

Hope you had a good chinese new year. I know for some of us out there the holiday season brings with it a lot of family tension. I mean at some point I just decided not to even bother with the relatives anymore. **Thank you but no, thank you.** (謝謝。沒關係。我不需要) The truth is I think a lot of us are angry hence the trend of **quiet quitting**(工作只做分內的事, 不花費多一分多一秒的精力。) or transitioning to the lifestyle of a **digital nomad** (電子浪人). It's almost like we're just done with the **default path**(循規支路) created for us by the **boomers**(嬰兒潮出生的人). On that note, let me introduce you guys to The Pathless Path by Paul Millerd. His approach is definitely the antithesis of the **hustle culture**(賣命奮鬥文化), which is based on societal metrics of success. Paul cares more about having breathing room in life so you can stay true to yourself so you don't get swept away by these powerful external forces. I'll attach the link to his interview. You can take a listen if you like. I really enjoyed it. I think I'm pretty burnt out at the moment and I need a break from all the hustling.

我還沒讀這本書, 但是我讓 ChatGPT 給我他的大綱。說實在我覺得內容並不是多創新, 我讀過蠻多類似的書, 他的訪談比較吸引我。訪談裡, Paul 分享他在 consulting 工作了快 10 年, 當時年薪已經到達 170K, 但是他發現周遭都是一群離了婚, 還活在自己的妄想和迷惑中的老男人, 他很擔心自己這條路繼續走下去會變成跟他們一樣, 所以他給了自己一個 gap year。這一年他來到亞洲生活。一直到他快離開台灣他都覺得自己不知道自己在幹嘛, 然後某一天他崩潰的大哭一場, 終於開悟了。

他是在美國小鎮長大的。他父母沒有讀過大學, 所以他們一生都安分守己的上班, 讓他才能有優渥的條件去追逐自己的夢想。但是他的夢想是什麼他卻不知道。這是很可笑的。

I really like that he kept talking about how when we stray from the default path, we'll be confronted with all our fears and insecurities. Some of it is financial, others can be more abstract, like the fear of failure. And these fears if we don't face them properly, they end up short circuiting the whole process and we can't figure out who we are or what gives our life meaning.

對很多人來說讓自己休息是一件很恐怖、沒有安全感的事。因為你的腦子會開始亂轉：『錢都花光了怎麼辦？爸媽對我感到失望怎麼辦？如果到最後發現我是個天生沒夢想了人怎麼辦？』

但是 Paul 還有主持人後來都發現其實他們的夢想從小的時候就能看出端倪了。Paul 發現他其實一直有寫東西的習慣。當他不寫了就代表出問題了。而主持人發現他從小就喜歡寫程式，創作，但是因為父母的關係長大當了他不喜歡的醫生。而且當他終於放棄醫生的職業，他覺得自己就算沒有錢，他做什麼賺錢都好，就是再也不要當醫生了。

This is so telling for me and it's such a common theme for a lot of people I know; parents not letting their kids do what they truly desire and setting them on a secure default path only to have the kids quit the prestigious profession to pursue their passion as a Youtube content creator or writer.

我覺得 Paul 給大家最好的建議就是不要急。一定要靜下心來才能聽到夢想的聲音。我覺得過年期間最享受的應該就是一個人出國度假唄。最後，和大家分享 a few quotes from The Pathless Path:

"The pathless path is the path of the heart, not the head."
無為之路在於心，非於意。

"You don't find the pathless path, you live it."
無為之路不可尋，只可會。

"The pathless path is the journey of a lifetime, a journey without destination."
無為之路是一輩子的旅程，無目的地的旅程。

"The pathless path is the journey of finding stillness in the midst of chaos, finding peace in the midst of turmoil."
無為之路是在混亂中保有真我，在動盪中不失安樂。

"The pathless path is the journey of embracing uncertainty, of letting go of preconceived ideas and letting life unfold naturally."

無為之路是擁抱不確定性，放下執念，讓生命自然發展。

Active Listening exercise:

It's officially **tax season** in the United States.

The deadline for filing is not until April 18th, but the IRS is now accepting tax returns. Millions of Americans are now beginning the process of getting their taxes done. For many, the process is both complicated and dreaded. Even if they receive a refund at the end of the process, not many people enjoy doing their taxes.

The IRS, which is short for the Internal Revenue Service, is the name of the agency responsible for collecting federal taxes in the United States. The IRS is a part of the Department of the Treasury.

The IRS began in 1862, although it wasn't called the IRS back then. It was a federal office intended to collect income tax from US citizens in order to fund the fight against Confederacy during the Civil War. At the time, the income tax was meant to be a temporary solution, and after an initial period of ten years, the office was dissolved in 1872.

Americans paid no federal income taxes again until 1913, at which time the Sixteenth Amendment of the United States Constitution was **ratified**. The Amendment authorized Congress to impose an income tax -- which they did later that year. The Revenue Act of 1913 brought the federal income tax back . . . and it's been here ever since. The Act created the Bureau of Internal Revenue to collect the new taxes. In 1953 the Bureau was renamed to what it is known as today: the Internal Revenue Service. IRS.

These days, the IRS collects tax on pretty much every form of income you can think of.

There's **regular income**, the kind you might earn if you work a standard job where you receive a paycheck from your employer. This sort of tax is the easiest to calculate. Usually, a certain amount of tax is withheld from each of your paychecks. When you file your taxes, you and the IRS are essentially comparing numbers. Depending on any other sources of income you have, you

might still owe more taxes. Or, if you earn less than a certain amount during the year, you may have paid too much tax. If this is the case, congratulations. You'll be one of the people receiving a **tax refund** from the IRS.

There are all sorts of other income which must be reported. Dividends from any stock you own. Gains from any stock or cryptocurrency that you sold during the year, which are known as **capital gains**. If you're self-employed or own a business, you'll owe taxes on that income. Income from properties you own, from lottery or gambling winnings . . . even money from items you sold to clean out your garage on Ebay.

It all gets reported and calculated.

Depending on the final amount of taxable income you have and the sources of that income, the tax you owe will be calculated at different percentage rates.

This all used to be very complicated for an individual to figure out. Most people would pay a tax professional to handle their taxes for them, rather than go through all the difficult forms and paperwork themselves.

But these days, there are many online sites and tax software available that will walk you through the process and file all of the paperwork digitally. These sites and programs will often cost money, but rarely will it be close to what a tax professional would cost you.

And it might not cost anything.

In fact, many Americans who earn less than \$73000 per year are entitled to file their taxes for free. But very few people know about or take advantage of this program, which is offered directly from the IRS. They estimate that only about 5% of all eligible taxpayers take advantage of the free filing program. In previous years, even big name online websites like TurboTax, that might otherwise cost a few hundred dollars, were required to offer a free version of their filing service through the IRS website. Unfortunately, this requirement is no longer in place, although the IRS will still provide links to other services that still do offer a free filing option.

Even with so much of the process now done online and digitally, the IRS is constantly behind schedule and facing a huge backlog of tax returns to be sorted through.

In 2022 President Biden signed into law the Inflation Reduction Act. One of the provisions of that new law was to increase funding to the IRS by 80 billion dollars over the next ten years. This money is intended to aid in the hiring of tens of thousands of new IRS agents and to update the IRS's investigative technology. The goal is to ensure more people are paying their fair share of taxes.

A handful of Republicans in Congress have been trying to push a replacement tax system for the last two decades. This system would eliminate the income tax altogether and replace it instead with a national sales tax. Under the proposed system, a 23% tax would be added to the purchase price of all goods and services.

However, this proposed "Fair Tax" as it is called isn't very popular and has little chance of actually becoming law.

The IRS and the federal income tax are unlikely to be going anywhere soon.

So I better go get started on mine!

Back to you, Su.

美國報稅的期限是到 4 月 18 日，但是美國人一般這個時間就開始準備了。畢竟美國的報稅過程比台灣複雜。尤其是如果你有在投資幣圈或是股市，又或是你在網路上有經營小本生意，甚至買樂透中獎，這些都是要申報的。

去年，拜登總統簽署了通膨減少法案。該法案的一項規定是在未來十年內向國稅局增加800億美元的資金。這筆資金將用來雇用成千上萬名新國稅局代理人，和更新國稅局的調查技術，確保大家都有守法繳稅。所以你看美國政府有多缺錢。

I am really loving ChatGPT by the way. It used to take me at least an half hour to translate Scott's portion but with ChatGPT I did it in literally like a minute. The quotes from The Pathless Path were also selected by ChatGPT. I am just really loving it. ChatGPT 翻譯的比我還好。我真的很推薦大家多利用人工智能來學習和創作。