

The Highest Form of Civilization

A few years ago, I started a small text group (that also gets together in real life) of like-minded men with the goal of pushing ourselves to grow, not just in wealth, but in all areas of life. We have conversations that range from the tactical to the philosophical, and every now and then, something said in that group hits me at a deeper level. Recently, we were having a discussion that helped me put words to a concept I've been wrestling with for a while:

What does the highest form of civilization look like?

Someone in the group had shared how their faith has helped them become the best version of themselves. While I don't share the same belief system—I consider myself more agnostic—I genuinely respect how that framework has positively shaped their life.

What struck me wasn't the religion. It was how, in this group, we span the full spectrum of belief—atheist, agnostic, religious—and yet none of that divides us. We show up with mutual respect and shared intention. We listen. We challenge each other. We connect.

And to me, **that** is the beginning of the highest form of civilization.

It's not about uniformity. It's about unity through openness.

Not about agreement. But about curiosity, compassion, and a shared desire to live with purpose.

For some, religion may be the North Star. For me, it's an open mind and an open heart. It's a willingness to find common ground—to focus on the human thread that connects us beyond belief, beyond politics, beyond the thousand identifiers we wear in this life.

If you zoom out far enough, we are all citizens of the same place: Earth.

That's where the walls fall away. That's where the deeper truths live.

In a separate conversation with one of the guys from the group, we were comparing

travel schedules. Paul travels quite a bit for work, but what impressed me is how he's found a way to **weave his family into it**, blending his work and personal life in a way that allows him to experience more of the world with the people he loves most.

That stuck with me.

Post-COVID, I've been grateful that my work rarely requires me to travel. But our conversation got me thinking about how I want to show up as a dad.

I want my kids to *taste* their way through the world—with an appetite for diversity of thought, belief, culture, and lifestyle. Yes, I'm proud to be an American—but I don't want them to grow up seeing the world through an American lens alone. There's so much more out there. So much to learn. So many people to understand.

Again, when you zoom out far enough, we're all just people trying to live meaningful lives on this same big spinning rock.

And maybe that's the real definition I've been looking for:

The highest form of civilization is when we can honor what makes us different without losing sight of what connects us.

Money matters. So does freedom. But the richest life I can imagine?

It's one where I—and my kids—can move through the world with curiosity, respect, and a sense of shared humanity.

That's the kind of wealth that compounds across generations and transcends borders, because at the end of the day, we all share the same citizenship: Earth.

- Gen Y Finance guy



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](#)