

1 My Greatest Failure

For much of my life, I believed that the definition of success was financial freedom—not having to work for a living. There is some logic to this belief. If we're financially free, we've made it. If we don't have to work for a living, we're free to do all the things that we enjoy or whatever is most important to us.

As I got older, this belief became stronger and stronger. By the time I finished college and began my career as an officer in the U.S. Marine Corps, achieving financial freedom became a very high priority for me. In fact, I had a goal of achieving financial freedom by the time I turned 30.

With this goal of financial freedom in mind, I became very focused on money. I spent a lot of my spare time studying investment in stocks, bonds, futures, options, and real estate. I studied entrepreneurship and business and management. If I thought it could help me become financially free, I was interested.

Then came the conversation that changed the course of my life.

It was the fall of the year 2000, and I was on deployment with my unit, headed for the Middle East. On this fateful day, I was on liberty in Singapore, hanging out with a friend of mine who I hadn't seen since officer candidates' school. My friend, who we'll

call “Bob,” was a finance officer. He was in charge of all the money we had on ship.

We were both talking about how although we liked being Marines, we weren’t really enjoying our jobs, and we weren’t really happy. Suddenly, Bob drastically changed the direction of the conversation. He said, “Well, one interesting thing about my job is the procurement of funds for deployment. You wouldn’t believe how easy it was for me to procure the \$4.5 million in cash that we have on the ship.” Of course, being focused on money, this caught my attention. I immediately asked, “Really? How easy was it?”

Bob explained the process. It sounded too easy.

Curious, I asked him, “Did you ever think about running off with the money?” He said of course the thought had crossed his mind, but he could never actually *do* something like that. I didn’t think I could either, but I sure thought it would make a cool story—running off into the sunset with millions of dollars.

My first thought was, “Maybe I could write a bestselling novel about this, and that would be my ticket to financial freedom.” Over the next couple of weeks, I asked Bob a lot of questions as different ideas came to mind. I soon realized that I had enough information to write a really good book. In fact, I realized that I had enough information to actually *live* it.

Initially, I didn’t seriously entertain the idea of actually trying to do something like that, so I just stuck to writing about it. But over the next four months, things started to change. I had a habit of focusing on what was wrong with my life, instead of appreciating all that was good. I also had a habit of looking for quick solutions to problems. I almost always sought the easy way out of unpleasant situations.

The more I dwelled on the problems in my life, the more appealing a quick and easy solution appeared to be. And because I was already so focused on money, I found lots of ways to rationalize why attempting to defraud the government wasn't such a bad idea. I told myself things like, "Well, you aren't taking anything from a person. This would be a victimless crime."

Eventually, I convinced myself that I should at least find out if it would be possible to arrange the delivery. Once I knew if it was possible, I would still be able to decide whether or not I wanted to go through with acquiring the money.

About a month later, in January of 2001, I took the steps needed to arrange the delivery. I forged two documents and faxed them to the Federal Reserve Bank. I followed up with a phone call to ensure receipt, impersonating a finance officer from another unit.

I was told that everything was in order, and that I simply needed to arrange the delivery with Brinks (the armored car company). I faxed the required document to the company, and followed up with a phone call to ensure receipt. The staff at Brinks also told me that everything was in order.

At that point, I had arranged the unauthorized delivery of \$2.79 million from the Federal Reserve Bank of Los Angeles to Camp Pendleton Marine Corps Base.

A few days before the delivery was scheduled to take place, I called Brinks to confirm one last time. The person with whom I spoke informed me that he had forgotten about a new policy they had in place. He said that I would need to come to their office and sign a contract for the delivery. So, I had a nametag displaying the name of the officer I was impersonating made and sewn onto one of my uniforms, and went to the office wearing

that uniform. I signed the contract—which promised the delivery of \$2.79 million the next day—and took a copy with me.

Although this might sound like the script of some thrilling movie, the actual experience was terribly unpleasant. I was almost overcome by anxiety. With each subsequent act of dishonesty came an increasing amount of sickness in my stomach.

Once I had the contract from Brinks in my hand, reality finally hit me in the face. I said to myself, “What the heck are you doing, man?! You aren’t a criminal! You don’t even have a plan for picking up this money! Are you crazy?!” At that point, I abandoned the whole idea and shredded the contract with Brinks on my way home.

I knew that it wouldn’t be long before someone figured out that this was all a hoax. Fear set in. Since I had been to Brazil a couple times and knew the language, I decided to go there and find out from a nice, safe distance whether or not I was in any trouble. I bought a one-way ticket, packed as though I was going on vacation, and went to the bank and withdrew all the cash I had, which was less than \$5,000. I went to Walmart to pick up a suitcase and some warm-weather clothes.

After leaving the store, as I approached my Jeep, some girls pointed to a man standing by a parked car and said, “That guy is following you.” When I started to walk toward the man, he got in his car and sped away. Because I didn’t think there was any way authorities could have been aware of what I had done—and because of the way the man drove off—I didn’t think that he was with the authorities. But authorities *were* aware of what I had done. While I was signing the contract at Brinks, FBI agents had placed a tracking device on my Jeep, and it was actually an FBI agent who was following me at Walmart. As I was on my way to

the airport the next morning, the FBI began following me again. When I was within a couple of miles of John Wayne Airport in Orange County, I was pulled over by unmarked cars, yanked out of my Jeep at gunpoint by an FBI takedown team, and arrested.

Although this sounds absolutely frightening, I actually felt better that day than I had felt in over a month. I told the FBI everything. It felt so good to finally tell the truth. After spending most of the day with the FBI, I was taken to the Federal Detention Center in San Diego. I spent about a week there before the Marine Corps took jurisdiction of my case and I was transferred to the base brig (a military prison) at Camp Pendleton.

Understandably, the Marine Corps was not happy with me. I had dishonored what is perhaps the most honorable organization on the planet. I was placed in a six-foot by nine-foot cell. During the nearly six months while I awaited my court-martial, I spent an average of 22 hours per day alone in that cell—essentially in solitary confinement.

This was the worst experience of my life. I probably went through every negative emotion humanly possible during this experience. But it was mostly anger—at myself. I remember thinking, “You idiot, what the heck were you thinking? You’ve thrown your whole life away.” I also quickly realized that my crime was *not* a victimless one, as I had assumed. I caused suffering for the Marines who had looked to me as their leader. I also caused suffering for my friends, for my peers, and for my leaders.

But the ones who suffered the most were probably my family. I shocked and embarrassed them. Even worse, I caused them a tremendous amount of worry and fear. I can’t imagine what it must have been like for my parents to think of their son being in prison, or for my sister to think of her brother there. I hadn’t

considered any of these things while arranging the delivery, so I was absolutely furious at myself for being so selfish.

The worst day of all was the day my military lawyer came to visit me for the first time. He sat down outside my cell door. We had to talk to each other through a slot used to pass food into the cell, which measured about 3 inches high and 12 inches wide. I asked him, “How long do you think I could be here?” I’m not really sure I wanted to know the answer. He replied, “Matthew, the charges total up to 85 years. You could possibly spend 70 or 80 years in the brig.”

I went into a sort of shock. I spent the rest of the day in a daze. I was so mad and so depressed that for the first time in my life I actually had thoughts of suicide flashing through my mind. Although I never tried to hurt myself, for weeks I went to sleep at night with tears in my eyes, silently praying, “Please don’t let me wake up in the morning. Please, just don’t let me wake up in the morning.”

Finding Opportunity in Disaster

After a few months, I found out that I wasn’t going to be there 70 or 80 years. In order to avoid the time and expense of a trial, the government asked me to sign a pretrial agreement in which I agreed to admit guilt and the government agreed to cap my confinement at eight years. I gladly signed the agreement. Also, most confinement facilities offer a slight reduction in sentence to reward good behavior. Thus, as long as I followed the rules, I would be confined to military prison for about six years.

Although that still seemed like a really long time, I could at least wrap my head around it. As I began to come to terms with

my sentence, I started to consciously look for what opportunities might be found in this situation. After all, I would have six years of days—all day every day—to myself. I would have a lot of time to think.

Initially, despite the extreme consequences that resulted from focusing on money, I still defined success as having financial freedom. So, my first thought was to develop a legitimate plan for achieving financial freedom after leaving the brig. I studied more on investing and business, I read books by Robert Kiyosaki and other financial freedom gurus. After a couple months, I felt that I had a pretty realistic plan for attaining my goals within a short time of being released from confinement. But I also knew that it would be six years before I could put the plan into action, so I set it aside.

In the weeks and months that followed my mind eventually began to wander to the deeper questions of life. One of those questions was the focus of many, many hours of contemplation, probably because it was something I could actually test out right there where I was. I wondered if it was possible to be just as happy in the brig, with no real possessions or comforts, as I could be if I were not physically confined. Although I thought it was highly unlikely, the idea was intriguing. If I could learn to be happy where I was, then even an average life outside of the brig would probably seem like heaven on Earth.

As I contemplated this, I remembered that I had once heard about monks who give up all their possessions and choose to live a life like the one I was forced to live. They do so because they have faith in their teachers, who make it clear that living such a life actually makes it easier to realize true happiness. I didn't know why this was so, but just recognizing that whole groups of people

did such a thing gave me hope. I decided that it must be possible to be just as happy in the brig as I could be anyplace else.

Very fortunately for me, about one year into my sentence, I started learning about a simple practice called *mindfulness*, through books that my mother sent to me. I learned that the practice was originally created to end suffering and allow people to realize true happiness—the kind that comes from within and does not depend on anything outside of oneself. It seemed that mindfulness just might be exactly what I was looking for.

The foundation of this practice is essentially awareness training. We're training ourselves to not be distracted by our thinking. We've all had the experience of trying to pay attention in a class or a meeting, and then a thought crosses our mind and distracts us. That leads to another thought, which leads to another. Before we know it, minutes go by and we realize we have no idea what anyone said during the last 10 minutes! Chances are, this has happened to you—and it's okay. It happens to all of us.

Awareness training is simply making the effort, whenever we remember, to notice *what's happening now*, without judgment, and without getting pulled completely into our thinking. For example, just notice what it's like to sit where you are right now. What does your chair feel like? What do you hear right now? What do you see? What does it feel like to breathe in and out?

We're not trying to eliminate thinking or block thoughts out; we're just training to not be distracted by our thinking. Imagine how much more effective you would be in so many areas of life if you were no longer distracted by your thinking. There is likely a whole list of ways that you would benefit from this kind of focus, both personally and professionally.

But what initially attracted me to the practice was a very simple, logical idea that I read in a book from one of the most well-known teachers of mindfulness in the world, an individual named Thich Nhat Hanh. The idea was this: If we're not comparing the present moment to thoughts of the past or thoughts of the future, the present moment is actually perfect just as it is.

Imagine that you are in a brig cell sitting on your bed. You are not in any pain, you are not hungry, and the temperature is comfortable. If you're not comparing that moment to memories of the past, or hopes for the future, what's wrong with that moment?

Nothing. The problems don't start until the mind kicks in and starts telling us how much better things will be in the future, when we are free from confinement. We all face variations of this issue on a daily basis. We're always thinking about what's *next*, and how much happier we'll be once we get *there*.

It didn't take me long to see how awareness training sets us free from the pull of our comparative thinking. That insight was accompanied by a very liberating thought: Awareness training could help me to be happy under *any* circumstances, even while I was in the brig.

If I could be free from comparative thinking while brushing my teeth, for instance, then brushing my teeth in the cell would be no different than brushing my teeth at home. I would be free in that moment. If I could be free while brushing my teeth, I could also be free while walking, cleaning my cell, working, or during any other activity.

Within a short time, I was practicing awareness training during just about every moment of the day. After about six months of diligent practice, I noticed that I was thriving in one of the most stressful environments in the world. In fact, I was

happier right there in the brig than I had ever been in my entire life. After spending my whole life looking outside myself for happiness, I learned firsthand that we already have within us everything that we need to be happy. And we can actually train ourselves to realize that.