

EPISODE 243

[INTRODUCTION]

[00:00:30]

FT: Welcome back to So Money everyone. I'm your host Farnoosh Torabi. Great to have you here joining us on this Friday. Imagine being a millionaire and then losing most of your wealth in an instant. My guest today stared down, as she says, the barrel of bankruptcy as the head of a financial markets education company during the most recent financial crisis. Her name is Julie Ann Cairns and she's here today to share her riches to rags, and back to riches story. She has a new book out this month called "The Abundance Code: How to bust the seven money myths for a rich life now" and it's based largely on her own personal experience with the ups and downs and ups and downs of money, as well as the lessons learned from coaching clients herself.

Julie Ann has more than 20 years of experience in analyzing global economic trends and the financial markets. She has a Bachelor of Economics with Honours in Econometrics from the Australian National University. She also has a Master's of Economics and Finance. Julie co-founded Trading Pursuits Group, a financial market education company where she currently serves as the managing director. Now in the book, which is really what we talk about on this podcast, I sort of did away with the format of the show. I don't ask, you know, all of the typical questions, but we do get to so many stories that Julie has coming from her childhood and her adult life as she's experienced the volatility that she has with money.

And in the book, and in our conversation together, Julie Ann shares some of her financial teachings, which include: How to become aware of your subconscious beliefs around money, and patterns of self-sabotage. For example, do you think you need to work hard to make money? Do you think that you can't ever really be wealthy, or that money won't make you happy? Well Julie says these thoughts may actually be limiting you and she gives us reasons why.

She also discusses how to rewrite her beliefs about money that may be keeping you behind. So if you realize, "Yes, I do have these limiting beliefs about money," the next step that she talks

about is how to actually rewrite those beliefs and start to see life through this lens of abundance. And finally, why she says desire plus knowledge does not necessarily equal success, and she speaks from experience about that.

Here is the lovely Julie Ann Cairns.

[00:03:00]

[INTERVIEW]

FT: Julie Ann Cairns, welcome to So Money. I cannot wait to hear more about your rags to riches story. Welcome to So Money.

[00:03:12]

JC: Thank you Farnoosh. I'm very, very happy to be here and share some of my story with you today.

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FT: Well we wanna celebrate this latest news of yours, which is that your book "The Abundance Code" is out this month. It's out on the 22nd and it's, the subtitle is "How to bust the seven money myths for a rich life now". And the discovery for this book is really a personal journey for you. So let's start with that and tell us what was the impetus for "The Abundance Code"?

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JC: Sure. Well to give you the full impetus I'd have to go right back to my childhood. But let me just start, before I get to that story with experiences I had in my business because I'm trained as an economist and a statistician and I have a business that I run with my business partner, which is teaching people how to trade the financial markets. So we teach everyday people how they can access, hopefully abundance and gain control of their financial lives and access financial freedom through investing and trading the financial markets.

And so I've been doing that since 2002, so quite a while now. And through that business I've interacted with, we have thousands of clients who have done our courses and I've personally coached hundreds of those clients regarding their own wealth journey. And one thing that I noticed was that early on in my time at this company that we founded together, my job originally was to do customer support work. And so when someone had gone through one of our courses, they would come to me if they had questions about how to implement it, etc.

And so I was often talking one-on-one with people about what their specific challenges and frustrations were. And after years of doing this, it kind of began to, the penny began to drop that what was really holding people back when - many of our clients had success, but some clients just consistently ran into frustrations. And I started to realize that the frustrations for them was actually happening on the level of belief. It wasn't anything to do with the knowledge that we had shared with them, they had the exact same knowledge that many of our other clients that were making it successful, making it work for them had. And yet, they were stumbling over, and over, and over again and sabotaging their own success.

So that kind of got me thinking and I started to get interested in the field of subconscious beliefs as a result of that. And then low and behold, I didn't really look at myself [Laughs], I was looking at my clients and analyzing their behaviour and analyzing their belief blockages and stuff like that. And low and behold, I had a personal financial crisis, which happened after the global financial crisis in 2008. Our company ran into problems, mainly because we had some debt that we needed to be able to refinance, and there was no credit available at that time, no banks were lending.

And so we had all this debt that we couldn't get refinanced and we didn't really know what we were going to do. And that triggered an epiphany for me, and it reminded me of a situation from my childhood. So my childhood wealth story is that I grew up in a very prosperous household. My father was a very successful surgeon, by about the age of 40 he had achieved a huge level of success and pretty much achieved all of his dreams and we were living in the dream house that my parents had built for themselves and they had art and airplanes. They were both hobby pilots and they bought themselves a couple of airplanes and sent my older brother off to a very

exclusive private boarding school, and my sister had a pony. And we were living this very prosperous life, we all were.

And then I think they actually ran into a belief hurdle themselves, this is my projection about the situation, I suppose - my interpretation about the situation. But I believe that they ran into a belief hurdle about, that money won't make you happy. And once they had achieved all of their dreams, I think that they had a little bit of a crisis around that as in when you achieve everything that you set out for in life and you're still not happy, that can sometimes cause a little bit of a crisis. So they started to drink quite a bit. And within a few years their drinking just escalated and they had pretty much frittered away or destroyed all of their wealth. And so by the time I was 11, my parents broke up and seemingly all of the money was gone.

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FT: Because they had made - what did you do with the money? I mean, the drinking is one issue, but were they gambling?

[00:09:11]

JC: The drinking is one issue. Look Farnoosh, I wish I knew. I mean I've asked my parents about this and I've heard all kinds of conflicting stories and nothing really seems to stack up or make sense. So to be honest, I don't actually know what happened to all of the money, but I can just tell you that suddenly there wasn't any.

[00:09:32]

FT: Wow. And in a short period of time. You were only 11 when this happened.

[00:09:37]

JC: Right. And so my parents broke up at that time, and I went to live with my mother and she ended up remarrying. And my experience of living with my mother from the age of 11 to 16 when I finally move to Australia, we really didn't have very much money to speak of at all, and

honestly I don't know how my mother made ends meet. She got remarried, she had another baby, I was living with her, my older brother was living with her. So she was the only one working in the household and there were five mouths to feed, so I really don't know how she managed. So there wasn't much money to go around.

So I had these two very different experiences growing up as a child of a lot of prosperity, and then suddenly none. And out of that experience I decided at about the age of 15 that I had experienced both sides and I kind of thought that having money was the better of the two options [Laughs]. And so I got this really burning desire that I wanted to create wealth in my life. And I decided that what I needed in order to create that wealth was knowledge.

So I hadn't really been overly interested in school, I'd been a pretty good student up to that point, but I hadn't been super motivated. But suddenly I got motivation and I started to study really hard and that kind of prompted me moving to Australia because I felt I could get a better education in Australia. Australia had, at that time, free university education so that was the big draw card.

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FT: And where were you raised? Where were you raised?

[00:11:34]

JC: Well I was raised in Canada, but my parents were actually Australian. So my father had moved back to Australia after my parents divorced so when I was 16 I went to live with him in Australia, which is where I live now. I live in Sidney.

So yeah, I had this burning desire and I set out to get the knowledge that I decided I needed in order to be successful. And I spent many years at university studying finance. I ended up going to Japan and getting a Master's Degree in International Finance.

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FT: And if I may interrupt you just for one second, all of this sounds perfectly sensible to me.

[Laughs]

[00:12:21]

JC: Absolutely.

[00:12:22]

FT: You know.

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JC: I totally thought I was on the right track.

[00:12:26]

FT: Yeah exactly. And maybe even now you look back and you thought, "That wasn't a complete waste of my time."

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JC: Oh absolutely, I'm not saying it wasn't. I'm not saying it was a waste of my time at all. But I what I thought was that desire and knowledge was all I needed for success. And what I discovered was, and I didn't discover this until I had that crisis after the global financial crisis and had a crisis in my own finances and I came close to losing everything. And at that moment I had this thought and it was, "Wow, this is interesting that this is happening," because I was about 40 at the time that that happened. And that was the same age that my parents were when they lost everything.

And I had this little thought and it was, "Huh, this is just like what happened in my childhood. I wonder if it is a repeat of what happened in my childhood? I wonder if this is what I believe is normal?" And that little thought sort of sent me on a trek where I started to investigate what it

was that I believed about money. And what I discovered was that for me, anyway, knowledge was not enough. Desire was not enough. They were like two legs of a stool. And I kept trying to sit on that stool with only two legs and I kept falling off of that stool.

I actually had quite a rollercoaster ride with wealth up until this point, but this was like a super crisis and I was about to lose everything. And I kind of realized, "Okay, there's a missing leg to my stool, and it's the leg of a supportive set of beliefs that will allow me to succeed that is consistent with me achieving success. If I don't really believe that I can achieve the success that I want and that I should know how to get - because I have the know how - if I don't really believe I can have it, then I just keep sabotaging my outcome."

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FT: So just to take a second here and I wanna analyze what you're previous belief about money actually was based on your experience growing up as a kid. Was it that money comes and goes? And/or that money is not something that is meant to be necessarily kept, or that you're not worthy of it for some reason because you saw how in your family it just was this fly by night situation?

So in your own words, what was it that was keeping you behind?

[00:15:16]

JC: Sure. Well when I dug down I actually came across what I call "The Seven Money Myths", and these were seven beliefs that not only I had, but when I went back and looked at the experiences of the clients that I had coached and people around me and my life. I ended up talking to a lot of people and interviewing them about their beliefs. I discovered this set of, they're kind of like hurdles I suppose, that stand between us and our achievement of the life of freedom, choice, and abundance. That I believe now, we all deserve.

And the first hurdle, the first money myth is the belief in scarcity. So this is just the fundamental belief that there is not enough. And sayings like, "Money's hard to make," and "money doesn't grow on trees," and "Waste not, want not," these are all sayings that speak to that belief. The

second barrier, once you sort of get through the scarcity belief and loosen it up and start to entertain the idea that there could be abundance, there could be enough, I could get to a place of 'enoughness' in my life.

Then we start contemplating, "Well how? How?" And we come up against the second barrier which is the belief that we have to exchange our time for money, that time-money exchanges is the go-to method of bringing abundance into our lives. And it's not that it's a bad method, it's just a very limited method. So a lot of these beliefs are, they're not necessarily bad beliefs, they're just very limiting. And if you want true abundance you really gotta get the limits, release the limits so that you can really achieve abundance.

So if you break through the "time is money" constraint, the next go-to for people is, "Well how can I make my time worth more?" Well one way is that an hour is worth more, so my work is worth more. And so this is where a lot of people will go to the idea that, "Well if I get educated, or I get more qualifications or I climb up the ladder then my hour is gonna be worth more." And that's not a bad method either, but it's still limiting because the best way really to increase your wealth is to leverage your time and to leverage your assets and invest so that your money can make money for you.

But when you start to do that a lot of people hit the fourth money myth, which is the belief that it takes money to make money. So if you think that, and a saying that speaks to this for example is "The rich get richer while the poor get poorer". Right?

[00:18:25]

FT: Right. Yeah.

[00:18:26]

JC: So if you feel like you're locked out of true wealth and true abundance because you don't have enough money to start with, that can be a very disempowering belief for people.

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FT: Can we go back to the third myth for one second.

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JC: Sure.

[00:18:44]

FT: Cause I thought that that would be something that my listeners would maybe go, "Wait a minute." Best way to make money is to leverage your time you said, or to create this rather life of abundance and choice and freedom. But for some people, elevating their education, going back to school, is necessary. And so, are there exceptions?

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JC: Absolutely. In all of these stages I'm not saying that they are bad beliefs, okay? So it's not that the belief is wrong, it's just that the belief has limitations. And when you wanna really grow your wealth beyond your exchange of time, then you have to start leveraging yourself somehow. And you probably know this, Farnoosh, I believe you set this podcast up so that you could still have impact and speak to people about money while raising your family, is that right?

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FT: That - you said it better than I could, yes. [Both laugh]

[00:19:53]

JC: Okay, good. So you're leveraging yourself, you're leveraging your time and through this podcast you're speaking to lots and lots of people all at once. And similarly with your wealth journey, if you really want to open the flood gates of abundance coming into your life, you have to figure out ways to leverage your time, or to leverage your assets. And there's lots of ways you can do that. I mean, you can leverage your time by, for example, having employees or starting

your own venture and having people work for you so that it's not just your own hours contributing to your wealth, it's other people's hours as well.

Or you can invest your money and compound your returns. So that's where you put money into something that creates a positive return and instead of taking the return out, you just reinvest and the investment starts to snowball. And Einstein once called that, you know, compounding returns, the eighth wonder of the world. Right?

[00:20:58]

FT: The eighth wonder of the world, yes, yes.

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JC: Because although in the beginning it takes a little while - it's not that perceptible. You know, you start getting your money working for you, and in the beginning the growth doesn't seem that huge. But when it compounds you get into the exponential growth curve, and as you go along, it just starts to increase and increase. And the curve kind of goes vertical, and when you get to that part, then your wealth really starts to snowball. And the key to it is to begin.

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FT: Right. Just start. As I always say to people, just start. You don't have to feel like you have to be wealthy to start. Like you say, it doesn't take money to make money, which is your fourth myth. What's your fifth, sixth, and seventh?

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JC: Just before we move on the the fifth, there's a great saying that I heard once which is that "You don't have to be wealthy to be an investor, but you do have to be in investor to be wealthy"

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FT: I like that too. I'm gonna write that down.

[00:22:02]

JC: So the fifth myth; so say you do start leveraging your time and leveraging your assets, then what's gonna happen is that money will begin to flow into your life quite easily without you having to exchange your time for it. And then at that point you can hit the fifth barrier, which is the belief that money is easy come, easy go. That money that flows into your life easily must leave your life just as easily. And this is one of the beliefs that I had in place. And I suppose through my personal journey and through just doggedness of like trial and error and trying to get as much knowledge as I could, I did manage to kind of struggle my way through the first four myths. But when I got to the point where I did have money flowing into my life quite quickly and easily, this myth tripped me up. And this caused me to do things, make bad choices with my investments, take too much risk and other behaviours that caused the money to just flow out of my life very quickly. So it was very essential for me to come to grips with that one.

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FT: Yeah I would say that was the part that - it hit home.

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JC: Yeah for sure. I also had the myth in place, and this came from my childhood experience, that money won't make you happy. I had seen with my parents that they got to this position of prosperity and then they started to drink and I had equated those two things in my mind. That they must have started drinking because they had money because money doesn't make you happy. In fact, I decided money made you unhappy.

[00:24:00]

FT: Did you ever figure out what was missing in your parents lives?

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JC: Well I kind of feel, you know that's probably their story to tell and I don't wanna put words in their mouths. But I really do suspect that it was a case of - well and this comes back to this belief that money won't make you happy. But money doesn't necessarily make you unhappy. And money doesn't have to be a negative influence in your life. It can be a very positive influence and it can facilitate your happiness. But I think in my parents case they expected money to be the answer to everything. And when they got to that level of prosperity and it wasn't the answer to everything, they really didn't know where that answer was. And so I think that that caused a bit of an emotional crisis. "Uh oh, that was not the Panacea that we thought it was going to be. And now we don't know how to fix whatever the void is that we still feel like we've got inside."

And I think that's important for people to know that money isn't going to heal your childhood wounds, necessarily. You've gotta do the healing of whatever stuff and baggage you're holding yourself. Money isn't gonna necessarily do that for you. However, money can give you the space and the means by which to address those things, whilst not having to deal with all the other stresses and financial strains in life.

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FT: That makes sense.

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JC: Yeah. So and that's what it leads on to the seventh money myth, which is kind of the finally ultimate. If you manage to break through all the other barriers and you decide that money can make you happy, you can have money flow into your life easily, it can stay, it can grow. Then the seventh is this idea that while if you become truly wealthy, that that will corrupt you somehow. And "money is the root of all evil" is a saying that speaks to that. There's some very Christian sayings like, "It's easier for a camel to pass through the eye of a needle than for a rich man to get into heaven".

[00:26:44]

FT: Yikes!

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JC: So there's some very loaded statements, ideas that come from some religious traditions around money, but also you might be familiar with the Charles Dickens story "A Christmas Carol" with the character Ebenezer Scrooge. So that's a bit of an archetype of the miser.

[00:27:08]

FT: The villain. Yeah they're always the wealthy oil tycoons. I've seen the latest muppets movie as well.

[00:27:15]

JC: [Laughs] Right? Yeah so there is quite a pervasive archetype of the person who's soul has been corrupted by money. And you know, if you want to - if your definition of a life well lived is to be a good person and to potentially get into heaven, if that's what you believe in and you think that money is going to prevent you from achieving that, then you're not gonna let it enter your life. It's just gonna be a complete deal breaker, right?

[00:27:54]

FT: Right.

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JC: So that's a very important one to be aware of and it's a very powerful conditioning that, especially people who have been raised in religious households can have.

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FT: So let's say that you are listening to this show and you identify with a couple of these myths, that these are some of the beliefs that you have been maybe subconsciously telling yourself all these years. How do you begin to rewrite your beliefs about money? What's the first step?

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JC: Well there's really three steps. The first step is to identify the limiting beliefs and a key symptom here for people is the presence of frustration. When you have frustration in your life around something, usually that's pointing to a limiting belief that's holding you back. And the frustration's coming from you pushing against that limitation and you wanna get through it, but you just can't because your belief is not allowing you to. So in that sense, frustration is a really wonderful indicator and whenever there's frustration in your life it's pointing to something that's a very valuable lesson. So I always see it as kind of a good thing. I guess I've changed my mentality around frustration in that sense. So the first step is identify the limiting belief, see where you're frustrated and look under the hood a little bit and go, "Well what might be causing that frustration? What do I believe that's holding me back here."

And another thing you can do for this step of identifying the beliefs is listen to yourself. What do you say about money? What are the things that come out of your mouth about money? Do you say things like, "Money in, money out"? Do you say things like, "One step forward, two steps back"? Do you say you have to work hard for your money? Are those things that come out of your mouth? And are those things that when you hear them, when you hear other people say them, that you find yourself nodding your head and agreeing? So that's step one, notice.

Step two is, once you notice the belief, start to weaken it. Start to insert doubt by saying to yourself, "Well, is that really true? Is it true all the time? Is it true in every circumstance? Is it true for everyone?" And then you can get to the place where you can start to ask the question, "Well does it have to be true for me?" And when you can start to really doubt whether it needs to be true for you, then you've achieved the second step.

And the third step is to then overwrite the belief. Once you've identified it, switch it out with a new belief. One switch out might be, for example, say you believe, you've identified that you believe money is hard to make. You might switch that out with a new belief that says, "Money flows to

me abundantly." Or another example might be you believe money is easy come, easy go. And you might switch that out - I like to switch that one out with, "Money is easy come, easy grow." [Laughs]

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FT: I like that.

[00:31:25]

JC: So it can come into my life easily, and it can grow and grow. And that kind of, to me, implies I don't have to hoard it. I get to spend it, but it still grows in my life. And for example, "money is the root of all evil", if you believe that one then you can switch that out with "Money can help me have a positive impact for myself, for others, and for the world." Because really, at the heart of that belief we're worried that we're not gonna do good with the money.

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FT: You know Julie, this reminds me so much of some of Tony Robbins teachings, which is that in order to have a breakthrough, and in this case a financial breakthrough in your life, you need to obviously change your state, your story, and then your strategy. And we've talked a lot already about the story or the beliefs that we inhibit, but what about strategy? Does your book talk a little bit about what you can physically do next to get yourself healthier from a financial standpoint?

I mean so obviously the mind is the most powerful element in this journey, getting that in the right space. But then you have to also do the good work [Laughs] that's involved.

[00:32:48]

JC: Absolutely, absolutely. There's no question that, as I said before, that you need the elements of desire, you need the element of knowledge. You need to want abundance, and you need to have some know-how about how to get it. And I guess what my book is really about is

saying, "Okay that's great, but if you don't have that element of belief in place, then you've got that two-legged stool, and you're gonna fall over every time.

So what I mainly talk about in the book is how to do you overwrite the belief? And I give seven very quite easy techniques that anybody can do, really, to overwrite a belief. And it's not as hard as people think. A lot of people think that change is hard, but it's only hard if you try to change what you do without first changing what you believe. And that's, I think, a very important point because it's very easy. A lot of people wanna jump to that "do thing", that do stage, "What do I do?" Which is the strategy stuff that you're talking about.

And I think there's lots of great books on strategy, and in fact my business, teaching people how to trade the financial market, is all about strategy. And I guess where I got to with my book was, the reason I wanted to write the book as because I realized that it didn't matter how much strategy we taught people or how good the strategies were, or how robust and how much we managed risk and all of that stuff, none of that mattered when a person didn't have the right belief framework in place. They still would sabotage themselves, no matter how good their knowledge was.

And so with this book I'm not really going hugely into strategy. I do touch on things like - I do talk about it in the book. I do talk about how it's important to have income strategies, it's important to have capital gains strategies, and it's good to have a mix of both of them. I talk about compounding your returns. I do go through some investment basics. But with the book I really didn't wanna focus on strategy as much as I wanted to get the message across that this belief piece is really, really critical.

[00:35:17]

FT: We are almost wrapped here Julie. I didn't really follow the traditional standard format for the show because I really wanted to get to the specifics of your book because I think it's so important and thank you for taking the time to go through all of the steps with us. And before you go though, I have to ask you, if I may, because you have such an extensive background in analyzing the markets and analyzing the economy, lots of people are writing into me now and a little concerned about what they're hearing as far as corrections down the line, maybe even

another recession. We know interest rates are going to have to go up at some point and perhaps soon.

What's your, if you had a crystal ball, what would you see happening in the global markets in the next year, and what would be your advice for the average investor who is really in it for the long haul, we're not talking day traders or active investors. What would be your advice to the average person about how to navigate the expectations in the marketplace in the near future?

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JC: Okay, well basically I think when you look at what's going on in the global markets, it's always good to try and pick, what are the really big themes? Because it's very hard to pick timing. It's hard to pick the top of the market, it's hard to pick the bottom of the market. But if you pick a big theme that you think is going to play out for many years to come, then that's always a winner for your investment portfolio, if you just sort of get on it early and ride it for a nice long time.

And in terms of a big theme like that, the one that stands out for me right now is, as you said, in the U.S interest rates are probably going to start to rise. And that has lots of implications for the global economy, and more specifically, for the U.S dollar. So I'd say big theme, when U.S interest rates really do start to rise, that's going to cause an inflow into the U.S dollar because it's already seen as a little bit of a save haven, and really what's been keeping people out of the U.S dollar is the fact that there's been no return. There's been no yield to speak of due to the interest rates being so low. So once that reverses, that will be a big trend change.

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FT: So then the dollar will strengthen?

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JC: Yes, I would expect. That's generally what happens when interest rates starts to go up, it's a positive for the dollar. Now there's all kinds of other things that could impact the dollar in the

short to medium term. But as a long term trend, if we're on a rising interest rate trend for, as multi-year sort of thing, then that's going to be a positive for the currency.

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FT: Do you see the markets regressing before the end of the year or in the next six months?

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JC: I probably wouldn't make a big call on it. The markets have been quite volatile and one of the things that we teach people in our courses is how to actually take advantage of volatility as opposed to trying to always pick direction. But that's a whole other conversation. [Laughs]

[00:38:47]

FT: Yeah it's not one that we typically have on this show. It's not one that I entertain really, because honestly, it's anyone's guess. With all due respect, it's really difficult to, right? You'd say it's difficult to really nail it on the head every single time.

[00:39:04]

JC: Right. Picking direction, as I said, unless you're looking at big long term trends, trying to pick direction is a very tricky game and I tend to prefer to look at, "Well is it volatile right now and how can I take advantage of that volatility?" And our way is to do that, but that's quite a technical conversation...

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FT: [Chuckles]

[00:39:27]

JC: ...as to how you do that. Yeah.

[00:39:30]

FT: Yeah, yeah. Well Julie Ann, thank you so much. This has been a really enriching conversation. I've taken copious notes and I know my listeners will be playing replay on this, or they can grab the transcript online and I wanna just mention that you have some wonderful videos for us on your website, which is Theabundancecodebook.com. They're free videos if people want supplemental content around this, go check that out.

[00:40:01]

JC: Yes, that would be great.

[00:40:02]

FT: Alright, Julie congratulations on The Abundance Code. There's also a documentary? I just saw this!

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JC: Yeah!

[00:40:09]

FT: Oh! Tell me a little bit about that.

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JC: Okay well that's gotta release date scheduled of March next year, and so what the documentary is is I really wanted to go around an interview thought leaders on their thoughts about abundance and what is abundance? And so the abundance code documentary really gets more into what are the key themes that a person brings into their life that then triggers a state of

abundance and an experience of abundance. And I've gone around and interviewed a lot of people about that. So I'm very excited about that project.

[00:40:54]

FT: I am too! I can't wait to watch that. Thank you so much for all the various platforms you're putting this important message out and we hope that, we know! I mean I just know it's gonna be really successful so congratulations. Wishing you continued success Julie Ann.

[00:41:10]

JC: Thank you. And I'd just like to maybe just leave with one quick final thought, which is this idea that beliefs are like the roots of your tree of abundance. And you were talking about knowledge and strategy and the things that you do, they're more like the leaves on your tree. And when you want a tree to grow, you don't water the leaves, you water the roots. The leaves are really important to the fundamental actions of the tree for it to take advantage of it's environment, right, and photosynthesize. So leaves are really important. But when you wanna foster the growth of a tree you water the roots and that's what dealing with your beliefs is like. When you deal with your beliefs and you sort them out and you make sure they're in line with what you wanna achieve in life, then your tree can really suck up the water and grow.

[00:42:08]

FT: I love that analogy. Thank you, that's really a great way to end the podcast. Thank you again Julie Ann.

[00:42:16]

JC: Thank you very much.

[END]