

Book Review

The Eternity Portfolio

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In a day and age when so many of the images we see encourage us to focus only on improving ourselves, CPA Alan Gotthardt has a more enlightened philosophy. Alan is both partner and president of Polstra and Dardaman, a private wealth management firm based in Atlanta. The firm is nationally ranked among *Worth Magazine's* 250 Best Advisors, and is also one of Charles Schwab Institutional's 21 Best Managed Firms, *Mutual Funds* magazine's 100 Top Advisors, and *Bloomberg Wealth Manager's* Top 150 Wealth Managers. One of Alan's specialties is philanthropic consulting. His latest book, *The Eternity Portfolio*, demonstrates clear investment strategies for utilizing monetary resources as an instrument for helping not only ourselves, but society as well. It explains how planned philanthropic giving can be an investment in eternity, and the contributions made to not-for-profits can have both economic and spiritual benefits.

The inspiration for the book comes from his many years of professional experience, and his passionate love for giving to others. According to Alan, "Once you start thinking about what matters most in your life, you realize that you actually get more joy and fulfillment using excess money to help others." He further explains, "Things just really don't make us that happy for very long. Helping and making a difference for others actually does."

Through his firm, he provides financial, tax and investment strategies for high net worth families all over the country. Most people are familiar with designing a portfolio for their retirement goals, but many may not realize that planning an eternity portfolio follows the same principles. From Alan's perspective, an Eternity Portfolio allows you the chance to "design a comprehensive financial strategy that incorporates and enables a very intentional plan of eternity investing through your giving while meeting your other financial objectives." Although Polstra and Dardaman specializes in high net worth clients, the concept

of eternity giving is not only for the wealthy. Average Americans can design an Eternity Portfolio that maximizes the giving potential of their individual budgets. It's not about the money. A simple donation of \$20 or \$30 a month can feed a child or clothe the homeless. The main concept rests not in how much is given, but in the willingness to make a difference by fully utilizing the resources that you do have.

Even small amounts given over time can produce huge dividends within our communities and positively impact multiple generations. The results of philanthropic giving can continue on for years and years to come; in effect, a gift made now can last way beyond the lifetime of the contributor. "Eternity investing is about giving," Alan states. "Giving to the people, organizations and causes that mean the most to us personally and that are making a difference in the lives of others. Eternity investing is realizing that what I invest in others through my giving will truly last forever in the form of the ripple effect of lives changed, and that as a direct result, my life will be impacted for the better."

A graduate of the University of Georgia with a Bachelors degree in accounting and a Masters in Taxation, Alan believes in giving back to his own community. He serves on the Planned Giving Advisory Committee for Atlanta Habitat for Humanity. He also volunteers his strategic and consulting services to a number of local and national nonprofit organizations, and serves on the stewardship strategy team of his local church. His book is written from a Christian perspective and he believes there are definitive spiritual rewards reaped from the process of giving. He eloquently put it this way: "God desires for me as a Christian to live out the love of Jesus Christ in every aspect of my life. Jesus said that the second greatest commandment behind loving God is loving my neighbor as myself. For me personally, I want my Eternity Portfolio to focus on the many ways to demonstrate the love of Jesus such as feeding

the poor, helping the hopeless, [and] sharing the teachings of Jesus. There is a tremendous faith aspect to giving - at a very practical level because what if I need the money? God has strengthened my faith over the years as he has always met my needs and I believe that can be traced to our giving strategy. Also, there is a supreme act of worship in giving. Even though I may be giving the money at my church, or to an individual on the street, or to a disaster relief agency, I treat it as giving to God. And in a very real way, I enjoy the idea that he is using me as a conduit to channel resources to those in need."

Alan Gotthardt believes in being a blessed giver to others, and through *The Eternity Portfolio*, he gives all its readers a chance to learn how to do the same.

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