

Investing Is My Side Hustle. What's Yours?

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There are various reasons someone would decide to take on a second job and I suspect the most common reason is that someone wants some extra income. Often someone sees the need to have additional income no matter what because we all need ways to survive... but also a chance to thrive. Lately, people call the thing they do outside of work that is not their main income, but another source, their "side hustle."

I have been worried about my future for as long as I thought that I might have one... one that lasted past my 30th birthday. This led me to research other ways to make money and to secure my future. My mother encouraged me to invest in stocks when I was younger but I never thought stocks would be the main source of my income. Investing was something I did on nights and weekends, at home and when I was in between jobs. It was my side hustle, my second job, my Plan B.

Before I ever thought to risk my money on a hopeful outcome, I saw a series of issues in front of me. It seemed that the world had been structured so as to prevent me from succeeding no matter what I did. Social Security would run out of money, the government had an unimaginable amount of debt, I would never have a pension or earn enough to save for retirement, much less my sons' college tuition. The deck was stacked against me.

A long time before today, my mother and father taught me that businesses were groups of people who created and sold things that were more valuable than those things cost to create. My father was a teacher/administrator, but also owned a tutoring company. Both at his job and in his business, he and his employees taught people to read and do math, skills that would help people to provide for themselves and their families. My mother taught me about the magic of compound interest, what Einstein reportedly called the most powerful force in the universe.

In its most basic form, a business is an organization that creates and sells things of value. When you buy the stock of a company, you own part of the value they create over time. There is value in creating something that someone else had not yet thought to make. So if you could discover, design or create something which no one had ever done before, you could add value, convenience or even joy to other people's lives.

Create value. That is what we need to do.

But things are changing fast. Over the past several decades, many jobs that used to be exclusive for humans have become work that can be assigned to machines. Robots can replace the need to hire workers for repetitive tasks as if they literally took work out of people's hands.

Software is a type of invisible machine that can do things people might not think possible. All evidence suggests this trend will not stay the same. It will accelerate exponentially.

At the end of 2015, I was laid off from my full time job where I was in charge of post production for a very busy advertising agency. Because I saw the world changing faster than many could adapt, I started a company called [Xponential Tech](#). The way I see it, well-chosen and well-deployed technology can create exponential value. We can put our machines and their software to work in such a way that we get more done in less time and with fewer resources. Technology can put the power for us to provide for ourselves back in our hands, supercharge people and organizations to be their best and, like an exponent, multiply our ability to create value. Like it says on my website, "Technology to the *power* of you."

I have come to think of investments in a much broader sense. We make an investment when we put something in now (money, time, effort) so as to achieve a future outcome. Investments work in multiple ways. I want to make choices that would make my family proud, honor the people who cared enough to educate, mentor or do business with me. I wanted to make good on their investment in me.

If you hate your job or see big problems in the world, try to understand why things are the way they are and then find some way to make it a bit better. It might not be possible for you to quit your job and start on a whole new path without disrupting whatever you have accomplished so far. You just need to carve out a bit of time to start a side project and define a mission with audacious goals. Make it something about which you are truly passionate, find people that you can help or people that can help you, and start to get it done.

Having something on the side gives you options you might not otherwise have. It allows a low stakes way to test ideas in the real world without asking permission. Apple, Instagram, Craig's List, Oculus Rift and many other companies started in one way or another as side projects. While running two multi-billion dollar companies, Elon Musk [started a side hustle](#) which became [The Boring Company](#).

Investing is my side hustle.

I invest in people and companies that do not see things as they are, but as [they ought to be](#) and then work to create what they imagined. I want the money I invest in stocks to help great businesses grow. I invest my time helping people and companies to adapt to exponential change. I want them to create new and better things and services, be wildly successful and profitable so they can exist for a long time. Great companies [think long term](#), [add value to the lives of their workers and vendors](#), [protect our environment](#) and are [good citizens of the world](#). I want to invest my money, but more importantly my time and effort, in making the world a bit better. Let's all invest in a future like that.

Even if it is our side hustle.

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