



Meet Your Presenter: Paulmichael "PM" Youngmills

I was born in Los Angeles, California; Cedar Sinai Hospital. My mother was an aspiring fashion designer, her mother a Probation Officer for the county of Los Angeles. Our home was in the Compton area of California; a small house on the corner of Slauson and 4th. My mother was an independence hippie who rebuked employment although she had periods of having to "work for the man". She was never fired but would quit a job as quickly as she filled out the application. This often resulted in us sleeping on the sand at Venice beach for up to a week. I enjoyed the time with her. Why pay rent when it's always sunny in southern California. Often her friends would make room for us and allow us to stay on the couch for about a month while she rebounded. This would come to an end.

My grandmother would often retell the story that ended our "couch & sand surfing". My mother's friend had allowed us to stay on her couch. The reason for our visit to my Grandmother's was a need for first aid. My forehead was bleeding. The dog, who formally lived on the couch, bit me on the forehead. While tending to me, my grandmother asked where we live. I exclaimed with a giant smile, "we live on a chair". The answer did not bode well.

California would soon be in our rearview. My mother and my grandmother both had plans on leaving the state. My mother was going to New York City, the epicenter of fashion to make her bones as a designer. I would live with my Grandmother in Mesa, Arizona; a suburb of Phoenix. Grandma took care of Nana, her mother. I had my own room with an extra bed in it in case a friend wanted to spend the night. I Participated in Taekwondo (Martial Arts) in which I excelled and earned my black belt around my eighth birthday. Additionally, I was a top five swimmer on the local swim team. I had plenty of friends in the neighborhood and I adored Nana and Grandma, mostly we'd sit around the table and talk. Life was perfect. During this time my mother had gotten her act together and decided to send for me. I was eight and my life would be forever changed.

A month after my arrival in New York my mother and I would split the following 14 months between three different family shelters. Ahhh, I guess she had not gotten her act together completely. When "the system" placed us, we wound up in Harlem, a northern section of Manhattan in New York City. It was a tiny studio apartment. This is where I would live until I moved out at age 16. One day I decided I wanted to contribute to paying the electric bill. I liked listening to the radio "Hot 97 every day that's my word" would ring out and it would cue me to record my favorite artists' music. I would record a mixture of popular songs on the radio, play it on a Walkman for classmates, take orders, make copies and sell them the following week at school. Unfortunately, it would result in being suspended twice. No commerce allowed on school grounds. My mother shut the business down. She was informed there would be no third suspension, simply expulsion. I was in fourth grade.

My mother and I had a brilliant relationship. She was still a hippie and I loved her for it. We would sit around the table and talk about the purpose of human beings and the choice to be an asset or a liability in the universe. Will mankind leave earth better than we found it or must we go the way of the dinosaurs to ensure earth's safety? "We are all minuscule when viewing the big picture, but every grain of sand is needed to make a beach" she would say. I often wished she could get paid as a philosopher. Unfortunately, that was not an option and her stance on working for the man had not changed. Life was tough! Tough being the norm, it never concerned me.

Later I would be introduced to an amazing program called Prep for Prep (please search it on the internet) which allowed me to acquire a private education for free. My Grandma covered the costs of books which was usually one thousand dollars a year. Due to my family comprising of simply my mother and grandmother I truly fell in love with my relationships with my friends. People would often tell me that I was easy to talk to and they appreciated my feedback even when it was not what they wanted to hear. I heard somewhere “do what you like for free and figure out how to get paid for it”. I’d often turn my friends’ ideas into business ventures. I decided I wanted to be where businesses were made, I was destined to be on Wall Street!

I fought to earn a junior position directly out of high school which was during the latter end of the dot com bubble burst. Persistence would help me win over the business world as a broker. Unfortunately, the business world had more to worry about than Paulmichael’s big debut! Four months into my position September 11, 2001, would change the way things were done, whether it was complex business or simple travel. In the Spring I would enroll in college only to daydream about business opportunities. Dealing with people made me happy and helping people had a degree of difficulty to it I truly enjoyed. After a semester at college, I made a U-turn back to the financial industry, this time working directly across the street from the New York Stock Exchange.

Years would pass and I was living my dream, at least I thought. There was a gaping hole in my heart that no amount of money could fill. I was not sure whether the problem was the financial industry or me. I missed the days of having a nuclear family and friends, people who simply liked me for my conversation. People who appreciated my input and allowed me to plan for their dreams regardless of whether they had any plans to follow through; the fun was in the development. Wall Street felt more like a product of the month club.

Like many twenty somethings I had a yearning for a family. Additionally, I did not feel as though I was making a difference through my work. I was simply pushing products that the firm said would be in our clients’ best interest. I was a bit depressed and no longer looked forward to waking up in the morning to go to work. “It is darkest before the dawn” or insert any other cliché that may comfort those in despair. I think at some point in YOUR life you’ve known how I felt. If this is not true for you, you’ve had an amazing life and career. Most of us have had peaks and troughs in our lives. C’est la vie.

I decided to illustrate the vision of my future on a piece of college ruled paper. First things first, I would find my mate. I wrote down 25 attributes that I desire in a spouse. I began this illustration after a long conversation with one of my best friends. He told me; at the rate I was going he could never see me settling down. I took it as a challenge. The following morning, I was back to my dismal life and on my way to work. While waiting for my connecting train I set my eyes on a stunning woman. I approached her, tried to sound smooth and she shot me down. I did manage to get a few chuckles out of her and said “if you ever are feeling down and desire a fun conversation with some laughs, please give me a call” before handing her my business card. Her name is Paulina, she would call me a month later out of the blue. A year and a half later she would make my soul complete and become my wife. Yes, she has all 25 attributes; Visualization works!

The mortgage recession hit; it was all over! It was somewhat of a relief; I’d have to find a new path. I reached out to the contacts I had gained over the years but many of them were in similar situations as myself, searching for new beginnings. I needed a reset button. Paulmichael Gareth Youngmills welcome to the United States Navy. All I knew was I would have the opportunity to go to school for free. At this point in my life, I viewed school as a transitional period to explore new professions. I would spend four years in the Navy, acquire a Bachelor of Arts in Organizational Management and a Bachelor’s of Science in Computer Science. I was offered high paying jobs sitting in front of a computer. I talked to my wife about it, I wanted to be sure I could provide for her and our eldest son. This is the first time in my life I was concerned about money! She knew me inside out and was able to communicate to me my yearning to converse with and nurture people. She put it all in perspective. She assured me that we’d be alright. She instructed me to do what I love so she would not have to deal with me having a horrible mid life crisis. She always knows how to lighten the mood.

I had the epiphany that I loved the idealism of working on Wall Street I simply did not want to push predetermined products; It bored me. One problem, Wall Street was in New York, and we now lived in Virginia. Even though family budgeting had reached an all-time high I was able to slowly build a practice. Since I'd kept up to date with the happenings of the financial industry getting back into the swing of things was easy. This time around I would not be wooed by corporate views of what to sell a customer but develop my clients' portfolios holistically. A client is a lineage which I can help improve through conversation, education, and action. Building a client's vision is practically identical to building my own. It's my God given gift.

I take pride in the fact that my clients rarely feel as though we are conducting business. We have enjoyable conversation where they can divulge their plans, I simply listen. Like a doctor visit, the diagnosis must come after listening to the symptoms and everyone has a life story to tell. Quickly my clients are comfortable as they come to understand there is no hidden agenda. I'm often asked why I don't have more to say during an initial visit. I don't have much to say because I'm not sure what we're going to talk about, this lies in the hands of the client. Everyone's wants and needs are different. I enjoy listening. My job does not start until after our first meeting. Once I understand a client's goals my job is simply to be honest and let them know if these goals are realistic, ensure they understand diversification, rates of return, and optimized tax planning. No two clients are the same and each receives an annual report, so they know whether they are behind, exceeding or right on target to meet their goals. Once my reports have illustrated providing the numbers things usually click for the client. I take pride in listening to sophisticated life goals and making them elementary printouts, paving roads to success.

All I've ever cared about was my family and friends, friends far out numbering Nana, Grandma, Mommy and Me. Being myself; conversing, educating and illustrating visions is what I do. Financial planning is a way to help people grow. My audience is diverse, and I appreciate every idiosyncrasy. My favorite part of my job is the conversations. It is where communication starts, the foundation of dreams. Conversations are as unique as snowflakes. I absolutely love it! My number one goal for every client is to illustrate for them. Clarity removes stress. Someone who you spend stress free time with naturally becomes your friend. All I've ever cared about was family and friends, friends far out numbering Paulina, Cameronmiles, Lukemason and Me. We're a beach family, every Saturday religiously 3pm to 7pm when weather allows. In the winter we ski, three weeks to a month in total. Our favorite activity; sit around the table and talk. When my clients sit with me, I don't know if they realize how close to home they are.

Thank You for taking the time to learn a bit about me. It will be a privilege to reciprocate.

Sincerely,

A handwritten signature in black ink, appearing to read "Paulmichael Youngmills". The signature is fluid and cursive, with a long horizontal line extending to the right across the page.

Paulmichael Youngmills
Fiduciary Financial Adviser
Jarver Financial