

HARD WORK DOESN'T BUILD WEALTH

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INFINITY PODCASTS 1312

Why do you think most people don't ever reach Financial Freedom in their lives this is where people get it so wrong one of the secrets to success is turning over millions a year after spending 15 years on Wall Street he's now sharing her secrets to the World on how to make money I think that is the question everyone's asking themselves I think every human should understand the language of money it's not that complex we just make it sound complex because the less people speak our

language the
more we can charge them for
the first time in 25 years the
richest one percent will
control more than half of the
world's wealth by next year
the Gap is huge this is why
only one in 10 people dies
wealthy if you understand the
language you can become an
expert and an expertise leads
to a bunch of cash what have
you come to learn about what
holds us back in that moment
the people who love you they
want what's [Music] who are
you speaking to and what is
the message that you're trying

to send them I think that every man and woman maybe people like you and I when we were younger before we had any zeros or businesses and the measures the message is very simple it's that I think by and large and maybe they could feel this inside them too we've slowly gone from a nation of owners or a country of owners or a world of owners to a nation of renters or surfs in another word and the idea is what if we could take that back and that's the whole premise of everything we do is getting people into

the owner's chair into ownership as opposed to letting other people be the architects of their lives and it took me way too long to do that and so I'm hoping that it will take other people less time if we share give me the Persona then if someone that you believe will find Value in this conversation like where are they are they in their life what are they thinking day to day um what are their aspirations yeah I think there's sort of three humans that I picture there's one that I call work in John and um and

he is basically or she but I just have a male Avatar for this one is sitting at a job right now that they don't really like doing things they don't want to do for people they don't like and building their dream and their Castle and they're mad about it although your choice to be there but they're mad about that decision and they wanna they want a way out but they have either golden handcuffs or they make too much money or they have responsibility bills that have to be paid and so they don't really feel like they

have a solution except going
to find
like the next best but kind of
still worst company and then
the second avatar is there's an
there's an aging population
that by and large in the
workforce we say you're over
50 or 60. Like you're not
getting as many job looks as
you were before but now we
live until we're 90. So what
are they supposed to do for 30
40 years and I think their
evolution can be also buying
a business taking over
something becoming an
owner and maybe something

not aggressive as aggressive as they were before and then I think the the third Avatar are humans who kind of got sold pipe dreams over the last couple years like if I buy 472 houses that pay me a hundred bucks a month profit uh all finally become financially free well it takes a lot of cash to do that or you know if I have nfts on the side or if I go into the stock market on the side all of which aren't rigged games exactly but are meant to just beat inflation and so that third group of people might like what they're doing

they just need they need
something else on the side it's
a little bit of a safety net
because I don't think our
safety nets will be around by
the time we need them and
you've been through your
own Journey from the
corporate world to working in
finance working as a
journalist where you are now
which one of those avatars
did you represent well I was
definitely a work in John so
that would have been the first
one when I was in finance I
was doing well but I
definitely felt trapped I mean

I was all those things I was
should have been happy and
content with where
I was but felt like the 60 hour
work weeks were too much
and I didn't really like the
culture of the company that I
was working for I had a lot of
respect for the CEO but I
didn't really fit and uh but I
was too scared I'm like a little
bit of a scaredy cat I'm not
one of those entrepreneurs
like our mutual friend Alex
who just was like burn the
bridges or sleep on the couch
you know I'll sell it all that's
just not me it's too scary and

so I needed something where
I could have like a soft
Landing I could stair-step my
way out of a corporate job so
I started buying these small
businesses with the idea that
maybe one day they could
just meet meet my costs and
then I realized oh God I'm
thinking so small this could
be way bigger than what
anybody else could pay me
but I was a work in John for
sure we zoom in on that
moment because I think most
people listening to this now
can can relate to that moment
of maybe hearing you speak

and hearing your content
online or hearing an Alex
Emoji or whatever hearing
Gary

vaynerchuk whoever it might
be talk about starting that
business pursuing that side
Hustle but there's this
psychological barrier to
overcome which most of us
can't overcome we call it fear
we say you know that I'm
waiting for the perfect time I
don't have the confidence if
you zoom in on that now
you've started this new
journey in your life where
you're creating content and

you're advising people on
how they can pursue the paths
that you've pursued it yourself
what have you come to learn
about what holds us back in
that moment and the and the
maybe the falseness of the
stories we tell ourselves you
described it as being a
scaredy cat yeah I at least for
myself what I'll say is you
know daughter of immigrants
um who thought that what I
had achieved was the
Pinnacle you know people
that I love more than anybody
in the world and maybe that's
similar for a lot of people

listening the people who love you they want what's best for them typically which is that you're safe you're secure everything's okay they don't really want what's quote unquote best for you because that's actually the scary thing real growth happens when you take huge risks and you potentially fail and you realize that you're not going to die and so I realized that my loved ones were some of the reasons that were actually holding me back um super supportive but they were always saying things like is

the grass Always Greener
Cody you know what about
this next thing is that really
going to make you happy you
know are you sure it's not you
is it them and in some cases
they're right I just have that
that ridiculous urge to keep
growing and doing more but
that that made me jump from
one two three four five five
finance companies in like 10
years or something like that
because I thought it was each
it was the individual company
and I didn't realize oh no I'm
just like unemployable I want
to work for myself I'm not

going to be great at being at
somebody else's employee um
but it was the stories that I
heard again and again from
my family because they
wanted to keep me safe very
kind but not right for me so in
your life there comes a
moment where you make this
kind of peculiar decision
when I say peculiar because
most people don't make the
decision to um start off
ramping from the corporate
world essentially yeah you
you buy your first business
right so you're you're in a job
yep and while you're in the

job you decide to buy a business yeah did you have loads of cash when you did that no no no in fact and why did you do it what was the what was the thought process that made you go do you know what that's a good idea usually triggered from from some sort of pain like at that time I was was fighting a little bit with the CEO of the company that I was working in and they really wanted me to they wanted me to run this business that I'd taken from zero to a couple billion in assets under management and

they wanted me to continue running it but I started getting press and stuff started happening because we had had this growth and they wanted me to do it really quietly and um not as much the CEO but some of the other managing directors I was by far the youngest I was the only female and um you know that company is wild but they basically in many ways were like um you need to do it our way and I was like well your way didn't get you to this couple billion dollars on a management it

works great for you guys over here but it didn't over there so no I'm gonna run the business this way and uh and so we were kind of arguing a little bit and I think I saw the writing on the wall that it wasn't my Casino they weren't my chips I was working for somebody else and at the end of the day they were writing the rules as is fair it was their business and I knew that at some point I was either going to get pushed out or leave and so at that point I started buying these businesses on the side

because I wasn't sure I wanted
to work for somebody ever
again I'm I'm fascinated by
the first step people take
because the first
step seems to be the hardest
that first step to buying that
first business and you're
stepping out into uncertainty
and the unknown there and
that's really like that you
know if I could give one thing
to the audiences that have
listened to me for the last 10
years on social media and on
this podcast it would just be
the answer to taking that first
step like out into like you did

at 29 30 to buy that first business talk me talk to me about specifically that first one what were you looking for yep what was your thesis and um I guess how did you learn how did you learn about buying as you call them boring businesses yeah well I had a benefit which is as a journalist I sort of infiltrated Finance I'm not technically as intelligent uh you know I'm not as I'm not a financial modeling Guru I'm not a lot of things that people are in finance but I'm pretty decent at asking questions and then

figuring out who are the right people that could get me the answers and so what I realized pretty quickly is we were doing a bunch of deals you know I was doing deals that were tens of millions hundreds of millions and billion dollar deals and I don't know why it took me so long but I realized there's no difference like materially between a billion dollar a hundred million dollar a 10 million dollar deal and a one million dollar deal and if that's the case then I bet if I have a couple hundred

thousand or ten thousand dollars I could do a much smaller deal wouldn't I be able to do the exact same thing so I saw behind the curtain uh you know like at The Wizard of Oz and realized that the wizard was actually pretty short and because I saw that then I just said well now we just work backwards and just like you would buy you know a hundred million dollar condo unit or you know Condo building you could see how you could go all the way back and buy your first studio right

it's the same thing with businesses it's just stair stepping real estate and so I at the time my biggest constraint was not knowledge I knew how to do deals it was time you know I was working 60 70 hours a week and so one of the first deals I did was a laundromat deal because I figured well you don't need somebody to run it full time and it was a 100K transaction and so that wouldn't bankrupt me and you know I could buy a little business like this and that business could keep running even while I wasn't

there and I could have an operator that could probably help me with anything that went sideways where did you find a laundromat to buy 400k or was that website did you know the guy no no the guy so basically what happened for my first deals I didn't have a framework so it was just hey I do these really big deals could I do a smaller deal and if I could do a smaller deal what would be the easiest small deal to do that would be the least risk and so at the time I knew a guy that was running a couple of

laundromats so I basically said to him hey if I find one for you will you help me operate it and he knew how to do that so the very first one we had was in California and that's one of the secrets to this is two things first you have to learn how to do deals which is not really that complex we just make it sound complex in finance because Financial lingo is like the moat around how we make money right the less people speak our language the more we can charge them which is the secret and then the second

aspect was how to run a laundromat right like I don't know machine breaks what am I going to do and so then I had this guy who knew how to run these and I could just find the deal for him close the deal for him and be the cash for him why did they sell to you old you know these are 68 year old owners of a business that have been running this laundromat plus a bunch of other small businesses in the vicinity for 20 30 years and so can you imagine running your podcast for 30 years would probably

be fun but by the end you
might be open to selling now
imagine you had a
laundromat for 30 years you
know you're dealing with
broken machines
or there's somebody who's
homeless messing around
with some stuff at a certain
point you don't even want to
continue with a profitable
business and this is where
people get it so wrong all the
time on the internet people
love to tell me no way would
anybody sell a business that
business made sixty seven
thousand dollars in profit so I

bought it for 100k a year did
67 000 and people on the
internet do one or two things
to that they go no [___] way
didn't happen and why would
somebody sell and like did
you give them a bad deal and
the second uh group of people
go that's a terrible deal I'd
never do that deal because
you don't have enough profit
in that for that to be a
business not a job so those are
the two two things and the
first one I'd say in the US
right now there are tens of
millions of small businesses
for sale that will never sell

and and I tell a story about my uncle Leb who had a small business that was exactly that um that he closed down which by the way costs you money as opposed to selling because he had no idea his business was sellable like many businesses that I had before I did this I shut down instead of selling them I didn't even realize that even though I was in finance and then to the second group I'd say you start with a small business that probably isn't the greatest business for you to own long

term but businesses are like
real estate you can turn
around and sell them after
you get in the game but I
think of these businesses I
call them gateway drug
businesses they're they're the
once you
learn how to do a deal you'll
you'll never see the world the
same again it will change
your entire perspective on
everything you will walk in
everywhere and you will
realize that business is full of
masochists like you and me
who do this despite it being
awful many times but we love

it in some way but at some point we're going to want to sell our thing and move on to the next and so everywhere around you right now wherever you are somebody sitting next to you wants to sell their business and what if you could figure out how to buy that business put in an operator in it and then do it again and again and again and that's the only difference between you and Warren Buffett or Blackstone are these big huge companies is it important to have competence in the area and the industry

that you're trying to buy these small businesses in in your point of view not really no not at all but it helps right oh of course it helps um more important than anything is it's sort of like real estate it's really about the deal can you understand can you read a balance sheet can you understand profit and loss which is not that difficult to understand and then can you figure out how to get to the person that can get you answers so for instance I didn't know anything about laundromats but I knew a guy

who knew laundromats um often what I tell people these days is I'm a I'm more old school like I would go knock on doors and I would Shake business owners hands but uh you could also go to Reddit where there are uh platforms with a hundred thousand electricians on them and so if you wanted to buy an HVAC company which was which is like heating uh air conditioning and often electric electricity I would go on there and I would try to find electricians in my local area and I would ask them

questions and I would pay them for an hour consult to figure out how to run this business I think we forget in this day and age how easy it is to get the information that we want and so we listen to the fear of the fact that we don't

know what we're doing and I actually that's irrational I think it's really easy for somebody to tell you why things won't work it's actually quite hard to convince somebody that they're capable of doing something what if I don't have 100K you had

100K right yeah say I'm
working a job I've saved up
only five thousand dollars
yeah well I've bought a
business for three thousand
dollars I've bought a business
for eight thousand dollars and
I've bought many many
businesses for zero dollars
and and I'm not saying this in
a way that's clickbaity will
you go out right now talk to
somebody tomorrow and be
able to buy a business for
zero dollars like you're gonna
need to do a little work um
just on the structuring of the
deal right just on the

structuring of the deal so they get paid on performance exactly or they get paid on what's called seller financing so these you know you can go and most businesses most small businesses below 10 million dollars in Revenue sixty percent of them sell with some component of seller financing which just means if let's say you know somebody manages your property here let's say that that property manager makes 100K a year profit they want to sell their business you're a terrible tenant they can't handle it

anymore and they sell that business they want to sell that business typically for two to five x profit that's what these small businesses go for and the the typically there aren't enough buyers like there's not a bunch of people running around trying to buy property management companies so what do they do instead well you would come to them and say all right I'll buy out your property management company but you're going to be my loan I'm going to pay you a percent interest rate plus I'm going to defer your

tax burden so you pay less than taxes nobody likes that and uh and I'm going to buy the business by giving you 300 000 with uh you know over five years right so I'm going to keep a percentage of the profits and I'm going to give the rest to you and it's not really that complex it's really what happened to real estate before we had Zillow and Redfin and all of these sites that made it super normalized to sell real estate the as you said a second ago the real key here is knowing the art of the possible as it

relates to Deals the way you construct your deals so that um you win yeah 100 basically well and the I think the truth of deal making that people forget about is that it is one of the very few things where it's never a zero Sum game yeah so if I go to sell a stock I hope that when I sold the stock I sold at the right time and you bought at the wrong time right like that's what we hope and buying and selling small businesses that doesn't have to be the case you know I could buy I could sell my property management

company to you you could
pay me 3x profits and I could
say but if the company
increases Revenue by x
amount which I think it will
with these tweaks and I kind
of help you a little bit how
about you pay me 400 000
instead of three hundred
thousand and you would go
great if you hit those metrics
no problem that'd be an
awesome deal for me so
there's plenty of ways to make
sure it's a win-win but to your
point this is why people are
poor because nobody teaches
us the language of deals and

if somebody taught us not
how to negotiate our salary
that's fine but how to
negotiate for equity and
ownership the world will look
a whole lot different but that's
not in the big pictures
incentive it's really good for
the little guy not so good for
the big guy
the other thing when you're
approaching a business and
trying to get them to knowing
this how to structure deal is
one thing but then there's an
element of persuasion and
salesmanship yeah
involved in this how

important is is learning to sell
and how how can we be
better sales people in your
view what is the key to being
a great salesperson because
you must be to be buying
businesses you must be able
to figure out what someone
wants and present it to them I
truly believe that sales is a
fallacy I don't think sales
exists I think you find people
who are already predisposed
to want what you are quote
unquote selling and I learned
that very early on from one of
my mentors actually at
Goldman that you don't sell

anybody on anything you're
never going to change
somebody's mind and if you
think I'm wrong go try to
convince a republican to
become a Democrat right or a
Tory to become I don't know
what's the other side okay and
it doesn't really go very well
usually and so my belief is
actually what you're looking
for is just who are the people
who are you're finding trigger
moments like if I was to have
a conversation with Stephen
about selling your business I
would try I would be asking
questions like you know

how's it going running wow
20 years that's a long time if
their answer is [__] love this
business I am never selling
this is amazing you're like
cool awesome no problem so
lovely meeting you but if you
meet the person that's like
yeah I'm ready I'm ready to
retire I've got this vision of a
ranch in my head out in the
countryside and you know but
my kid doesn't want to take
over the business you're not
you're not gonna get them to
think something different
you're purely discovering
what they truly feel and then

you are going to be the person that enables them to have a retirement in a way that no government can like you are the retirement plan and so that's maybe what you need to learn is just curiosity for another human and then you need to understand what a what a motivated seller looks like at a motivated seller looks like somebody who's ready for their next adventure whatever that may be and if you can find those two things then you find the people that actually yes they want what you're selling now what you

actually do have to convince
somebody of and I hope
you're true about it is that you
are going to be a good
shepherd if you are going to
be their retirement plan you
better not go broke right you
better actually be able to take
this business and run with it
and so that is one part where
you have to convince like
why should I sell this
business to you Stephen how
are you going to take care of
my business and that part
really again comes down to
curiosity making sure that
you're setting yourself up and

the seller for Success not
rocket science if I I'm gonna
play um I'm gonna play the
role of a 25 year old okay I'm
working in a job I'm I've got a
little bit of disposal income
but not a ton yeah I'm
listening to you Cody and I'm
going I want some of that
you've got a holding company
right yeah you've got a fund
as well yeah how much
roughly the revenue of the
holding company 70 million
70 million so your holding
company does about 70
million Revenue you've got a
fund as well yep how big is

the fund small 10. okay so 80 million combined um I want to get to where you're you are but I'm currently working in a job I'm 25 years old I've got I know seven thousand dollars in the bank seven thousand Pounds in the bank whatever what would you recommend my first step be Cody how do I get out of this job yeah well the first step if you if you're gonna do it like a pro I'd say this which is tell me what you do for a living I do content perfect so if you do content for a living what I'd say is don't buy a laundromat I talk

about laundromats I actually
need to change that I need to
like tell somebody I bought a
different first business
because it's a terrible business
to buy it just was my first one
and it's very easy to
understand so I'm like if you
can't understand quarter
machine close clean don't buy
a business any business just
forget you heard me talk
about anything and so that's
why I talk about laundromats
but if I was going to do it the
pro-way I would say you
should use your unfair
advantage and if you're in the

content business don't buy a boring business in the traditional sense look around you I it's something I call my personal p l review so I would basically look at what do I spend money on already if you're in content you probably spend money on ad purchasing right you probably spend money on video production you probably spend money on maybe you rent a a set space do you have all these expenses around you and what if you could turn one or two of those expenses into an asset not a liability

thing that makes you money
not a thing that costs you
money and so you know I did
a deal back when I was doing
more video production in my
last company where I bought
a podcast and video
production company and I did
that deal basically for zero
dollars I think I put ten
thousand dollars down for
that deal that ended up doing
about 300 400 000 a year
because I just said I know like
five or six other people that
could use your service I'm
gonna like double your
Revenue by introducing you

to these people and I pay you
let's say three thousand
dollars a month now what if
we're just gonna wipe that out
if I can hire these other
people and you're gonna give
me 25 of the company or
whatever percentage it was
that's what I would do if I was
you so if you're young and
hungry look
around you and see what you
pay for and what you
currently utilize already and
then try to get a percentage of
that business if not buying the
whole thing and that's sort of
the pro way to do it as

opposed to Car Wash need to
go learn totally different
Market you can do the second
it's just a little bit riskier so
I'm I'm working in content 25
years old seven thousand
dollars in the bank um I
realize what you've just said
and I go you know I'm a
marketing agency we book a
lot of Studios so what I'm
going to do is I'm going to
approach a studio space try
and do a deal with them and
then I'm going to send clients
their way yeah you could
totally do that that'd be a
Sweat Equity deal or a REV

Equity deal Revenue Equity
deal so for a studio space I
mean I think the the probably
Pro way to do that would be
one you'd approach them and
you'd kind of get an
understanding for their
business you'd be like how
much revenue do you make
like how big is this you'd
figure out if you were
material to their business so
me doing 3K a year with my
video production guy I was
material to his business he
was only doing I don't know
you know a hundred thousand
dollars a year or something

like that and so if my 3K went away that was you know that's like 20 of his business right there over a yearly basis so if you go to a studio production company and they're like yeah we're doing seven million dollars a year and you're paying them 3K you're like all right cool anyway nice to chat with you or you could say you know who's the owner how long you've been doing this and you could dive into it and the other side of the coin is you might find out that the owner is 70 and you become

buds with the owner and the owner loves when you come in because you're kind of like young and you learn about what he does and then you ask who's going to take over the business and then you might say Hey you know I do this other thing but I would love to sort of be an apprentice to you in a way and potentially buy your business using future profits and you can sort of like stay on and we can stair step our way into this but would you be open to that like leaving your legacy to somebody like

me and so you could do it that way too but I think it is learn it goes back to kind of the smart question you asked which is like the two avatars are who's listening to this right now and then that's the same question to the people listening that you're going to ask the owner what sort of Avatar is the owner and how can you become the solution to what that Avatar is looking for how can you become the son to the father you know how can you become the buyer to a really anxious seller um and then you can

get your deal done why do you think most people don't ever reach Financial Freedom in their lives do you think it's a psychology thing a mindset thing obviously let's take you know the very practical elements out of the equation so you know severe hardship poverty all of those kinds of things yeah but people that are in that sort of middle layer that are comfortable why do why do they never some of those people never really reach a point of Financial Freedom I think humans defer to the paths they've seen

before them I think so often
we follow in our fathers or
our mothers footsteps and
that's why I think the
internet's really powerful is
you have an opportunity to
now choose the family
footsteps you want to follow
into so one I used to think it
was just a knowledge Gap but
then I I went to this event and
I was talking to my friend
about it and she uh said that
the facilitator said something
really cool it was a group of
women imagine like 40
women a room right and
they're there to talk about

finances and in this room they
said okay everybody close
your eyes and I want you to
picture money picture money
right now and then I want you
to turn your body into the
shape you feel when you hear
the word money right and so
30 women all eyes closed
they take whatever shape she
goes now open your eyes and
look around and you know
my friend was explaining to
me how most people in the
room are like fetal position
they were like holding they
were like really close
somewhere on the ground you

know some were covering their eyes so in a room of 30 relatively successful women their reaction was like attack shame guilt for money and she was like you know she was standing there with her arms open wide like you know give me the money and when I think about my relationship with money it's the same thing I'm like if I think about money I'm like yeah it's over here like my hands are up like I am here for it but most people have this weird emotional attachment to money and so I

used to think that people on
the internet like not I like
Tony Robbins but like Tony
Robbins or whatever who do
a lot of the motivational stuff
I kind of didn't get it I'm like
just give me the tactics skip
the skip the other thing and
then I realized that most
people have really bad stories
that they tell themselves
about money and you could
tell I

mean it'd be interesting your
next speech you could try it I
tried it one of mine same
thing men and women
holding each other like they're

being beaten when somebody
talks about money the
average human feels that way
and so I think it all comes
down to what we believe
which is hard for somebody
in finance like me to say you
know typically I would think
well if you knew what to do
you could just do it but that's
not the case it's you have to
believe that you can do it and
the only way I can figure out
to get

more people to believe that
they can do it is to show more
people who are super normal
or in fact below average

doing the damn thing but if I had the answer to that that'd be the million dollar question

I read a stat in the U.S that only one in 10 people dies wealthy in the U.S that most people die broke and and young and I thought that was fascinating because we're at economic High Times Like lower poverty levels than ever before but still most people die at least without extra cash to pass on to the next generation why do you think people don't reach Financial Freedom or most people die without a lot of cash I think

um obviously it's a very complex topic but I think I really resonate with the emotional psychology psychological side of things that you described you know it's the same reason why most people don't go to the gym or eat healthy money is inherently emotional when I was when I had no money I was Reckless with money right all the gambling shops are in the areas where people don't have money um there's something deeply psychological about money so I would if I when I was

working in those call centers
if I got paid a thousand
pounds at the end of the
month I would the same day
go and buy a TV or an Xbox
like a PlayStation for about
six seven hundred pounds I
would not pay my rent to go
and buy that PlayStation and
sometimes I'd buy the
PlayStation without having a
TV there was just something
psychologically attached to
the I don't know the dopamine
rush or the sense of self-worth
that I got from owning the
shiny thing when I got money
my relationship with money

became amazing yeah I I
stopped buying designer
things I stopped wasting it I
didn't feel a need to to show
off or buy you know Rolexes
or whatever so I was able to
preserve wealth more there's a
really interesting relationship
with money on both ends of
the spectrum when you have
less of it it's harder it's often
because of certain
psychological things in
certain people I was one of
them it's harder to hold on to
when you have more of it it
feels easier to hoard and
people you know and more

broadly on the on the subject
of um why people don't reach
Financial Freedom I think the
modern world tells us that we
can get rich quick yeah and
when you think about how
people build wealth we think
about the Warren buffetts of
the world it's so boring and
slow and who's gonna buy
that book yeah you know get
be a billionaire at 87. I [__]
what I'm not going to be able
to you know dance in the
Nightclub at 87 so why do I
want a billion then that's why
the nft thing in the crypto
scam this whatever is also

appealing to people yeah
because it's quick yeah it's
true well you know what's I
actually uh was reading
somewhere a story about in
South Africa in the slums
they have the highest
concentration of the largest
televisions uh per square foot
of the the house so that you if
you've been there and and I've
actually never been so I can't
validate but you will see very
small little rooms with huge
televisions and and I thought
that was interesting um but it
actually makes sense because
maybe it comes down to a

belief that people don't think
they're ever going to get out
and so they think the only
chance of getting out is going
into whatever the short-term
pleasure is it's like if you
never think you're going to
escape your everyday reality
which is actually kind of
miserable then you're gonna
buy the PlayStation because
why wouldn't you why would
you save and try to get out
when you've never seen
anybody else get out but what
is the plate the PlayStation
means so much more to you
in that moment than a

PlayStation it means it's your
it's self-worth it's one tiny
token that you are successful
yeah that you can show your
friends or that you can just
even fear in self-esteem it's so
much more than a PlayStation
the thing that invalidates you
in this case money will be the
thing that has the greatest
chance of making you feel
valid and so if in my house
the lack of money was always
the thing that caused my
shame yeah so the minute I
got any of it I Would
overcompensate by trying to
buy some [__] to show

people yeah um and then
when I had loads of it who
gave a [__] like yeah that's
true that void was almost
filled so yeah it's true I also
think it's hard I mean I
remember many times where
uh you know I remember
checking accounts always
being overdrawn and uh and
you know seeing the little
negative pin on my you know
email and and cell phone that
you couldn't there was
nothing else in there you
know when I was in college
and trying to figure it out
before I made any money I

think I made like 37k in my first job at a college um so I definitely remember all that but I think if you can have this belief and you can get around other humans who have have had success or are striving for Success your aperture just opens in a different way and then maybe the commercials and the ads and the things that make you feel like you want to buy all the everyday stuff go away like I don't really like I kind of viscerally get mad when I see people who have wealth showing images of them in

their Bentleys or rolls royces
or I mean I have a nice watch
but like you don't see me
show that [__] anywhere I
like when people are showing
themselves in their private
planes or whatever I just think
they're missing the whole
boat and then what they're
doing is they're perpetuating
the PlayStation situation
they're doing it again and
again and they're doing it
because it doesn't make them
happy
anymore to have it that's not
enough I have to show a
bunch of people I got it and

what they should actually be showing is man I just invested in my first stock that's [__] cool look at my I mean if you look at my stuff it's like I have laundromats and car washes behind me all the time in them because that's the stuff that you should try to strive for you can actually pass it down it can pay you back you can buy as many PlayStations as you want but I think to your point the other thing is we are all you know have you ever felt um like when you're around other people and uh

and they're sort of negative or they want to talk about people the whole time and like how that energy feels it's like it's draining right even if you kind of get caught up in it it's fun for a second at the end you're like [__] how was it I feel kind of gross for having that combo I think it's the same with ads and stuff that we take into us and so they're basically creating our stories for us in social media by showing all this fancy stuff and then we start to have this memetic desire this external desire and belief that we

actually that we want it that we need it but we don't we're just becoming a replica of the people that we're surrounding ourselves with which are now social media there's no even growing up there's no laundry mats and 50 cents videos yeah that's what I mean it should be that's all sports cars and mansions and stuff so that was my North Star as a young black man it was like how do I get a mansion and a sport in a sports car and in the first page of my diary 18 years old it says four things on which you perform 25. bear in mind

I was shoplifting pizzas at the time and I was um a university Dropout not speaking to my parents with two ccjs which is like when the court is coming for you for death I wrote a Range Rover Sport will be my first car didn't have a driving license until I was 23. um I'll make a million pounds I'll work on my body image again because I'm a very small kid and I'll get a girlfriend those are my four goals in life and they were totally influenced by the outside world that's

why my book is called happy
sexy millionaire because I
thought if I became a sexy
millionaire then I would
become everything I needed
to be and I was so wrong I
mean I don't regret the
decisions I made because you
can't really in hindsight but
um I wish I had better
influences to say the least
yeah I mean I think that's why
content's so important you
know I think about I think
about Warren Buffett's annual
shareholders meeting right
which you can go and attend
if you if you're on Stark and

you don't have to own much of it um and I think you know people made fun of me when I started creating content online because they were like oh big successful private Equity person now you're taking your own money and if you really had companies that made 80 million dollars in Revenue that means they're you know you're worth a couple hundred million bucks uh and if that's the case why would you be making Instagrams and tick tocks and that doesn't make much sense right and my reaction at the

time was I think we should make it just as entertaining talking about stuff that makes us money as we do stuff that costs us money I think probably that'd be good and if we could do that that'd be a worthy Mission and also it'd be fun to try to do it I don't know if we could do it but um yeah maybe the next rap videos I mean and now now for honestly my favorite deals to break down are the celebrity deals because they're fascinating like the rock have you ever looked at the Rocks content from a uh product

perspective brilliant so the
rock if you look at his content
so let's just talk Instagram if
you go to The Rock's
Instagram I want you to count
how many pieces of content
he has that have product
placement in them of
companies he owns and the
answer is close to 80 so
almost every single post the
rock does is an ad but what do
we really see we see sexy
tequila we see ABS we see
him with this beautiful wife
like we see these other things
but we don't realize that every
single one of them is an ad

and so what if we could flip that around like wouldn't it be cool if the rock talked about the deals he did too and how he did that now he goes back and he talks about how he stole stickers bars similar to you with with pizza but I think even for celebrities they don't want to talk about the deals that they did they just want to talk about all the money that they have it almost seems like faux pas somehow to talk about the deals and how good a deal making they are like Reese Witherspoon billionaire now

why because Reese
Witherspoon little sweet
Susie sunshine and pink
basically took a book club
and said to authors I'll give
you part of my platform for
you to talk about your book
because I'm lovely it's free
you're going to sell a bunch of
books tiny insignificant detail
I'd like the future rights to
turn your book into a movie
and I'll pay you some sum or
I'll have a right of first refusal
AKA I have I get the right to
buy it before anybody else
and I'll pay you then for it the
author goes

amazing Reese of course
perfect they come on Reese
basically a b tests so tests out
which books do best and
depending on which books do
best uh Reese bought Reese
buys their movie rights and
makes movies that create you
know tens of millions or
hundreds of millions of
dollars in Revenue but Reese
doesn't tell that story Reese
tells the Susie Sunshine story
of her selling the books I
think the other story is more
interesting and more people
can learn from it so when I
hear these deals and when I

see these big success stories
we've got Kylie we've got the
Rihanna's of the world we've
got Ryan Reynolds The Rock
Reese Witherspoon the

question that we must always
be asking ourselves I

certainly ask is was that them
or did they just have a great
advisor a financial advisor

that came along at some point
and went by the way you do it
like this yeah and you'll make

[__] shitloads yeah well my
question is who cares I still

want to know the secret sauce
yeah and so she's none of
them are that dumb where

they don't know what the deal
was right like even if
somebody was smarter than
them which could be Reese
may have a genius behind her
the rock too probably Danny
Garcia his wife his manager
Kylie yeah the the goat you
know which is weird to say
about the Kardashians but
you know behind them the
mom for sure but they're you
know they're smart enough
when you create that much
wealth and you do it
continuously multiple times
like Reese has done with
Draper James too you

definitely know what's
going on so I think like
sharing those Secrets would
be cool but that's usually
where people go people go
well they're famous so it's
easy for them or you know
who did the deal and I'm like
yeah maybe it's scooter
Brawn behind the scenes but
I'd like I'd like to know how
they structured that the reason
they don't tell you though is
because it feels like it's the
opposite of the authenticity
trying to maintain nailed it so
if they came out and went
listen the way we did you on

that whiskey deal I got 50 my
job was to post it with the abs
every week and you guys [____
] bought it and now it's worth
a billion dollars is the how to
they can't do that deal again
because everything they touch
I'm gonna think oh it's a deal
well I think you could do it in
a way that was real like you
could be like we did this
business and maybe you
could give some of it away
like you could be like you
know if if the rock makes a
billion dollars off of
terramanna couldn't he then
say we would never have

done a billion dollar deal
unless you guys bought it
because you bought it we're
going to give you some
Equity we're gonna allow
people to buy into Equity at
the company at a lower
valuation and have access to
it I mean that's kind of what
venture capital and
crowdfunding does right so I
mean they can do whatever
they want to do but I think
there's so many ways to get
around it and maybe there's
nothing but downside because
people these days get mad
when people make money

and so maybe people would
hate
that but God I think it'd make
a lot more humans Rich for
people to be honest about
how they got there you know
I reflect as you were speaking
on a conversation I had with a
cab driver in the UK he said
to me you know are you that
Diary of a CEO guy I listened
your podcast in the cabs and
you know I'm I'm working
three jobs this is one of them
and I'm trying to what he was
saying was I'm trying to find
Financial Freedom yeah I'm
working this cab job I'm

doing this other little thing on the side but I'm trying to find the way I'm trying to find the way to get out of this life into

and he was scrambling around he was saying to me you know my friend does some stuff in Africa and in Ethiopia and he's got something there with property so I might go there and yeah there's this other thing I might do those people those are the ones that I'm trying to speak to today those ones that are like looking for the way out well first of all cab drivers and Uber drivers are my

people yeah I always yeah I
always chat with them well
and they
always listen to my stuff
because they know small
business like they have a
friend that owns a laundromat
or they have a friend that
works inside of a car wash or
owns a car wash these are like
blue collar businesses right
um but usually what I would
say to them is something I
actually said to one of the
guys that's with me today I'd
say try to break your frame
entirely most people look for
individual next tactics so

they're like what can I do over the next one two or three years to get here one thing I think is really helpful to do is say okay you have a three-year goal break the frame how could you achieve that goal in six months what would be something so different so out of the box so big that the goal that was going to take you three to six years is now going to take you six months and I want you to spend some time on that spend a week spend a weekend deeply thinking about that idea because what

you're going to do is you're going to come up with ideas for the person that could be the impetus for your Financial Freedom or for the business risk that's super smart but you haven't been wanting to take it and I think most people they like they Wade in the shallows of life and you cannot have massive change by going shallow and so I like to say when people want to an answer I like to answer ask them a question because I think they know I think they know deep down inside but they get scared just

like I did and so they wait years to do the thing that they knew they should have done earlier and I don't think you need a guru or a podcast to tell you that I think you've got to break your frame and say I'm super capable if I was going to do this crazy thing in six months if anything was possible if I really believed in myself what could I do who could I go to that could make an unfair Advantage for me and I do think that book who not how people usually read it as Leaders because it's a lot about hiring but I think it's

actually about life and I think
usually your answer to
Freedom is a who not a how
because often for Hustlers
and

people who are going to work
hard you know one or two
people who are very wealthy
or who run big businesses
there are a few people in your
ecosystem that you could go
to and become their Hustler
for them and that can lead to
Fantastic Financial reward
because most people are not
Relentless in the pursuit of
the things that they want if
you can be relentless you can

accomplish way more than
the average person and most
of us you used a phrase
earlier on in this conversation
which really stuck with me
because

I've used this phrase with my
friends over and over again
you said you got to see
behind the curtain and I
remember the first moment in
my life where I really felt like
I got to see behind a curtain
that I didn't even know was
there for anyone listening to
this podcast there's a curtain
on my right for anyone
watching you can see the

curtain on my right behind
that curtain there is actually a
room in there and there's
actually another studio in
there where we record some
content it's kind of like a
standing up Studio we've
got some backdrops and stuff
like that but the analogy that
I'd give you is in life you
never know how many other
rooms there are behind the
wall and there was a point in
my life where I started
understanding deals and the
public markets and how
certain High net worth
individuals were playing what

I call money games they were basically not doing much work but they understood the laws of money so they could buy things at an Arbitrage or flip things and Arbitrage and make put them on the public markets and all of these crazy money games that no one had ever told me about in life I thought the way you build wealth is by working and these [__] the richest people I know do very little working and they do a lot of money games and they live behind the curtain that I didn't even know was there um and I was

thinking about the cab driver
there there's so many what is
behind the curtain the behind
the curtain is a bunch of
information that's essentially
what it is you know a bunch
of people that have a bunch of
information what I might say
to that cab driver is like who
can take you behind the
curtain even if you have to go
get a [__] job for six months
yep like you were alluding to
it there like is there a guy or a
woman that I could go just
Shadow just make the [__]
tea and get behind the curtain
and figure out how they do it

yep like if you wanted to be
the best podcast in the world
or you wanted to be a good
podcaster if you can go clean
the floors 100 you know what
I mean a lot of people don't
want to want to do that they
want to work their way there
but uh so much in life is about
information right and the
information you you don't
even know that you don't
have oh yeah when did you
see behind the curtain well
you worked in finance so
that's unfair yeah I think I
think it is a hack um I saw
behind the curtain for the first

time when I had managers
and bosses who were making
tens of millions of dollars a
year and I realized how little
they worked like you said but
also how average they were
you know I saw these largely
you

know middle-aged dudes who
um were no more impressive
than I was and they were
crushing it and instead of
having Envy or hate for that I
was super curious am I ah this
guy can do it that means I can
do it and I think that's a huge
unlock actually I was talking
with another friend the other

week and I think one of the secrets to success might be when you see somebody who has more who is doing better who has more money realizing that means that you can get it as opposed to I hate them because they have it if you can flip that mindset on the other side of that lives nothing but opportunity and and it keeps I keep finding new rooms in the house new curtains behind it and I'm not sure that will ever stop I mean I was talking to my friend Bill Perkins the other day who's a hedge fund manager and Bill

um is very successful huge
you know compound house
we're walking around at I'm
like this place is pretty nice
and uh and he said to me
Cody um you know do you
think that you because you've
been around small business
for so long small has infected
your thinking and I was like
oh God oh God you know I
don't [___] I don't know and
and but then I realized to him
it had because he's got way
more zeros than I do and so
like those zeros become
unlocks to the curtain I mean
the other day I was flying

home yesterday or flying here yesterday and I sat next to Jeffrey Kent the CEO and founder of Abercrombie in Kent and he built that business up to multiple billions of dollars before selling it he played polo with the king is quite close with King Charles and um you know uh also has traveled the world came from nothing in South Africa was in a town in South Africa where there are only 100 white people which is fascinating um like mostly was barefoot all throughout his childhood and created the

luxury travel Market
essentially and I was just
sitting next to him on on the
airplane and I kind of looked
at his watch and I was like
that's a nice watch and I sort
of looked at his mannerisms
and I was like I just have a
feeling this guy is worth a lot
of money and so I started
chatting with him I just said
you know hi like I'm Cody
and you know why were you
in town what were you doing
in Khan and um he lives now
in Monaco and what I thought
was so interesting is when I
talked to him I said what do

you think the secret is like
you're a billionaire like what
is that how do you become
that and he said there's really
one ingredient to success and
that ingredient is the thing
that everybody has but
everybody wastes time time
he's like I ran my company
for 61 years 61 years running
one company he goes can you
imagine what the
compounding looks like in 61
years focused on one thing he
goes this generation cannot
imagine and and then we
went a little deeper and I said
you know what do you think

is the biggest difference
between entrepreneurs today
and entrepreneurs when you
were really in the game
because he's in his 80s now
and he said well back then we
we were explorers of the only
Frontier that still existed
which was business you know
they were the the privateers
asking money for the king
and queen to buy a ship to go
to the to the new land right
except he was doing it in a
business sense he went to
China in 76 and was the first
person to open up the Chinese
market to travel you know he

uh broke so many bones uh
playing Polo that he had to
retire at a young age like they
were hard men and I think
about it with um with with us
today I think that we've
become a generation of
vitamin D deficient uh all
birds wearing uh computer
programming alternative milk
drinking softies in many ways
and some of my most
successful friends who are
worth so much monetarily
their health is not very strong
they don't adventure and they
don't have true difficulty and I
think that's the difference

between his generation and ours and between true success and not is this idea that I'm sort of playing with like a third degree human somebody who has a strong mind a strong bank account a strong body those three things all together and where we don't just take other people's risk meaning take other people's money to run our business but we we take the risk ourselves and I think his generation really did many things wrong I don't want to glorify it but I think they did that right and how much more interesting is

it to do these big huge things
and maybe if you do that you
break the frame entirely um
and I every time I meet with a
billionaire my mind just kind
of it expands a little bit more
and I think it's the same way
like the first time you met like
my parents weren't
millionaires when I was
growing up so the first time I
met a millionaire I thought
whoa like this is a what is this
magic land you know this
person has so much money
they don't know what to do
with it and then you meet the
first Deca millionaire and

then you meet the first
hundred millionaire and at
each level not that we want to
worship money or that money
is all there is but it is a
scoreboard for a game that a
lot of people are playing in
this Society and I think it's
interesting to try to get in
those rooms and these days
those rooms are open you
know back when we were
first doing our businesses a
billionaire didn't write a book
you know a podcast or do a
podcast or tweet or go shake
your hand at a conference that
was unheard of and now

they're all around what have
you noticed in billionaires
what's the trend you know
people I've met a quite a lot of
billionaires now and there
tends to be some similarities
yeah they all get there in
different by different routes
and different paths but
similarities in character and
philosophy yeah one is I've
found most billionaires I've
met have a mission so big it
dwarfs the pain that comes
with built-in because I do
think it's more comfortable by
and large it's more it's like the
low dull pain is being in a job

you know that's like kind of
like having a little ache
constantly being in a job
being an owner an
entrepreneur or trying to
strive for billionaire status is a
roller coaster ride of extreme
pain at some points or maybe
you'd say extreme pain at
some points extreme pleasure
and you kind of go like this
right you have to be able to
Wade through that and so I
find that most of them are the
opposite of what I thought
they'd be I thought they'd just
be like Scrooge McDuck like
swimming around in their

riches they'd be kind of
shallow maybe you know
maybe they'd be super self-
interested they'd only be
focused on their own thing
they wouldn't be nice I
wouldn't want to meet them
and actually what I find
they're Inc this is going to
sound like a gross
generalization but most of
them really want to help you
up when they realize that
you're hungry like when they
see the hunger paired with the
ability and willingness to take
action they want to help you
it's so rare like if you're

listening and you have that desire but you actually do the hard things you're rare you're actually really rare because everybody says they want it but nobody really wants to do it I mean I knew I had to fire one of my employees back in the day which made me really sad the second that that person told me that they had a bunch of debt uh they were working in the business with me obviously they had a bunch of upside in the business but they decided to take some of their cash and they were going to invest in a

day day trading uh thing in the stock market and I said I really don't think you should do that I think if you want to take that cash and buy a business we should talk about that I can help you if you want to focus more on a secondary business that increases your income but if you want to day trade what you're telling me is that you want to get rich fast and you want to speculate that you want to get lucky you don't want to earn it and anyway they kind of laughed and then they did the thing and that

was in that moment I knew
you don't have what it takes at
this level maybe you could
change but if you're going to
make that decision now
you're telling me you're a
short-term player and long-
term games with long-term
people like

Naval ravacott said is the goal
so that's what billionaires
have they think long term I
was actually just talking with
a member of my team on the
taxi on the way over here and
there's a close to a billionaire
that I've become friends with
here and I was like why do

you think he's inviting us to do this stuff you know who this is and um and I was like I'm not a big enough name for this like there are other people you know what's the Thought here and then what I think I realized is that this guy is taking a bet that I might keep growing my social platform and I might keep spending on it and in two to three to five years I might be a really big name and because he Associates with me now when he needs something in two to three to five years I'll be really big and he'll have

like a remember when
moment here and he could go
get a Damien John right and
pay to do something with the
Damian John but then he
doesn't have the remember
when moment because
Damian's already at the top
right and so that billionaire
almost billionaire
is thinking three to five years
out with a potential call
option AKA a maybe
possibility how often do we
do that I don't even do that
enough and so that's where I
think they're different it's just
this different scope because

probably they see many
curtains with that long-term
view they want to water some
seeds right I I can totally
relate to that I've often say
been perplexed in my life by
way extremely rich people
wanted to give me a hand
right especially when I was
like 18 kid with an idea all the
enthusiasm in the world you
know but you know you
almost don't trust it right it
was so weird yeah I've
described it as bit being so
unusual over and over again
every year for the last 10
years that when I was 18 19

years old and I stood on those stages and I went around again stealing the Chicago time pizzas in my spare time to feed myself but all of these really successful people wanted to give me a hand like wanted to introduce me to someone you know give invest in my business even though I had no credentials they just saw something in me that I never understood that would be an interesting thing to try to break down what is it that you see in another human I mean one of the things that comes to mind for me is how

many people reach out to you
every single day a DM you
know I'd love to meet you
Stephen could you help me
with this could you I would
guess a lot so probably a lot
but what I found is interesting
is in the beginning when I
was starting to be a little
public I would respond to
almost all of them almost
every single one I would
respond but I would respond
like this I would say happy to
help read this book and then
do XYZ thing for me
something very small I'm like
read this book first do this

small thing do you know how many people did that oh cool none [___] off that's a great saying I'm gonna use that [___] all not a single person actually did that and then if you compare that with I think I've hired five team members now who all reached out to me with value they gave right away one of them did this a deep analysis on my business another one basically wrote up this whole piece like she was me and it was incredible and for those individuals who actually asked nothing of me I gave them a job and

opportunity and many of them make six figures plus and so there might be a secret there that just the humans who do are the ones who follow up the the DM tells me everything I need to know about the person yeah and I I can give you every example of every DM that I ever get and how I feel to them how I know from the first DM whether they are someone that I should be connecting with let me give you the one side of the spectrum the one side of the Spectrum which I often get is any jobs going in

that you've told me
everything I need to know
because not only could you
have checked if we had jobs
available correct on our many
websites where we list our
vacancies you didn't even
have enough effort to like go
check out the job site um
didn't say hello poorly
structured message um
you think that we hire over
DM on the basis of no pitch at
all that's the extreme example
but it happens you wouldn't
believe I will get any jobs
going once a day without fail
on one of my inboxes and

sometimes and I've never said this before on a very rare occasion I'm saying once a year I'll click on the person's profile and I'll care about them so much that I'll send them a voice note so because I look I click on their profile I remember this one kid and he kind of look like me oh yeah and he was a young kid and I remember thinking I really you know I could just ignore it it's easy thing to do the hard thing to do was try and give them some feedback on like please don't do that to more people please don't send them

any jobs go in question mark
So I remember sending one
particular kid like a voice
note saying right listen buddy
I'm on your side here here's
some advice um and then on
the extreme end the good
what happened what
happened and the response
was he he was thankful oh
that's good but when he
responded I realized
why he was the type of
person that would send any
jobs going maybe a bit of a
maturity issue there sure and
then on the other end you
have the perfect reach out

where someone realizes that they can't give you what they're asking to take from you yeah so someone wants maybe an hour of your time they know they can't give you anything worth an hour they can't give me 50K they caught nothing nothing they can give me worth that hour of my time but they do two three things maybe the first is they realize that and so they realized that they should offer something of value even I'm not never going to take it they but the gesture itself it's like someone pulling out their

card to pay the gesture itself matters it does the third thing is they realize the world that I live in and that I have no time and they acknowledge that so they might say listen you get thousands of messages like this um I know how busy you are so just by them saying that I go okay you understand yeah um could I could I just sit so I see it as an equation ask for as little as possible and give whatever you can could I just sit in the room one day when you work means a lot to me the third point there is research the

person because that's a huge
show of care yeah I know
you're a big Manchester
United fan I know your dog's
called Pablo in exchange I
will I don't know [__] I will
I've made this jacket for Pablo
I've sewn it myself if
someone said that to me
people are going to do this
Pablo does not need a jacket
we're coming into summer he
likes
being naked um but just
showing you you made an
effort oh my God it's the keys
to my heart yeah it's true um
and then ego is a great thing

as well everyone has an ego
so just acknowledging you've
you've done your research on
someone it's another huge
way yeah and I think the
sneak too if you're listening is
like skip the famous people
they get enough yeah like
forget it email them like yeah
just skip them all you know
even like sort of famous
people like skip all that and
go to people with money
because often they're quiet
people can't find them they
don't get a lot of reach out and
so if I was young and hungry
I would skip the flash skip the

the Bentleys skip the Rolexes
skip the fame and I would go
straight to like who's the
richest sprinkler owner you
know like who's the guy on
your block that has the
biggest house that does
something that sounds so
boring to you because you
also learn the most from like
the level like closest to you
and if you can kind of like
level up a little bit you know
if you go from you right now
to billionaire and billionaire
goes the thing is you got to
work hard kid you're like [____
] I don't know what that

means you know but if if you go to the next person and you're like no the thing is you have to send this exact email which is what I sent to this person they're so much closer to your climb you know they remember the steps um and they want to meant they want someone to Mentor they do yeah they'd be most flattered by you know that I have 300 sprinklers around London like they would be blown away by someone taking such amount of effort and care to research them exactly yeah and you know and they probably had

to do really interesting things
to create their wealth that
weren't single events you
know if you reach out to
somebody who is now I know
about the show on love Island
like what are they going to
teach you like yeah kid be
charismatic kind of hot and
get on a TV show here's
application form yeah exactly
yeah okay and then have a
bunch of money and get
famous uh but if you reach
out to somebody who built a
toilet business here like that's
there's probably a lot they had
to do continuously over time

that you could learn from but
it's not that sexy so people
don't do it a quick word on
heal as you know they're a
sponsor of this podcast and

I'm an investor in the
company and I have to say it's
moments like this in my life
where I'm extremely busy and
I'm flying all over the place
and I'm recording TV shows
and I'm recording shows in
America and here in the UK
that fuel is a necessity in my
life I'm someone that
regardless of external
circumstances or professional
demands wants to stay

healthy and nutritionally complete and that's exactly where heel fits in my life it's enabled me to get all of the vitamins and minerals and nutrients that I need in my diet to be aligned with my health goals while also not dropping the ball on my professional goals because it's convenient and because I can get it online in Tesco in supermarkets all over the country if you're one of those people that hasn't yet tried Hill or you have before but for whatever reason you're not a real consumer right now

I would highly recommend giving Huel a go and Tesco have now increased their listings with Huel so you can now get the RTD ready to drink in Tesco Expresses all across the UK why is it important for you now the last two years you've started making content why is it why do you think everybody should make content what are all the upsides you've seen in your life some of the unexpected ones too please that have resulted from you becoming a content creator the most unexpected one I

wanted every single person
that I wanted to reach out to
to pick up my phone call like
I don't ever want to be the
person standing in line at the
club I want to own the club I
want to get the invite I'm
actually another good
example I was just with my
friends in Khan and they were
like let's try to get into this
party or this party I'm like I
was invited to this one I'm
gonna go to this one because I
don't like doing the hustling
to try to get into the I don't
like it I've never liked it it's
probably a like I should get

better at it I should get over myself who cares but I was like I'm not gonna try to like finagle my way in that's the short-term game right right and it feels gross and it feels thirsty and I want to be thirsty and so creating content is a way for you to have unfair access in a world um you know these days how do I become friends with billionaires because they watch my weird content on laundromats and car washes and they see something in it and so that if if we truly believe that money is power I

think the way you get money is usually people which is like a theme we've kept coming back to most people on the internet I think try to explain how smart they are and what I hope to express is like I'm not that smart I just found people you know and I think we can all do that so that was one I don't I don't want to be standing in line in the club trying to like finagle my way in I want to find that what's the what's the back door that nobody's talking about where they invite you into it that's one you know the second is I

suppose on that yeah because I think that's it's that's not just a nightclub analogy that's that is a philosophy towards every facet of your life being the magnet or the peacock instead of the door-to-door sales person yeah like you know what I mean like all my companies have grown on this basis all of my companies have grown on the basis this is maybe my biggest one of my least shared business Secrets is that all of my companies don't have outbound sales teams because we make content and we

know I know that 99 of my competitors are gonna go the door-to-door salesman route they're gonna go Network events you will in the last 10 years you have never seen me swanning around a network event content is networking yeah I agree you will never catch me I won't have a business card I'm not going to hand it to you I won't even be there on stage out the back to meet people hello hello hello out the back door straight back onto LinkedIn yeah to start making content people don't realize that and it's

much easier it's a much more
sustainable more cost
efficient long-term strategy if
you know how to do it yeah
well I mean and if you
actually want to see me like
sweat it would be having to
go Network Small Talk hit
like oh God I want to die um
and I had to do sales for so
long in finance you know
Finance is just all sales we
used to at Goldman we had
like a spreadsheet that
they would track every single
day how many cold calls you
made when we were trying to
sell a deal and um it was

awful you know I remember
one time I was like pretending
like I understood Golf and so
I'm like ah it was great like
how was how was the game
yesterday did you did you get
the goal and they were like
what the [___] you talking
about you know I don't know
anything about it miserable
um it's like a fishing rod
versus a net isn't it the fishing
rod can only catch one fish
yeah it's true if I throw that
[___] net out which is making
a banging video about the
subject matter or the industry
I could catch 300 fish that's

exactly right takes the amount
of time yeah I mean it's push
first pull yeah do you want to
have do you want to pull
people to you or do you want
to have to push and you know
scream and I just I'm not
interested in that so that's why
I think content so so powerful
the other thing about content
is you find your humans I
mean it can get it can get a
little lonely you know having
built a bunch of stuff and had
some success and I've had
many times where over the
years the person that I've
become is not the person that

the people I love loved you
know and so I had to I had to
move past that [__] yeah and
it's it sounds you know
everybody I I will often tweet
things that are things to
myself it's like notes to me
and that happens to be in a
tweet form and one of them is
like you know you get in a
room with people who are
smarter than you and then you
leave when that's no longer
the case and that's not saying
that you get rid of friends but
typically they'll get rid of you
like when you're outgrowing
people it's uncomfortable for

the people that you've
outgrown they don't like to
see that you are moving
forward it's such a fast
progression which I wish it
wasn't that way but you know
I had a girlfriend that I was
friends with for [__] you
know now I'm feeling old but
like you know almost 20
years like 18 years and when
I started getting like kind of
notoriety on the internet uh I
didn't realize it bothered her
you know but it did and so
you know at one point she's
like you're posting about all
your other friends and not me

and I was like oh I only post
business stuff you know I
didn't I didn't my parents
aren't on there's no personal
stuff on there I keep that
pretty private so I didn't
realize that was important to
you and this was a rift that
just like never healed and so I
think that happens
continuously but I like
content because then I find
the humans who actually
want you to win like get super
inspired by that when you
find those people I think it's
worth more than the winnings
amen amen there is a

shedding people didn't talk
about this enough that when
you start putting yourself out
there especially when you
start becoming a quote
unquote thought leader yeah
the people that knew you
before look at you and think
who the [__] does he think
he is you think you think
you're Gandhi or Martin
Luther King Steve yeah like
come back down here with us
right you know that must
have
happened to you in a big way
yeah I think definitely I
almost think of my life as

being in school leaving to go
to university dropping out of
University being a being
pretty much alone and having
a chance to reinvent myself
and then emerging as who I
really was yeah and um I
have no current friends that
from school still well no one
that I speak to for my school
days and I have no one really
even from that University
phase everybody has been
since because you know this
is what I'm into and so it's a
new

person to resonate with or not
resonate with so it's it's I think

that's actually very very true I think can't like if you had friends that were super excited for you still at this point and were curious and growing and they don't have to be monetarily growing it could be totally different they could be obsessed with MMA and all they want to do is do Jitsu but that's that's their area of expertise you would respect that and value that and you guys could stay friends but what typically happens is when you grow a lot it's this it's like holding a mirror in front of

somebody else and saying all
the time why aren't you doing
the things that you can and
the things that you could be
capable of and when people
see that mirror non-stop they
start to look at you and think I
don't like what I'm looking at
and so I've I've really had to
come to terms with that too
what my path is is not perfect
it's not right I mean
sometimes don't you wish you
could just like actually
Netflix and chill like you
didn't want to achieve all the
time I
certainly do I'm addicted to

achieving I love it I wish I could slow down sometimes there's a big difference here actually because you said you started on this path at 30.

yeah so maybe the reason I didn't experience it as much as I started at 18. I hadn't built a career and I hadn't built social circles around me when I started to make content and start these businesses and started you know talking on the TV about business and whatever else so I didn't have as much to shed as much of a built up identity to shed oh good point but I do I meet

people all the time that are
you know 40 50 that are
thinking about making an
identity pivot that are like
trapped by the identity and
Social Circle they've built
yeah and the expectations that
comes with that it's a good
point yeah it's harder the
bigger the walls you've built
in terms of identity and the
more established your identity
is I think that's a really good
point yeah I mean I think I
had to get divorced quit a job
move a city uh and change a
lot of things that weren't who
I felt like I was are you happy

you know way happier now
yeah but you know it's a
miserable thing leaving
another human behind you
know like um you know I
don't I don't wish divorce on
anybody I don't like whenever
I meet somebody who's
divorced I always say I'm
sorry and congratulations
because it's kind of both um
was your decision it was my
decision yeah we just wanted
different lives you know he
he was very happy in a white
picket fence Country Club
life and uh wanted a couple
kids

and wanted to stay really
locally based and kind of
wanted me to not work and so
when I thought about my life
I was like I want to live all
around the world and I want
to build something so big that
I can't sleep because I need to
create it and and I want to
leave a legacy that is not um
managing director at a private
Equity Firm and I'm not ready
for kids and and I'm not sure I
want to have kids with you
and he really wanted me to
change and I'm not sure that
we should ever try to change
somebody that we're with

there's going to be thousands
of people that have heard you
say what you just said and
think [___] that's me yeah I'm
in that job with that partner in
that City and I just know I'm
unhappy I can just feel it
there's this like sense of you
know there's a signal inside
me telling me that I shouldn't
be here and I can I can hear it
sometimes I I justify it away
or I try and drown it out but I
know what would you
whisper to that person what
did you what would have
been words helpful words to
this Kodi at 36 to whisper to

that Cody at 29. two words
my dad said to me which is
exit tax so uh when I left it
was expensive uh and both
physically and and
emotionally and uh and I told
my dad about it and he said
there's always an exit tax to
Freedom um and that stuck
with me because I was like oh
this is just this is just a toll it's
just a payment but once it
gets paid what's on the other
side that word freedom and
one thing that really helped
me actually when I was going
through this which all this is
funny because I don't ever

talk about this stuff but um
but I got a little place like I
had like the big house all the
stuff whatever before and I
got this little tiny townhouse
right afterwards actually at
one point like I couldn't get
into my bank accounts and
stuff and so I didn't have
much but I got this tiny little
townhouse that I rented and
that uh tiny townhouse
nesting in a place that was
just my own that felt really
safe was one of the weirdest
unlocks that I've ever had I
now think about it as the
power of place if you can just

have somewhere else that you
go to that is just yours that's
my biggest recommendation
for people that go through
let's say a divorce or a really
tumultuous you know change
in partner is there's something
about like a glass of you
know I would have like a
little glass of wine or a cup of
tea in this tiny little
townhouse but it was mine it
was like nobody else's I didn't
have to share it I didn't have
to compromise I could just be
me and from there I could
sort of recreate again um and
I've heard of that now from

many

many many women at least who have been divorced that like that next little tiny place is really important and I and I think if I could do it again I'd go back and buy that place and I'd like maybe I'll buy a few and I'd give it to women like more men right after they get out of their thing because it's almost like you need to stand on your own Feet Again you forget how to so I would just remember there's an exit tax to Freedom and then on the other side don't you know I like to say like you know I

don't think you shouldn't
strive for divorce you know I
think marriage is tough and
relationships are tough and
there's a huge benefit to
working through things with
one human for life I take that
very seriously but if you are
in fact in something that is
unhealthy and that you should
not be in realizing that the
other side is so much better
than I ever could have
imagined I mean I would not
have the life that I live right
now which is a pretty [__]
great life if I had stayed on
the side of easy and now you

know when I told my mom
she like cried for days and
you know questioned it and
you know was like how are
you going to do this and now
uh she's the opposite she's
like you know yeah it was
such the right decision I'm so
happy for you and will say
things to me like you were so
brave which is weird for me
to say out loud but that you
did that because most people
would stay um so that's what I
would say there's definitely
freedom on the other side do
you set goals yeah definitely
how do you set your goals

and what goals do you have well one of the ways that I figured out uh how to get divorced was actually I set a date on my calendar so I was like I'm going to commit to fixing this and therapy and all of this stuff but if and here's what we're going to do and here's the plan and if we can't fix it and this is like my drop dead date because I was such a wuss I couldn't do it unless I put on the calendar um so I'm a big calendar person I I really like having a deadline when I started writing this book my due dates in like

four weeks or something like that and it's not like I look at it frequently but it's just out there yeah it's just this it's this thing that gets put into your psyche and somehow you can work backwards so much easier from a date so it sounds so silly but most humans will say well in one year or three years or five years I'm like put it on your calendar like whatever that actual timeline is and then try to work backwards and then for most goals I believe in short-term goals a hundred percent maybe daily weekly monthly

annually but three or five year goals who knows I mean you wouldn't have thought you were doing this two years ago I wouldn't have thought so either so like I might have a really big vision for 10 years or 20 years but as I get closer I might realize oh God actually nope that's not what I want so allowing yourself that freedom to not want to be the hot sexy Rich millionaire with Bentleys and instead say oh no what I actually want to do is I want to talk about what I want to talk about with whom I want to talk about

owning companies I want to
and
having no master that's what
Rich looks like for me and if
you had stuck with your
original goals that wouldn't
have been the case you got
team members employees
yeah some of them are here
let's say bro and does it not
feel like it's a bit of a
contradictory message in
some ways where you're
trying to get them to stay but
part of their job is to get
produce content with you to
get other people to leave their
jobs yeah so I have a really

important differentiator
between equity and
ownership
in a business and skin in the
game I do not think
everybody wants to be a
founder of a business I don't
think everybody wants to be
an outright owner of a
business I think everybody
should have ownership
always and so the way that
looks in our business is
basically every single person
who works for me even all
the way down to my admin
gets skin in the game so that
means that if they do X and Y

and Z they see how they can make more money directly if they come on to my team they can all Source us deals and get a percentage of the carry which means equity in the underlying companies I know you know that but for anybody listening um everybody on my teams always has had that and then you know the the other members of my team and businesses before like my last uh number two I then left the business to her she became the CEO of the business so she has ownership of the

business I don't like I should
be really careful about the
fact that if anybody on my
team
and they already know this
we just sent a message
yesterday somebody asked for
like a testimonial from me
about work that they had done
but their work wasn't very
good so I wasn't going to give
them a testimonial and I said
to the team any one of our
high performers if you ever
want to leave this company
and you're great at this
company one of course I'll
open every door for you and

I'll write any testimonial or
whatever you need and in fact
if you want to start your own
business I hope I'm the first
phone call

because I would like to invest
in you I want to be that guy
that saw that in you no doubt
every single time but that's
not for every human Some

Humans want to be in a
business like my number two
my CMO Chris he doesn't
want to run a business himself
but he does want ownership
so he has skin in the game
from both a revenue
perspective and from a

followership perspective
same with my head of content
same with Christian and our
AdSense and our YouTube
channel so I think it's really
important that you make sure
when you continue to work
harder you make more no
matter what so many people
have philosophies towards
money you know people will
say oh you've got to save
more than you spend you've
got to [___] not have the
Starbucks Coffee that's how
you'll get rich what is your
overarching philosophy to
Building Wealth and money

do you have something like a philosophy a mantra well uh first I think you should have the [___] coffee I think that is terrible advice um so I I like Dave Ramsey I get where he's going with it but um I think you cannot save your way to wealth you can only earn your way to wealth but my Mantra overall is that I think every human on the planet should understand the language of money which is finance and if you understand the language then you can speak it fluently and when you can speak it fluently you can become an

expert in an expertise leads to
a bunch of cash and so
everything we do is to try to
normalize deal making or the
language of Finance where
like the Duolingo to Finance
on the internet um and I think
I mean we have a goal if we
want to create a hundred
thousand small business
owners and one million
financially free people and we
track how many people tell us
they bought a business and
how much revenue and profit
they earned and so my goal is
before we're done with this
however long that's going to

be I want to hit those two goals and I think we'll hit them in the next five years maybe seven um but that's that is that is the gold star for me that and my new mantra which you might appreciate which is my 2023 Mantra is like no more B players oh my God stats where it shows about sitting next to be play oh it's so good my friend Vanessa van Edwards showed this to me so there's this study done across hundreds of individuals might be hundreds of companies it's a big study um and essentially it shows if

you sit next to an a high performer yeah so if you have your team sit next to a high performer you do you will outperform by 15 so a high performer just in your proximity will increase your performance by 15 if you sit next to a low performer or underperformer it will decrease your productivity by 30 percent so every B player you bring on board is not just decreasing their productivity by 30 it is that energy transfer which is that everybody around them becomes a little bit less productive and I think

one of the reasons people want to be owners of companies is because they feel that people want to stay at companies where there's a bunch of winners that's why I liked Goldman I was like these guys are so smart I'm learning so much I want to keep going when I was at Vanguard I was like oh my God these schleps are just schlepping around the office not doing anything I'm not learning anything and they're by you know design sort of pulling you back and down and so I I keep that number

on a notepad next to my
computer for me to one not be
the underperformer and two
it's not just about getting rid
of underperformers for you as
a CEO it's not good to do to
your team so you know we've
definitely have have had them
in varying companies of mine
but we push relentlessly to
either make people better or
help them find the thing that
they can be an a performer at
do you know who's very
sticky in companies yeah B
players oh God I know so
your players will get fired big
players will hang around

that's exactly right and a
players will probably leave
yeah and well a players will
leave if you keep BNC
players they're gone that's true
they're not interested B
players will hang and they
will think that you owe them
more is what I found yes they
are the ones that ask for the
most they're the most entitled
and they're the most
dangerous in a company it's
like a cancer that you need to
to cut before it spreads which
sounds like okay really um
but it's actually true because
your employees are choosing

to spend their life and their time with you and so every B player that you associate next to them is actually decreasing their time and that's not a fair thing to do or to somebody in the company it doesn't make firing people easier it's never easy it's never easy but it's important yeah what's the most important thing you think we haven't talked about you know we talked to the start of this conversation about who's listening and you gave me the three personas and you we talked about that person that's maybe in that

job and they're trying to find their way out what is the most important thing for that person that we haven't made maybe just one of my team members was saying this on the way over they're big fans of yours they're listening all your stuff and um are they a players and looking for jobs yeah yeah actually one of them lives here and uh and there's a um is freelance so he could work for you if you've touched my other one after it's gonna be over which one's the a player they're both they're both a players okay um yeah

we're pretty good I definitely wouldn't travel around with three players no chance um so the um and he said something that I thought was really good which was um he was listening to your podcast and he liked one in particular where you talked about um like all the the failings of people who are successful and so the only thing that we haven't talked about is the fact that you know we say all this stuff like don't keep players around get rid of them you know do this get better and and and on the flip side of

that like there are many
mornings where I'm up at
eight or nine and not five in
the morning and there are
many mornings where um I'm
stuck in a tick
tock you know Instagram k-
hole and I'm not doing the
thing that I'm supposed to be
doing and I think normalizing
the fact that people who have
achieved things also are awful
[__] up don't do the right
thing every single day is
important to me because
sometimes I get on these and
I'm like I don't want people to
perceive that I'm on some

high horse that's incredibly capable and productive that's not always the case at all I have many periods where I have not done the right thing where I've messed up on business deals where uh I am the worst in the room and and I think that's okay it's natural we're human we're going to mess up so just making sure people know that listening you don't have to be perfect to do any of this and in fact I'm sure you would agree we're both so flawed that if I can figure this stuff out I think any working John can figure

this stuff out too I'm no smarter than anybody else I went to a party school I didn't go to Harvard you know I probably did more beerbongs than I did you know honors classes in college and and I still figured it out and it took me until I was you know 29 or 30 but that's still pretty young um so we have a closing tradition on this podcast where the last guest leaves a question for the next guest I love this question they said when was the moment you were most afraid if they don't want to answer it who's

your favorite member of One Direction that's great but you don't tell them who the person was I'm fine um one I couldn't even name that so I'm gonna have to answer the question when was I most afraid actually um it's so funny they are a comedian I'm gonna give it away oh okay so when was I last most afraid um or when was I most afraid ever this is sort of silly but um I hiked a mountain called Mike Mount Baker and uh it is a technical climb so you use ice axes and crampons and it's freezing and I didn't really

know what I was getting into
and I don't like the cold and I
don't like heights and I don't
like camping and so three
days hiking a glacial
Mountain that's very high it
was like probably not my best
idea but I but I did it and um I
hated it like for three days I
was with all these other
women and they kind of like
liked it and I to be fair I like
kind of thought I was tougher
than them you know and they
know this so they can hear it
but you know a lot of them I
have this big career I I come
off as tough I can you know

get out there go do it and then
here I was on this mountain

I'm [___] miserable I'm
scared of the heights that I'm
gonna fall off and Tumble to
my death I'm freezing I have
to

sleep on top of a glacier I
can't sleep you're carrying
your your feces in a bag for
three days which is another
fun little side note and we get
up on the second day it's so
vertical that you have to be
roped in to each other on the
climb and I'm at the end of it
too which is awful so I I'll let
you know I'm the one that

sees behind us the guides in front there's like six of us or four of us on a rope or something like that and we get up after climbing for two days I'm so miserable and mad that I said yes to this and we're on this crater because there's a volcanic crater before we climb up what's called the wall which is an ice wall before you get to the top where you have to step like like this with your ice ax to get up the wall and I like I'm like I almost want to cry I can't think of anything I want to do less than this and

everybody's preparing to go up and um and I'm just like I don't think I'm gonna I'm not gonna go up anymore and I had all these ideas in my head like but if you don't Summit like then you're not tough and you gotta get up there because these other women are going to do it and then you're gonna feel bad and whatever and as I sat there I was just like what am I trying to prove like I'm pretty happy Life's good like I don't have on my bucket list that I want to Summit Mount Baker I just kind of said yes to this trip and it wasn't even

the heights that was so scary
or the cold it was like am I
like a failure by not doing this
tough thing that everybody
else is going to do am I going
to be the one person that says
like I'm out I'm going down
I'm tapping out I'm done and I
like have this whole dialogue
with myself and then I told
the guide and there were a
few of them I was like yeah
the thing is I'm gonna go back
down I'm going to chill at like
base camp I'm not going to
sum it and my girlfriends
came over and they were like
let's talk about this let's get

motivational and I'm like no totally fine I just realized up here that most of my life I've been trying to like please a bunch of people to goals I don't care about with things I don't really want in order to achieve some ridiculous thing and like I don't want to climb up there I'm gonna be pissed if I fall and break my neck doing this thing I don't even want to do and so I tell the guide he's like cool I've never run faster down the side of a mountain I get down to the bottom I'm happy as a [__] clam at that point I realize I

have altitude sickness so I'm
like tripping balls in the tent
which is really good that I
realized that because then
when I was climbing the wall
I might have gotten dizzy and
that wouldn't have been good
and I didn't realize when you
got altitude sickness you it's
it's hallucinogenic so the
tent's

like moving as I'm laying in it
but I'm great because I'm
back

in the tent on the the like uh
second Peak area and then on
the way down like two of the
women blew out their knees it

was like a six hour Evolution
and I just remember thinking
[____] like what if I had done
that thing I was so scared of
just because everybody else
told me that I should have
done it and I felt like it took
more courage for me to not
do

the thing than do the thing so
many people are right now
climbing a mountain where
they don't even care about
seeing the view you know I
hate why do we do that so
yeah I think sometimes you
know they say everything you
want is on the other side of

fear and it's like if the thing
that you want is the thing on
the other side of fear it's not
every fear we have to charge
into and so I guess choose
your Mountain wisely right
amen thank you Cody thank
you for your time your
wisdom and your entertaining
captivating storytelling and
uh
and insights it's really really
valuable to our audience
there's not many people like
you out there so it's so
wonderful to get to speak to
someone and the mission that
you're on is such an important

one I love it for so many
reasons I love it because you
you glamorize the
unglamorous and I often think
in so many facets of our life
the easiest way is in fact the
boring way yeah it's the the
way that isn't going to get the
likes and the Applause on
Instagram and there's not
there's not a market for that
right there's a market for the
quick shiny it's six pack abs
in

three minutes all that stuff
there's the market for that or
the nfts the cryptos the get
rich quick schemes you

present the important counter narrative and you do it as an incredibly powerful honest willing to be vulnerable woman in business and we need more of that because business and the the crater world of the entrepreneurship Community is heavily dominated by men right now and that is that is not a bridge that um many people can relate to those stories and where they've come from and the battles that they face so you present the counter narrative and it's a very important one so I also bet on

you like our mutual friend
does in a big way and I can't
wait to see a revolution as

you

climb that worthy Mountain
over the next couple of years
well thank you for having me

this was a pleasure totally
different podcasts I can see
why so many people listen to
you so thank you for having

me today you're very kind
thank you Cody ladies and
gentlemen as you know Zoe

is

now sponsoring this podcast
and I'm a proud investor in
the company and I've been

going on the Zoe Journey myself it all starts with this home testing kit you get sent in the post which measures your gut health your blood sugar and your blood fat I've had this little device this blood sugar glucose sensor on my arm which came in the home testing kit to understand how all of the different foods that I eat day to day have an impact on my body and it's been pretty unbelievable a big thing for me is feeling tired after I've eaten something and not understanding why historically I didn't

understand

now I do understand I'd been eating I think it was like a rice stir-fry with a bit of chicken and some chili sauce in there and I saw on my blood glucose chart on my phone which is connected to the device that Zoe sent me this huge Spike and then later in the day I saw a huge dip when I started feeling that sort of post lunge slump and what will happen next is Tim tells me they'll take all of that data and give me my own personalized Zoe scores for any food so I can figure out

what I should be eating and what I should avoid if I want to avoid those afternoon slumps and if you want to get started on your Zoe Journey with me use the code we've got exclusive code here CEO 10 for 10 off and let me know how you get on when it arrives [Music] oh [Music] [Music] you got to the end of this podcast whenever someone gets to the end of this podcast I feel like I owe them a greater debt of gratitude because that means you listen to the whole thing and hopefully that suggests

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