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# "The Debt You Owe Future You: The Level, the Square, and the Work You Keep Not Doing"

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## The Debt You Owe Future You: The Level, the Square, and the Work You Keep Not Doing

by Brian Mattocks

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There is a pile somewhere in your life.

Maybe it is physical, a stack of papers on the kitchen table that has been there long enough to become furniture. Maybe it is a folder on your desktop, or an unanswered email thread, or a conversation you have been meaning to have with someone you care about. The pile is not the problem. The pile is evidence of a deal you made with someone who does not exist yet.

You made that deal with Future You, the version of yourself who will have more time, more energy, more willingness to sit with discomfort. Future You is going to sort this out. Future You is going to be ready. And in the meantime, the pile grows, because every day you do not address it, you are making the same deposit into a debt account that only one person will eventually have to settle.

This is what the Level, used dishonestly, does to a life.

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### What the Level Actually Measures

In *A Mason's Work*, Brian Mattocks defines the Level as a tool for measuring equality, specifically the equality of time across versions of the self. The past version of you had the same twenty-four hours you have now. The future version will, too. When we pretend otherwise, when we tell ourselves that tomorrow's version will have access to some reserve of resolve that today's version simply cannot locate, we are misreading the instrument.

Software engineers have a name for this particular failure mode. They call it technical debt: the accumulated cost of shortcuts taken earlier in a codebase, costs that compound with every new feature built on top of them. You

defer a fix today, and tomorrow's system has to route around the broken part. You defer it again, and the workarounds develop their own workarounds. Eventually the debt is not a line item; it is the architecture.

The emotional and behavioral equivalent is just as structural. Psychologist Roy Baumeister and colleagues have documented through extensive research (Baumeister et al., 1998) that self-regulatory capacity is a finite resource that depletes with use and stress. When you persistently hand tasks to Future You, you are not giving that future self a clean ledger. You are handing them a depleted account with outstanding balances already accruing interest.

The corrective the Level suggests is not punishment. It is honest accounting. Are you tasking your past and future selves with work appropriate to their actual capacity, or are you running a pyramid scheme where the real cost always lands one generation downstream?

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## The Verdicts You Carry Without Retrying the Case

There is a related problem on the other side of the timeline, and it gets less attention.

The past version of you issued a number of verdicts about who you are and what you can do. Some of them were accurate under the conditions in which they were issued. Some of them were never particularly accurate to begin with. The question worth asking, the question the Level demands, is whether you have tested any of those verdicts recently, or whether you are simply executing them as standing instructions.

The Plumb, as a tool that tests the vertical alignment of a structure against a fixed external standard, offers a useful frame here. It is not enough to know a wall was built true ten years ago. Settlement happens. Materials shift. What was plumb then may not be plumb now, and the honest craftsman checks rather than assumes.

The same logic applies to self-knowledge. "I am not good at math." "I do not like that kind of music." "I cannot talk in front of groups." These declarations may have been honest observations at the time of their first utterance, often in childhood or adolescence, under conditions of limited exposure and underdeveloped skill. But they get encoded into the structure of identity and then rarely examined again. Psychologist Carol Dweck's research on mindset (Dweck, 2006) makes the operational cost of this clear: people who treat ability as fixed stop attempting to develop it, which makes the original assessment self-fulfilling in ways that have nothing to do with actual capacity.

The Plumb test here is simple and unsexy. Pick one codified preference or self-verdict. Retry it under current conditions. The point is not to discover that everything you once disliked is secretly wonderful. Sometimes the dislike holds. But the act of testing keeps the structure honest. You are allowed to have preferences; you are not well-served by treating every preference as permanent infrastructure.

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## Three Versions of the Same Evasion

The middle passages of this arc are worth treating as what they are, variations on a single theme rather than distinct categories of problem, because recognizing the family resemblance is most of the diagnostic work.

The first variation is the 2 a.m. rehearsal. Something is unresolved, or perhaps not yet even real, and the mind begins its anxious iteration through scenarios. The peculiar cruelty of this particular loop is that it mimics the motion of productive problem-solving so convincingly. You are identifying risks, modeling consequences, working through contingencies. Except there is no actual stone being shaped. The Gavel is swinging at air, and swinging harder with each pass produces the same result: nothing to show, and less rest to fund tomorrow's actual work.

I want to be honest about this one because I have spent a meaningful portion of my life in that loop. Anxiety is not a character flaw and it is not a simple habit to interrupt. But naming it clearly matters. Research on worry as a cognitive process (Borkovec, 1994) has consistently shown that abstract, verbal rumination tends to suppress the emotional processing that would actually allow resolution. The way through is not to think harder but to make the problem concrete enough that the mind has something real to work with. In Masonic ritual, there is a practice of lettering, of breaking something down into its components and naming each part. Applied to anxious thought, this means following the fear downstream to its actual bottom: what is the specific thing you are afraid of, what is the real consequence if it occurs, and does that consequence survive contact with evidence from your actual history? Once the problem is lettered, the mind has something to engage rather than something to orbit.

The second variation is planning as performance. I have, at last count, more than half a dozen beautiful, completely blank journals in my office. Each one represents a moment when I believed that the right container would summon the right content, that if I could just design the system perfectly enough, the work would fill it by some kind of gravitational inevitability. It never does. The planning feels like progress because it has the texture of effort. But the 24-inch Gauge is not measuring productive work when it is measuring time spent designing a productive work system that never gets used. At some point the smallest possible next action, the decision that can be revised, the first page filled with imperfect words, is the only move available.

The third variation is the way all of this compounds. Unexamined verdicts from the past create constraints on present action. Present action deferred to Future You becomes accumulated debt. Anxiety about the future converts available energy into noise. Planning substitutes for doing. Each of these operates independently, but they tend to show up together, reinforcing one another in ways that make the overall burden feel inevitable rather than constructed.

It is constructed. That is the important part.

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## The Square Is Not About Goodness

The Square of Virtue brings this arc to its close, and it is worth spending time on what "virtue" actually means in this context, because the word carries a lot of uninvited freight.

The Latin root is *virtus*, which carried no particular moral connotation in its original usage. It meant excellence, potency, and efficacy. A virtuous knife was one that cut well. A virtuous foundation was one that held the structure above it. The judgment was functional, not moral. The question was not whether the knife had good intentions but whether it performed its purpose at full specification.

This is what squaring your actions against the Square of Virtue actually requires. Not whether you feel good about the effort. Not whether the effort was genuine. Not whether you were trying hard in spirit. The question is whether the behaviors you undertook produced the outcomes you were aiming at. Did it square?

Philosopher Alasdair MacIntyre, in his reconstruction of virtue ethics (MacIntyre, 1981), argued that virtues are intelligible only in relation to practices, that to be virtuous is to be excellent at what a particular practice demands. The contemporary therapeutic tendency to decouple effort from outcome, to affirm the trying regardless of the result, has its place in supporting people through difficulty. But as a permanent operating standard it is operationally useless. The Level of time demands that the work you do fit the structure you are trying to build. Feeling like you worked is not the same as the pile getting smaller.

The treasurer's apron framework is useful here precisely because it is unsentimental. A treasurer looks at the ledger. The bills were paid or they were not. The account balanced or it did not. There is no emotional content in that evaluation; it is not cold, it is clear. When you bring that same ledger quality to your own efforts, you create the conditions for genuine adjustment rather than perpetual self-reassurance.

This does not mean you are hard on yourself. It means you are honest with yourself, which is a different thing entirely. Honesty opens the possibility of useful change. Harshness usually just produces shame, which research consistently shows (Brown, 2010) tends to drive avoidance rather than engagement.

The Small actions, evaluated honestly against the Square, adjusted when they do not square, and then tried again. That is the operative sequence. Not the overnight transformation, not the elaborate system that will eventually make everything work automatically, not the heroic effort that collapses the whole distance in a single weekend. The body does not move that fast. Neither does a life.

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## The Work, Step by Step

1. Inventory the pile. Pick one specific area where you have been making deposits into Future You's account. Name it concretely, not "get organized" but "the documents on the kitchen table" or "the conversation with my brother."
2. Make one micro swing. Do not set aside time to solve the whole problem. Take one item from the pile the next time you walk past it. One small action that the future version of you will not have to take.
3. Audit one codified verdict. Identify a belief about yourself that was formed under significantly different conditions. State it clearly and then ask when you last tested it against current evidence. Schedule one low-stakes opportunity to retry the case.
4. Letter an anxious thought. When the 2 a.m. loop starts, write down the specific fear in one sentence. Then follow it downstream: what is the actual worst-case outcome, has anything like it happened before, and did it prove survivable? Give the abstract shape a concrete name.
5. Distinguish planning from doing. Look at your current relationship with a project or goal. Are you in a planning loop that is functioning as a delay mechanism? Identify the smallest possible action that counts as doing rather than designing, and take it before returning to the plan.

6. Apply the treasurer's apron. At the end of a defined period, evaluate your effort not by how it felt but by what it produced. Did the pile get smaller? Did the conversation happen? Did the work advance? Mark the ledger honestly.

7. Square the action and adjust. Where the evaluation shows misalignment between behavior and intended outcome, treat that as information rather than indictment. What one adjustment would bring the action closer to the desired outcome? Make that adjustment, then run the cycle again.

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## What Honest Accounting Actually Looks Like

The debt you owe Future You is real, but it is not permanent. Every small action taken now is a debt payment. Every verdict tested is a structural improvement. Every anxious rehearsal redirected into a lettered problem is energy recovered and reinvested.

None of this is dramatic work. It does not feel the way transformation is supposed to feel, which is one of the reasons people avoid it. Dramatic transformation has narrative weight. A single item removed from a pile has almost none. But the Level does not care about narrative weight. It cares about whether the structure you are building is level, whether the work you are doing actually fits the life you are trying to construct.

The Square asks only one question, and it asks it without judgment, without consolation, and without ambiguity. Did it work?

If yes, keep going.

If no, adjust, and then keep going.

That is the whole discipline. It is less exciting than a revelation and more reliable than any insight that arrives without practice behind it.

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## Related Podcast Episodes

- "The Pile on Your Desk and the Debt You're Running", [URL placeholder]
  - "Testing Old Verdicts: The Plumb and the Beliefs You Never Rechecked", [URL placeholder]
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