Introduction and Guest Background

Welcome to Mold, mycotoxin and Chronic Illness Summit. I'm your host, Dr. Ann Shippy. And today I have the pleasure of getting to have a wonderful conversation with Garrett Gunderson, who I've known for years.

He is he's an Inc. 500 financial firm founder and an amateur barista. He he's had multiple well. Wall Street Journal number one bestsellers. And he's got more on the way.

He's an incredible keynote speaker and he uses comedy to teach in the most powerful way. I've had the honor of getting to see him teach that way. It's so fun.

And Garrett, your bio had me laughing and crying right? He's got statements from his wife that are just so, so funny. So hopefully during our talk today, you'll get to share some of your humor.

It's just so fun. So there's a there's this box behind me back there. It's like just barely out of sight. But she just put these notes in there for a birthday once.

And so I just pulled a few of those notes and put them in my bio. Like, this is like one of them was like a man who can only dream tequila under supervision, you know?

But then she said, like really nice things, too. So it was a good mixture with her humor. I loved the last one that you shared, a man loyal to his family and friends, but most of all, his values.

Yeah, she wrote that pretty, pretty awesome. She does it pretty well. Well, I want to dive in to I know you've got so much to share on the on the personal health front and how this all fits together with finances.

But what I see with my patients is that chronic illness dealing with mold, environmental illness ends up really creating huge financial stress for most people, even if they have plenty of money.

It's just such a hit often that it creates a major issue. And I love what you do where you really integrate mindset and true strategy very, very uniquely so let's dive in.

Let's just start with, you know, what is financial health? Well, I have to tell the story about just recently I went to Montana and we backpacked like really high up in the mountains.

And the whole time we're there, we weren't even eating the healthiest foods, but all it was just cooked, like with duck fat and butter. And by being up in an environment where everything was crystal clear, there was no light pollution or pollution.

Health, Environment, and Financial Stress

What I noticed immediately, and this is where to start this with, but because we're talking health is I had like perfect digestion, which is really good when you're in the woods because.

It's often the opposite. Of the day. There's no, you know, and, and as soon as I came back down to, you know, where I live, I feel like there's so much glyphosate.

I could just I could feel it. There's so much pollution. I could sense it Like there's just because I was eating cleaner here, supposedly, that I was there, you know, like I was having desserts there and stuff like that.

But you wouldn't normally eat and you actually felt better. Yeah. I mean, it's just, you know, it's it's really frustrating

to a large degree. But yeah, I mean, there's there's a lot lot to say there.

But what I do know and this is something that many people probably don't know, is see, I sold life insurance from 1998 to 2005. I just I sold life insurance.

That's what a part of my career was. And insurance companies, if you are wealthy, you pay less for insurance because wealthy people live longer because of access to care and better food, and they can detect if they have mold and do something about it.

Because, you know, when when I was working with you, we hired people to come in and do mold tests on our home, on our office, you know, And it was it was a bit of an investment to do that.

So those things do matter. You know, health and wealth do go hand in hand in a few ways. Number one, like wealth has a lot of confusing factors, just like health does.

There's a lot of misinformation. And just like the allopathic Western medicine that's very symptomatic, and chop away and take pills. That's really how finances have been.

It's just set money aside, forget about it, start early, do it often, you know, take risk, don't focus on cash flow. Don't like it's just it's a lot of the same stuff and it can seem overwhelming and and confusing to a large degree.

But just like there's certain tenets, I think, in health that we can all I think pretty much everyone can agree on like five things maybe, you know, maybe, maybe like if we get good sleep, like something really important, if we get some sun right, we get our sun, we move our bodies, whether that's walking or stretching or maybe a little bit of lifting, like if we drink good clean water, right?

Like that's something and then. Negotiable, Right? These and then honestly, the last one would be our viewpoint because we can see what happens when we have a negative viewpoint to our cortisol levels.

We can see what happens to negative. You point to our blood pressure and, you know, one of the things that I've adopted for a long time in my life that was harmful to my health was I just saw food as dangerous all the time and I saw everything that was wrong all the time because there's just so much that is wrong.

And so what I started to do is go, All right, what do I have some control over and what I don't what can I do from a mindset to just be like like I would eat sometimes I'd be like, I'm just going to say this little like, prayer that's like, like whatever.

Nurse is the body, let me take him up. The rest pass through. Like just having. This beautiful blessing. Just looking at it that way so that I wasn't exacerbating the issue.

I wasn't making it worse because I was afraid or because and this is, you know. Being that you definitely don't digest as well when you're afraid, it really puts a halt to digestion.

So that's really brilliant. Yeah. And so I do, you know, I do some things that I think are helpful when it comes to, you know, merging quality of life and hobbies into my health.

So one of those would be I like to hunt, I like to elk hunt. And, you know, I feel like that is about as clean and food as I can, as I can get. And I feel really related to the food, which a lot of society just isn't related to their food at all.

They don't know how it's harvested, they don't know how it's how it happens. And it's just kind of like this really big disconnection. And then we know about the chemical dependency that's created because companies want stomachs share how much calories caloric intake can they create and how can they make it as artificial as possible so that certain parts of our brain center get addicted to that?

And what I find is when people have more money, they have access to better food. They don't, you know, like like,

let's face it, companies like McDonald's that are subsidized by the government with, you know, how you produce a 99 cent double cheeseburgers because certain beef is subsidized or it's not real beef and stuff's inside of it and that stuff's really harmful.

But some people, if that's all they can afford, then all of a sudden, you know, the way they get their calories is white bread, soda pop and fast food.

And that is going to be extraordinarily hard on the body, even though the body is pretty damn resilient. There's a certain point where people just simply don't know what good energy feels like because they just become accustomed to living off of pretty tough situations.

And, you know, I know that this really is around mold and mycotoxins. And so but I love it that you're like talking about some of the basic principles of health.

And I hope we're going to be able to like I, I think you've got some really great principles for finances and saying some of the same things. Right. Right.

Because like the five that we kind of agreed on, Right? Yeah. There's five things that we can agree on when it comes to finance.

Five Principles of Financial Health

And these might not be as common denominators, but I think it would be hard for most people in wealth to argue these points. So the first thing would be you just pay yourself first.

So every time you're making money, you automatically sweep money into a separate account. I call that a wealth capture account. It can be a savings or checking or money market.

It's just somewhere or it's liquid where it's safe or it's accessible, but it's separated so it doesn't automatically get spent. So we automatically save, deliberately invest.

So the second thing is, once your automatic saving, then it's about how can you plug your financial leaks, become more efficient and keep more of what you make.

This is a step most people miss when it comes to their wealth. So there's four main areas where we can do this. We can plug leaks by not overpaying the government, which if you're getting a refund, it means you've overpaid and given a tax free loan to the government. Right.

There's a lot of strategies if you're a business owner that can help with that. And so many people don't mind doing that because they don't want the stress of, you know, finding it at the end.

But if they've done step number one that you talked about, they're covered. Right? Right. And this is like just like this is where people's money is moldy because they're simply not keeping all of it.

That's useful because they're just letting it go to waste by overpaying on interest, overpaying on insurance, overpaying on tax and overpaying on investment fees that don't perform.

So that's like what's eroding the money. And so if, number one, we can pay ourself first. And number two, we can keep more of what we make without cutting back, because this is the problem.

Budgeting gets people in a scarcity mindset. And just like I said, if I'm afraid of all my food and see everything as bad, I actually exacerbate the problem because of the reaction I have to it.

And some people see money as bad and they don't want to deal with it and they just kind of try to make more is their only solution and they kind of get on this treadmill.

If we could just pay a little bit of attention and say, well, what if we could keep more of what we make without budgeting? See, what you do instead of budgeting is what I would call mindful cash management, which really is two steps.

Pay yourself first. And number two, keep more of what you make. That's being mindful. Then the third part of this is you simply classify your expenses in four categories.

The first categories a destructive expense, a destructive expenses. If I borrow to buy something that I can't afford, like a trip, and then I come back from a trip and now I have a loan, but no asset attached to it, That's a destructive expense, destructive expenses.

I'm paying monthly for something and I'm not using it. That would be a destructive expense. It can also be vices, you know that people can handle like an alcoholic with alcohol or a drug addict with drugs or, you know, whatever that might be.

It's essentially destructive expenses. The second type of expenses are lifestyle expense. And so lifestyle expense for me, like health is a lifestyle expense.

So I want to always be in a place where I can make whatever the best choices for me and my family without insurance ever being a consideration. Because the way insurance is typically set up is reactionary and symptomatic and in a framework that is controlled by an outside entity, like an insurance company that's in the business of profit, not in the business of health.

So what I want to do is be really proactive with that. And if it's a lifestyle expense, I don't budget my health. I go, What will it take to make an investment so that in the future I'm not spending twice as much money or twice as much time to handle the same issue because I've eroded my health over time.

So a lifestyle expense could be utilities buying clothes, as you know, trips and stuff. But it's just get to a place where you can pay cash for those versus have to borrow.

Then the third type of expense and this relates to health again is a protective expense. So in finance or protective expenses, asset protection and estate planning and insurance and savings, anything we do to transfer risk, But it's also education, because the more you know about your finances, the better off those finances could be.

So protective expenses are a perfect thing to relate to health. There's a lot of things we can do for our health that if we find out, you know, if you go get more tests and you find out you have mold, that's okay.

You're being protective. You're saying, all right, like I'm going on researching before I feel the symptoms, before I'm in a place where I feel really sick.

I'm doing what I can to protect myself. So that might be getting enough sleep and enough movement and enough water and enough sun and, you know, and enough positivity in my life.

So, so protective expenses, you know, whether it's in health or whether it's in finance, these are the ones that most people neglect the most because we're not really built anymore to be proactive, because the world has consumed us with the busyness that overtakes our life and that busyness is other people's demands, societal demands, where we think that we need to always be doing more.

Otherwise we're not valuable enough. And we get in that trap where we don't create enough space for hobbies, for relaxation, for rejuvenation, which is all part of our health.

Part of the reason we have chronic illness is not only the mold and might have toxins. And it's not only the environmental concerns of what we're breathing every single day and the chemicals and all that kind of stuff.

Part of the issue there as well is that we don't take time to recover. And when we don't take time to recover, then it

starts to infringe and impact on every other aspect of our life.

And so and this is what's most frustrating about that as we spend more time trying to earn and do and we become less effective at it because our health starts to deteriorate and we don't feel as well.

So the first expenses, destructive sickness, lifestyle is protective. In the fourth one is the game changer, which is a productive expense, not a productive expense.

I looked at health as a productive expense, a dollar that goes into health and makes me feel better and have more longevity is a productive expense because now I'm showing up at the best version of who I am.

Then look, I've been in places where I had too much work and I took on too much and I and I wasn't sleeping well. And what that led to was eating my emotions because now I'm just trying to look for some form of energy, which typically came in the short burst of sugars rather than something nutrient dense.

So like it's this cycle that we can kind of face. And so in the wealth world, we're saying pay yourself first, keep more of what you make without having to budget.

You get to the mindful cash management, which as you start to look at these different types of expenses. And then really what it's about is creating financial independence, which is having enough cash flow to cover your expenses and that cash flows recurring cash flow that comes from assets.

So you don't have to show up to do something that day and you can still get paid. And then when you have that financial independence, then it's really finally about the last two factors is your Investor Day, which you only invest in things that you are aligned with based upon your competencies and your drivers and your values, and you focus instead of diversify.

And then when when you're aligned with your Investor Day, then it's really about making it count. It's about treating yourself as your greatest asset, not a stock bond or piece of real estate, which transforms people's health.

Because rather than thinking about contributing to a retirement plan in lieu of contributing to better food or contributing to better, you know, a better life or taking your.

House. Right, or all those kind of things. Like a lot of people don't want to make the investment in their health because they think it's going to be at the expense of their retirement.

But the problem is that retirement isn't going to be what they expected because they're going to be too busy being in a hospital, which is no fun or not feeling up to do the things that they waited for ten, 20, 30 years to do.

And so ultimately make it count. As you enjoy the process along the way, you enjoy life along the way. Because I personally feel like, you know, when I took trips to two years in a row, we did extended stints in Europe.

Like obviously you have to have a certain amount of wealth to do that. But what happened was I learned to relax. I learned that, you know, that's when I became the amateur barista.

I hadn't even drink coffee before before I went. And by the way, coffee, you got some old issues. You got to be careful with coffee. And no doubt, definitely covering that. Day.

That's the crazy thing. I go every third day because if I go more than every third day, then I can feel the caffeine's impact on my body. I make sure I'm awake for an hour and a half before I have the cup.

I make sure that it's consumed before 11 a.m. so that I don't have it interfere with my sleep.

Health as a Productive Expense

So like I've had to adjust some of these things and balance like what creates quality of life without being at the expense of my health, which, which ultimately, you know, means I don't really drink anymore because I couldn't find the benefit of drinking to overcompensate for the deterioration that I had on my sleep or my health or how I felt.

And again, a lot of times we just don't pay attention. I'm so happy to hear that you're because I think really, you know, with all the research that's coming out on alcohol, because it does have mycotoxins in it, we're going to look back and we're going to think how foolish we were.

It's going to be like smoking. And it's just here's the thing. We have to look at why alcohol's such a such a popular thing is because so many people are going through their life unexpressed and it helps them to relax and let go.

And part of why they're doing that is because they're not in the work that fulfills them enough. They're overworked and overtaxed, and so they're looking for some type of escape and look like the most tempting thing for alcohol for me is when my wife wants to have some champagne, it's really hard to say no, because they're not a fun time.

But the next day I'm just not going to feel as good. So I'm just saying like, how could I show up that relaxed and that connected without it? And honestly, I think there's like for me, there's one additional piece that's hard for me not to drink.

Alcohol is I'm from Utah, so when I don't drink, people just think I'm Mormon and I'm not, and I don't know why that bothers me. Hey, I'm not like, let me have a drink, you know, But this local thing, right?

Just like this heat is a social thing. And and that's one of the harder things is to break this pattern. And I but I also think that, like, it's it's an epidemic and it's like enough of a it's so hard to buy something without a vegetable oil in it And like, that's like basically almost like consuming plastic.

It's just so. It is getting ridiculous. Yeah, just eat around the outside the grocery store or the farmer's market. Yeah, go ahead. And so one of the things I really admire about you is how you practice what you teach.

And so I would love it if you would give some examples. So when you were talking about clarifying expenses and you talked about lifestyle and really investing in health, what would be some examples of some things that you do or that you think would be helpful in that category?

And let me like, let me say that I wasn't always this way. Like, I'll give the most painful example. I don't I don't know that I've ever shared this. Maybe I wrote about it once, but when my son was born, he had a very misshapen head and we could have done corrective measures when he was young, but the insurance wouldn't cover it.

So I was like, It doesn't really matter. You can't really tell because I was thinking of it from a visual standpoint, but where his head was misshapen, put pressure on his brain, which consistently and put him in fight or flight.

So eventually I had to have him see a cranial orthopedist to get it, which is super painful when the brain when the skulls more formed. I've gone through just this experience so I could understand it myself, but it was so painful and so expensive.

But I didn't invest it when he was a kid. And later on we had to invest way more and he had to go through a lot more hardship because I didn't make that investment.

So that's, you know, that's kind of like early on how it was from a, you know, a lack of. Well, that sounds like it really shaped your teaching and your thinking.

To have to go through that must have been really hard. It you know, that was a was a tough thing. And I didn't really know anything about health in my twenties.

Like like my wife was really content and happy with who I am, whether I'm super lean or not. Like that's not really part of what is attractive to her with me.

So it's not like she really pushes that. But I remember our first married Thursday, she's like, Maybe you should go to the gym. I had gained so much weight, hadn't even really like I carried it fairly well and just didn't pay attention to it.

But I was like, I'm £209 right now and you know, good body fat percentage. At that time I was 255 when she said, This is my twenties. So like with the higher metabolism, probably naturally I was still, you know, I was eating dessert every meal I'm getting, I'm taking clients out.

So I didn't even really consider it until she said that. And then I was like, All right, all worked out. But then I realized back in those in college when I worked out think about this, I thought, Well, you got a car, But so I spaghetti.

And then I thought, Oh, you need to have it. I thought tuna fish was the best thing for my cancer. I probably just poured mercury into my body. Not like if I can't even imagine.

But I didn't know that was what my cousin had told me, and I didn't know anything about health. So it took, you know, really reading and being around the right people and becoming your patient and stuff like that, that that changed it.

But we've got to be intentional and society isn't going to help us to be intentional. They're going to help us to just, you know, like continue to eat the things that aren't the best for us.

Discount the issues that people are facing or because of mold. And I've just been around enough people that, you know, have been around black mold or like whatever.

And it just terrorized them. And when they moved because some of some of them were in Hawaii and there's just place in Hawaii that that that mold is like, you know, that place is just needs to be condemned and rebuilt like it changed their life, changing that environment.

And look, it's not always easy. In 2021, it was a really chaotic year for me. I sold a business, I started a new business. I filmed the comedy special and I was in the middle of so much going on all at once.

And my wife called me because we had a friend and his his second dog died. They both died of cancer and they both died pretty young. And so he's testing is soil and he's testing everything he could.

And it turns out he had faulty wiring and the faulty wiring in his house. The dogs would go away where the faulty wiring is because they could fill whatever, and it ended up messing the dogs up.

So he just sent a group text to all of us and he's like, You know what? Our last dog died of cancer at seven years old. Like, we should look at our wiring.

So it came out and like, your wiring is fine in your house. It's there's nothing. But let's just go to your backyard, which is a very small like we're like a sort historical kind of neighborhood to major transistors, just pushing so much EMF into the home like a massive amount means like there's no paint that we could use because there's just nothing we can do, we said. But just wondering if anyone in your family has these symptoms listed for symptoms.

And both Roman, my youngest, and my wife, had those exact symptoms. You know, we had really been on a health search, as you know, and so we put the house up for sale that day.

The guy that came to test says, So what are you guys going to do? She's like, I'm gonna call my husband and he's going to say, Put the house up for sale.

And we did. We put it up that next morning and we'd been casually looking in a market, if you remember, 2021, it was just, it was so hard to find a home and something came up the next day.

It's the one I'm sitting in now and they're like, We have got everything tested. You know, We tested the mold, we

tested the MLS, like, you know, and and we've done some some mold work to the house to work on and help with that.

Environmental Toxins and Home Testing

It was pretty minor. Else we would have moved. But, you know, that was that was the worst time ever. I was starting a comedy tour and we're moving houses because the other house just, you know, we couldn't overcome this issue that was really impacting our health.

And what I feel is in modern society, we can live longer today than maybe our ancestors did, but we're living sicker. We're living longer and sicker and longer and better.

And so it's really we have to work against all of these conveniences that have that are at our fingertips, but at the same time deteriorating how we operate.

Yeah. So I, I can imagine that a lot of our listeners are kind of reframing some of these priorities and decisions that they're having to make around finances.

And and so I love how you really like even talking about the, the move that you've made and investing in all the testing and, you know, just whatever it took to get into a healthy environment.

Um, it, the way that you've described this framework just makes it a non-negotiable, like it has to go in that productive category where the resources have to go towards that because it's so foundational for health.

Right? And I mean, it's this this move was super expensive. You know, this this house is big. It's awesome. But it's just it's been it's been a huge investment.

But at the same time. Yeah, what in the old house like the fact that some like the guys that will maybe stay there for three months or six months and like now we will go live in our cabin for a while if that's what it takes.

Like I'm not going to like once I knew there was no staying around, you know, there was no it's just it. And part of it, I think, is has to be a mindset of what would it take.

Not I can't afford it, I can't afford it is going to keep people unhealthy. You know, what would it take to afford it? How could I afford it? What value would I have to create to be able to have this?

You know, what priorities would I have to shift where, you know, those are the questions I think we need to ask because we've been trained that insurance dictates what we get or or circumstance dictates dictates what we get, and we become defeated by it because it is expensive these days to be healthy.

You know, it is It's just more like. Takes some focus and choices, doesn't it? I was going to say budgeting, but no, no, it's not budgeting. It's just focus and prioritizing and applying your framework.

I love the framework. It's really beautiful and I think it's going to be a really good way for people to kind of step, step back and and relook at how they're relationship is with money.

When look, I don't know if I told you this, but, you know, my wife and she went to India for five weeks and did paramedic medicine. I don't know how much you know about everybody.

Oh, yes, I'm a huge fan. So our intuition was just like, it's funny, right? To walk with someone that was going we'd been in my interest, like, for three years.

I knew Carrie was supposed to go and I just thought, there's no way she's ever going to go. And she's like, Yeah, I think I need to go. And yeah, she just when, you know, it's really just this like five weeks of, you know, relaxing and detoxing.

And it's intense, though. Oh, that's relaxing at the same time now. You know, because of how much you had to drink there. But yeah, you know, you know, exercise is just like, hey, you know, letting body kind of reach there.

And so, yeah. I went, I've gone a couple of times to in a year at a place called Parks Larson in Germany so it's the Indian air vet detox methods meets German precision.

You know for me from an M. D. standpoint, it ticks all the boxes. So I know I'm not going to come home with the parasite or something like that from doing it in Sri Lanka or India.

Since I have really sensitive gut, but I'm going again for the third time shortly because I'm such a huge believer in it. So I'm so glad you mentioned that because I think in addition to all this financial, we really haven't brought up the Edgar Reddick detox process as being helpful is one of the helpful ways for those of us that really don't detoxify very well.

And I'm glad she got to do that. Yeah, I mean, we've done a lot for our health over the years. I mean, and I think it's all stuff that you already teach, you know, and guided us on some.

But a lot of the population doesn't know. It's like, you know, if you're getting a like I remember my wife got a root canal like we had to pull that tooth.

That's like one of the worst things you can do when it comes to dentistry, right? We had the mercury fillings, so we had to go to a biochemist and do all this, you know, fasting and prep and, you know, like have special ways to get it out.

But like you think about it, Mercury is one of the most toxic things you could ever have in your body. And people are putting it next to their cheek where they absorb so much.

And there's studies over and over about Alzheimer's and all this kind of stuff, and people are drinking hot beverages. And that's which I mean, it's just like there's so many things that do that just harm our health that.

Don't make sense. Like you would not think about putting mercury in your body purposefully, and yet it's just kind of done without even thinking about it.

Look how dentists have to dispose of it. It's this container that has that like that toxic symbol or whatever that, you know, that they have a like hazmat suit look and things.

It's got that they have to put it in this container and it can't go like the way it's even disposed of. It was just cheap and easy. That's it's easier than the other types of feelings and you know and root canals manage that can really mess people up.

And you know one of the things I found is, you know, this is all because of how we eat, that our mouths are different, our face slime is different. And so that's part of the reason that we're having to get wisdom teeth out is because we're the processed foods and you know what it does.

And so when people get their wisdom teeth out, but they don't realize most of those habitations get super infected. And just a few years ago, I got mine cleaned out because I was getting like Monotype symptoms, having to sleep every day in the middle of the day.

And all they did was clean that out with ozone and and flesh it out and all that. All they have to do to test is, is that software is a bone. And if it stopped, it's because the computation is filled with disease.

I mean, there's. This chronic infection. Just all this stuff that we. Get more predisposed to when we're being exposed to environmental toxins like mold.

Comedy, Money Unmasked, and Money Personas

Right? Like it's just agitating it. It's filling it up with garbage and all that kind of stuff. And yeah, I mean, I don't know, I feel like you always encourage me to listen.

My intuition and I've always been really intuitive when it comes to health. I don't always know the answers, but like I know my intuition will kind of guide on what not to do a lot of times or what doesn't.

That doesn't make a lot of sense. And you know, another thing being that I used to be in life insurance, one of the best ways to get a lower rating with life insurance is beyond pharmaceuticals.

So if. I'll be on pharmaceuticals. Down, if you're on pharmacy, it actually lowers your rating. So if you want preferred plus or super preferred, you have to be without so like too many people are relying on that.

What they know is maybe that helps their health in some ways, but there's always effects of that. And so, you know, I think that part of the reason that we become more reliant on those over time is because we're in an environment where mold is impacting us and we're eating poorly and so these other things start deteriorating and you get something.

And what they know is that someone's taking that because of a under under other underlying issues. So even if it's improving their health, their health isn't as good as it could be without it.

So, you know, I mean, there's definitely times for those things that are that are lifesaving and helpful. And I needed, you know, but there's other times where it's one off and people aren't getting to the root of the issue and they could just be in a really bad environment that continues to make them sick.

And so they're taking a pill. And the pill, it's just like it's just like in finance, there's no one financial product that's going to make it all better.

You know, it's only part of a plan. And a lot of times when people feel they're behind, they take more risk. And and, you know, they don't get to those underlying factors. So beautiful.

So talk a little bit about your comedy experience and what you're up to with that. I always every time I've done what that club in Austin, like four times, so every time I'm in town, I'm like always hitting up.

And yes, I love. Coming into the very first one is the one that you came to or the second one, and then you're out of town one of the other times. But Right, but yeah.

So I'm not really doing tours like I did. I tend to, to comedy tours because what I realized is being in a comedy club, it doesn't really move the needle for my mission and what I'm up to.

It was a lot of fun though. So what I'm mostly doing is corporate comedy now and. Oh, so people can bring you into their companies. And mostly financial firms are doing it because I'm doing comedy around money.

And I guess that's brilliant. So when people buy this book, they get a copy of the comedy special, which the comedy special was insane. I mean, it was we had all the best of the best in the business.

Like my director had eight Netflix specials with eight different comedians. My executive producer won an Emmy with Seinfeld and Chris Rock. And so it's like pretty awesome that this rookie comedian essentially because I've only been doing it, I've been doing it for four years when I film the special, actually like three and a half.

But I've always loved comedy from the time I was a kid, and I think entertainment's the gateway to transformation. There's billions that want to be entertained, but there's only millions that want to be educated.

And so this is a topic of finance that's usually really boring and dry. And so I just like really love doing comedy and I know a lot about finance. So I kind of married this passion in this love and brought it together and and film this this comedy special called The American Dream.

And yeah, so it's it's basically six main topics around finance and a little bit about, you know, raising kids and stuff like that as well. So a little bit of my personal story in there too.

That's great. And share a little bit about your a new book. It's called Money Unmasked. The MoneyUnmasked.com, so you can take Your Money persona, which is one of the major factors in this book, is that there's these these hidden subconscious beliefs around money and they govern how we go about making our decisions.

Then it's really predictable whether someone's going to make mistakes or succeed based upon if they're in their winning or shadow persona. And also if you're in a relationship understanding, your partners.

Oh, that's so that's so important for this audience listening today. Look, Carrie and I used to fight about money when we were first married because I was one of the early money personas.

I was was a miser, which is all about, you know, cutting back and reducing and preservation and protection. And we made a lot of money, lived in a crappy apartment.

We thought about the budget like we like my kids favorite stories and in the whole world, or when my wife tells stories of when I was a miser, like buying her a fireplace for $0.99 for Christmas because it was in a a clearance bin or her or her dad saying we could live in the basement rent free.

And her saying sex free. If you think that's where we're living. That was kind of the fighting was I was always like in this miser mode. And even though her money persona isn't that different, it's a conservative planner.

What really critic intentions. When I became a striver creator as an entrepreneur and I always felt like I was the gas and she was the brakes. And then in 2008, you know, the market was being crushed, the economy was crushed.

And I became humble for the first time in my financial life because it was ten straight years of growth. And then all of a sudden it was on a downturn.

And I was like, all right, why didn't I see this coming? And even when I did, why did I ignore it and ignore it? And, you know, how did that impact my marriage?

And then all of a sudden I really started to uncover money for someone. So and I haven't thought about money since 2008, once they uncovered the. Huge.

Fees, the she's the planner, I'm the trader. So it's even this way in health, I meet someone, I'm like, This is a brilliant person in health. She reads the book.

She asks a ton of the questions, but I'm really good at bringing the people into our lives. Like, you know, I meet you. I'm like, you got to, you know, check out and stuff.

I haven't even seen it. I could I'll send you a little preview, but okay. And I'm going to immediately go by the book. We have by the time this you know, by the time people see this.

Play out. It might be the comedy special, might be in in full contract because I have a proposal coming up. Oh, congratulations. Which has been a long journey.

You know, it was a very big investment to do. I funded it all myself, so and we got the very best. So it was it was, you know, and plus we did it April of 2021.

We filmed it. So we had four unions. We were dealing and all the COVID restrictions. So we had to test everybody that came to the stop. And, you know, we had to abide by a bunch of stuff.

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So it made it a little bit more expensive, but it was it was good to right. That. Everybody hadn't been out. And then all of a sudden we film the special and nobody had seen each other.

It was really kind of this electric night, super fun and, you know, it was it was challenging because I was from the time I filmed that, it was five months from the time I started writing it.

And I basically turned my basement into a comedy club and did zoom sometimes one on one. Sometimes I had three or four or five people there in person.

So it was a it was work, but it was fun. Well, thanks for all you're doing to help people have healthier lives through healthier financial processes and and actions.

And it's really it really is a functional medicine approach to life and to money. So thank you so much for everything you're doing. Thank you for taking the time for sharing with us today.

And I just look forward to more and more conversations with you. And thanks for telling me to listen. My intuition when I sit in your office, I'd really done a good job with that over the years.

I remember you saying it was like when listening that like it's interesting, but yeah, I definitely do. And I think that's a, that's a big part of health.

Like we we know deep down that we can get beyond the fear and just kind of listen to the inner wisdom of our of our body and of our lives. And like, you know, sometimes you're always like, look, we had a leak in the roof.

We moved on that so fast because it's like we cannot have mold house. We replace sheet rock immediately. It just got finished. I mean, it's like, you know, I just understand the importance of having the right environment.

And if we don't have it, it's like it's so detrimental to our health. And you have it, you have a great intuition. So I'm really glad you're listening to it and that your your home is staying healthy for you.

Definitely. Well, thanks for spreading the word on on all this stuff. And hopefully my wealth framework helps bring a different angle to this series. So how do you afford to make this happen and what's the framework?

And then there's just understanding like your health is a productive expense and make that investment. If you don't have the protective and productive expenses around your health, you're going to pay for it later on in a much worse way.

And you know. It's not and it's never too late to make those changes. Like if you can get get well, just get the finances aligned with the health goals.

It's like the body's resilient and can rebound if you just give it the proper support, your finances can too. You know, I don't think you're going to see your like my my parents totally transform their mindset around money, you know.

And I started work with them years ago and now they're taking great trips and they're enjoying their life where before it was all just save, save, save, you know, and fearful.

And so it's good to see. It's really good to see how the, you know, the butterfly effect all around you. It it's really awesome.