of the countries most successful rehab centers (at 2am in the morning).

During the first two weeks in the program he goes through a medical detox, from there he moves to a 30 acre ranch (near me), where he will go through months of continued treatment. The program has no time cap, they spend as much time as they need to with each individual and they have the highest success rate in the country. The average addict takes 6-months to go through the program, but some take longer and that's okay.

After he completes the program, he has a chance to continue living there with free room and board, and get paid. They will also help with job placement. I spoke with my CEO and he would also allow me to give him a chance with our company if/when that time comes (there is still a long road ahead for Anthony).

This is the first time I have ever seen gratitude in Anthony. The first time (in a long time) that I've experienced his real, raw, and authentic self. **The deepest part of my soul called me to do this.** It's interesting to look back on how this all played out. I met a guy on my way back from New York, and it was the story of his daughter that ultimately armed me with the facility I ultimately checked Anthony into.

I didn't think about that conversation again until the Saturday these events unfolded. Then the night before there was the conversation with the lady sitting next to me, and somehow we got on the topic of Anthony and how **I hoped and wished he would wake up one day and get the help he needs to change his life forever.** Then, the universe came full circle...it was my turn to close the loop!

All I could think of in the moment was that with great success comes great responsibility. In the split second that I made the decision to help, I saw the entire thing play out in my head, and even got a flash of my late Grandfather with a nod of approval (as I know he would had done this without hesitation). I am confident that I just saved and changed Anthony's life forever.

I USED A PIECE OF MY LIFE SAVINGS TO SAVE MY BROTHERS LIFE!!!

- Gen Y Finance Guy

p.s. The cost of the program was a fixed \$33,000 (I promised you a financial decision that had to be made). Most financial decisions of this magnitude would not had been made in such a short period of time. But there are always exceptions to the rule, and my brother's life counts as one of those exceptions.



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](#)