

**EPISODE 780**

[INTRODUCTION]

[0:00:33.1]

**FT:** A life of uncertainty is one that is worth living. Welcome to So Money everybody, I'm your host, Farnoosh Torabi, thanks for joining. It may sound scary but our guest today offers some pretty profound insights and experiences around taking risks and dancing with your fears. It's actually integral, he says, to living a good life.

Jonathan Fields is on the podcast today, he is a New York City dad, husband, award winning author, media producer and entrepreneur. His latest book is *Uncertainty - Turning Fear and Doubt Into Fuel for Brilliance*. Jonathan's current focus is Good Life Project. It's a media and education venture. Maybe you've heard the popular podcast. It's also a global movement that empowers people to live more engaged and connected lives.

He and I discuss how to go about living a good life, financially speaking. The importance of living a life of uncertainty and being in your career, and being in the unfortunate middle, and how to get out.

Here's Jonathan Fields.

[INTERVIEW]

[0:01:38.0]

**FT:** Jonathan Fields, welcome to So Money.

[0:01:40.1]

**JF:** Thank you for having me.

[0:01:42.3]

**FT:** I'm excited for my interview to air on your show, you just interviewed me, we're in your home on the Upper West Side, You interviewed me for about an hour and I told you things.

[0:01:52.4]

**JF:** Which felt like five.

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**FT:** It was such a good hour. It went by, besides the fact that it's really warm.

[0:01:59.9]

**JF:** It's toasty in the studio.

[0:02:02.7]

**FT:** I thought we were joking, we should do like hot podcasting, like hot yoga but see, what will people reveal when the temperature hits 114 and it's 32 minutes in? Stay tuned for that.

[0:02:14.7]

**JF:** Tell me what you are now.

[0:02:15.6]

**FT:** Exactly. What did you really learn about money growing up as a kid?

[0:02:22.0]

**JF:** Just let me out of the room, I'll tell you anything.

[0:02:26.8]

**FT:** I want to get into all of the amazing work that you're doing currently and stuff that I don't even know about that I know is sort of top secret. You're going to tell me.

I want to start, just like you did with me a little bit on your podcast, is going back in time and you know, it's no secret that if you go on your site and you read your bio, you read that, you left the field of law to pursue a career or personal training job that was paying you \$12 an hour.

I know a lot of people listening to this podcast are passion seekers, they want to find fulfillment and perhaps where they are now in their career is not that. It's scary to leave, especially if you don't have another job lined up or if you do, that if it pays less, how am I going to pay the bills, you were married at the time.

What made you believe that everything would still be okay? Give us some reassurance.

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**JF:** Yeah, I don't know if I did. Probably to understand that, you have to step back even farther, I was a lemonade stand kid. I was on the life long entrepreneur and somebody who is always kind of wanted cool stuff but I didn't come from a family where we had a lot of wealth in the family. I knew that if I wanted something, I was pretty much going to have to figure out a way to earn the money to do it which is what always scrapped to figure out what to do.

I've also fallen on my face many times and realized, I think, through that process that I've been okay, I was an entrepreneur, I built my first small business in college and it sold. I think what happened for me is that, through a process of iterating and realizing, I would always be okay in some way shape or form, it might not be pretty, it might hurt along the way but I always figure out a way through.

Also, having looked at how hard I was working in law. I was – during my short stint in law which is about four and a half years. I was in the middle of that, I started at the SCC as an

enforcement attorney and then I went into private practice in the mega firm in New York City and within a matter of weeks, I was in emergency surgery.

Where after barely going home for a three week window of time, my immune system crashed and a huge infection just sort of mushroomed inside my body, ate a hole through my intestine from the outside in. I kept working through it for days because –

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**FT:** What did you think you had?

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**JF:** I had no idea, I knew it was bad but I also knew that we were on a deal deadline and that on a – on like on a date certain, the foreign government where we were raising an offering was about to change the investment law and we were hired to make sure that we hit that date and that we were perfect in what we did so we all just – you just kind of enter an altered reality to a certain extent and you do the work that you're hired to do, and paid a lot of money too.

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**FT:** How old are you at this point?

[0:05:23.6]

**JF:** I am 28, 29. Yeah, we hit the button on the deal. I take a cab home, it gets a little fuzzy there. I know at some point, pretty soon after that with the next 24 hours I wake up, realized that something's really wrong, go to the doctor, he turns white, grabs me by the hand, rushes me to like infectious disease and other stuff and within a matter of hours, I'm checked into the hospital with a team of people looking at me trying to figure out like do we go in to the front, through the back, through the side?

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**FT:** Time is of the essence.

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**JF:** Yeah, knock on wood, everything turns out fine, you know, it's successful surgery, you know, it's the best possible case for me. But it was a wake-up call on a couple of different things. On the one hand, it became crystal clear to me that the career path that I had chosen was warring with my state of mind and my health. Or at least the way I was practicing it was doing that.

It also became really clear to me that as I looked years down the road at not just the how much the people who I supposedly aspired to be, I looked at not just how much they were earning but I looked at the lives that they were living and I didn't' aspire to their lives. It used to be that there was a day, a couple of generations on the path of law where you kind of, it was a noble career, you did your time, you were mentored, there was a huge tradition of mentoring and then you made partner and then you kind of pulled back a lot. And you lived a really fantastic life, that doesn't exist really. At least from what I saw, that didn't really exist, people were glamming themselves to illness, to death, to estranged relationships from kids and partners and family and just completely destructive health.

I'm sure there are outliers, I'm sure there are ways to build it differently but from where I sat, I didn't see a future that I wanted and I also knew that I know how to work, I know how to figure things out and that if I took that same work ethic and I applied it to something that naturally I was interested in, I was like, there's so much more possibility to both build a living and a life for me. It wasn't easy to make the decision to make leave that.

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**FT:** \$12 an hour.

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**JF:** Yeah, which was -

[0:07:45.0]

**FT:** Can we go back to that? In New York City., it's one thing to be making lawyer salary, sometimes that's even a hard salary to make ends meet if you've got student loans and this and that, people have said, "I make six figures and I'm broke." We can work with that but \$12.

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**JF:** I knew it was coming. I made a list in my lawyer office, you know, I took out a yellow pad and I was like, "Okay, here is my list of the things that I would love to do for a living, if I figure out how to make them pay the bills."

What was clear to me was that a lot of them had that potential but the way that most people were doing it wasn't going to give me what I needed. Which means, I would need to enter a different profession and then figure out a better mouse trap or figure out how the top people in that profession were doing it, what do they know that nobody else knew? For me, that was the intersection of entrepreneur and wellness.

I knew that I was going to need a blanket. I went back to my work as a lawyer and basically, I was just squirreling away every dollar that I could make because I knew that I was going to need a certain runway to figure out the better mouse trap and I was at a point in my life where I didn't want to live hand to mouth anymore. I do live in a really expensive city.

I just banked as much money as I possibly could, knowing that this would buy me X months to go and figure this thing out and so, because I knew that I was just going to have to talk my way into a job where I was not making a whole lot of money in a city where it's not sustainable.

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**FT:** Your podcast and so much of your work is entitled the Good Life Project, GLP, is that the moment more or less when you're, Jonathan Fields, Good Life Project began?

[0:09:26.1]

**JF:** You know, I think it's the moment that I got back on course with it. I think that project probably began when I was like a little kid.

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**FT:** The lemonade stand?

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**JF:** Yeah. My entire life I've known my work. I know that I'm here to make things that move people. I'm a maker, My heart and soul breathes making. I was the kid where you know, I'm eight years old and I'm talking my dad into you know, driving the car down to the town dom so I can buy - just grab bike parts and then come home and duct tape them together to make frankenbikes. You know, this is what I do.

There are moments in life where I get distracted from that and oftentimes, money is at the heart off those moments because money can be a huge shiny object that takes you down a road, that pulls you away from those things and sometimes you have to kind of, you know, like something happens where it reawakens you to the fact that, A, you've gotten off course and B, is there a conventional way to get back on course and still earn a family worthy living and C, if there isn't, how can you create that for yourself if you can?

[0:10:42.5]

**FT:** Are there things that still worry you or have – create uncertainty along the lines of money? Are there financial issues that you feel like you haven't - you're still grappling with or still as a source of, if they ever were, anxiety, things like that?

[0:11:01.5]

**JF:** Yeah, I mean, I am a founder. I'm an entrepreneur, I have nearly, since the moment of leaving the law, you know, found that health and fitness facility, I sold that, I entered the yoga world, I've existed in that world for eight years and I sold that company. I've been in this current company incarnation for six years.

Part of the way that I'm wired is I start things, I build them and then at some point, I pretty much move on because it's the making process that jazzes me. And I know that you know, as much as it's amazing to run your own company, to choose like the people and the culture you surround yourself with at the same time, the heart of that is always a high level of sustained action taking and decision making in the face of the unknown, you know?

Yes, I have a lot more control than a lot of people who might show up at a job. At the same time. I generally have a lot more risk on a daily basis. You know until a day comes which has not come yet, where I have X dollars in the bank and maybe that's just delusion talking as well. I think anyone who is kind of wired the way that I'm wired, always knows that there will never come a time where you stop growing as a person and where the thing that you're building has reached a point of complete, "Okay, we're good." We just coast forever now, that's not the way that building something works. There are moments of it but there's no sideways, there's no sideways in life, there's no sideways in business, you're either growing or you're constructing or destructing. On any given moment in time. If you don't apply energy, you don't just coast sideways, you're going in one of those directions.

For me, yeah, I'm constantly in the back of my mind, there are you know, I'm a husband, I'm a dad, I want my family to be okay, you know? I will always be looking for ways to accumulate wealth, to try and - at least one representation of them being okay.

[0:13:07.1]

**FT:** You have said now a couple of times, like you're hard wired to be a maker and in some ways I think that's such a great financial gift because it gives you this confidence and this desire to always go out there and produce and be creative and make. So much too of what influences us financially career wise is the relationships we witness, the things that were taught to us. This question actually is something that my sponsored chase slate and I love to ask guests which is,



what is a moment from your childhood, a scene that had something to do with money, maybe it was something that they told you, maybe it was something you witnessed or experienced and involved your family and involved your parents, that taught you a great lesson about money?

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**JF:** Yeah, it's a really interesting question. I don't know if it's a particular moment as much as it is an awakening to the tension that money can create in the family. My folks split when I was I guess junior year-ish, junior/senior year-ish in high school and my dad had one job his entire life.

He's a research professor and he, madly passionate about his work.

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**FT:** What topic, what subject?

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**JF:** Human learning, cognition. You know, he researched when I was a little kid, if you went to his lab, it was at one point, rats, then it was pigeons and then it was human students from that point on. My mom is very much wired the way I am, she is a maker, she is an artisan, a crafts person. When I was at that age, she had a pottery studio in the basement and she's a hustler too, similar to me in that she would make amazing wares and then –

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**FT:** But you were also fascinated by the human condition like your father.

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**JF:** Right. I'm a complete mix of both of them and I saw both sides of the spectrum, I saw my dad deeply passionate and committed to a job which gave him a paycheck, also academically is

not known as being the biggest paycheck in the world, it's consistent and you love your work and then I saw my mom who is this artisan and maker and crafter and hustler who'd go out on the weekends and we have a stand at the local crafts fare and making money on the side.

I think the lesson is really, I saw these two radically different mindsets around money and I saw different ways of approaching the intersection between purpose passion and money. I saw also the way that if two people look at where that sweet spot lies differently, it causes friction. It probably also drove me to want to understand where that sweet spot is and how do you find it?

Just for me personally. I can understand, where do I need to be with that intersection between the thing that fills me and the thing that fills my bank account.

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**FT:** How did that – witnessing that financial oppositeness with your parents, impact your pursuit of a relationship? Was it in the back of your mind, do you feel like you were then hardwired to fall in love with somebody who was like minded or not or you learned from that and you know, I'm just curious how that later showed up for you in your own relationship.

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**JF:** Yeah, it's interesting. I'm married as I record this, going on 21 years.

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**FT:** Congratulations.

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**JF:** Thank you. Together almost 26 actually. I met my wife when I was in my late 20s. She met –

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**FT:** Before or after the health scare?

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**JF:** A young hot shot lawyer.

[0:16:58.9]

**FT:** Okay.

[0:17:00.4]

**JF:** She meets a guy who is like, you know, fresh out of law school, tremendous -

[0:17:03.9]

**FT:** My mother would have loved that.

[0:17:05.9]

**JF:** Graduated law review, magna cum laude, you know, I had hair back then, it was like, you know, the whole quote package, you know. Through our time together, she was also – she had – was starting a career in nutrition, working in a large wellness institution and we thought that these were our defined career paths and we both pursued them independently for a number of years and it kind of became clear that I was heading in a different direction, there is no doubt that it definitely requires just a massive amount of conversations.

There are moments where you're on the same page, there are moments where you're not on the same page. There are – there have been over the years, moments where, we worked together now. She eventually left her job and became one of the senior people who ran a large restaurant group in the city. Which is, one of the hardest possible businesses that you could ever run with massive swings and risk and money and one day, something is super-hot and the next day it's gone.

She lived that in her own life and in a very high level. You know, while she saw me, literally starting a series of businesses. I mean, I signed a six year lease for a floor in a building, in Manhattan, married with a new home and a three month old baby the day before 9/11.

I think what's happened over the years is that my wife Stephanie, we've gone through so many cycles of entrepreneurship and taking huge sustained risk that neither of us are thrilled, you know, a the fact that we step out of limb, sometimes for long windows of time but we also understand that it's a part of who we both are at this point.

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**FT:** It's how you grow too. I mean, what I'm hearing from you is that, to really build a life, a good life, financially speaking but in so many other ways too, you have to be comfortable with risk, you wrote a book called *Uncertainty*, you've lived the life and you encouraged this in others, right? To sort of take – to go out on a limb if they can afford it. Even if they can't.

[0:19:19.2]

**JF:** Yeah, you can do it in ways that are much more strategic and much less angsty than I have. I tend to have developed, you know, part of this probably just through practices and experience over time and some of it is actually through very deliberate daily practices. I have a fairly high threshold for living in a state of high stakes uncertainty for an extended period of time.

I know that I do that intentionally because the best things in life, whether they're the deepest relationships, the greatest adventures or the greatest opportunity financially and professionally, they come when you're willing to be in that space long enough for not like the easy stuff to happen but for the really juicy, beautiful rewarding stuff to happen but you have to be able to be there long enough to kind of like survive that. It's the same thing in life, you know, anything that's worth doing will require you to step into a place of the unknown.

Because think about this, the only way that you can know in certainty whether something is going to work, whether it's going to work for you, whether it's going to work financially, right?

There are only two ways to know that. One is, if you've done it before, in which case, who cares?

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**FT:** Why are you doing it again?

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**JF:** Right, like life is not about replicating, it's about like, creating, right? The other way is if there's somebody else has done it, in which case, once again, who cares. You know, it removes the stakes, it takes the meaning away from it because now you're just chasing something which is already been done. There's safety in that but there is no genuine fulfillment beyond sort of like momentary hit of dopamine it's like, yeah, I could do what somebody else did too.

[0:21:05.4]

**FT:** When it comes to taking risks with your money, what are some things that you would do that others would not? I was talking for example to Tim Ferriss and he is also an entrepreneur, he's widely known and he's like, "Look, when it comes to my money, I don't really want to invest as much in stocks as I do in businesses because my stomach for risk, you know, I can sleep better at night knowing that my money is with people and in businesses and invested in ideas, I can't control the stock market and I can't control startups but that's just where I gravitate to. That's where I feel financially comfortable. Others would invest in real estate, others might invest solely in the stock market."

Where do you feel most at peace, risk fully, when it comes to investing your money?

[0:21:54.5]

**JF:** Yeah, I think it's a blend of everything that you just said. You know, we have a stock portfolio, we have a bomb portfolio. Because you know, because I'm a family man, I want a certain amount of something where I just kind of know like this is here and it's conservative and

it's going to kick off this, you know? We have insurance policies, you know, there is – at the same time, you know, if a certain amount of money is available to me and I am most comfortable probably investing in a way where we have most control over its potential to yield something where you know, that's generally my own businesses where I have a hand in them in some way, shape or form , if I'm advising them.

Similar to Tim to a certain extent but I know Tim has done a lot of angel investing, he's put a lot more of his money in other people's companies where I think tend to focus more on my immediate ventures. Yeah, probably because I'm a control freak.

[0:22:57.3]

**FT:** I love that you said, "I'm a family man." I want to start saying I'm a family woman.

[0:23:03.6]

**JF:** I love that.

[0:23:05.3]

**FT:** I think that more woman should say that with as much pride as you said I'm a family man and it just implies so much good too.

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**JF:** Yeah, well it's funny because we both speak to a certain extent. I'm often asked whether it's through the media or on stage, send us your bio. No matter what, I always start with dad, husband.

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**FT:** I noticed that.

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**JF:** What's interesting is that then when people will sometimes introduce me, they'll say that after the blah blah blah. After the -

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**FT:** They'll bury it, they'll editorialize it.

[0:23:39.2]

**JF:** Right, because they don't feel comfortable, they feel like they need to have more like the business side relevance to introduce me. "Oh, he's also a, quote, family man, a father, a husband." I'm like, that just says something to me about the state of public values.

[0:23:58.1]

**FT:** Good Life Project was launched in 2012, first a series of videos, now podcast, now really an empire. Long after you had that episode with the health scare. What – I want to think that was part of the fuel for it, it was all building momentum, right? All those decades. When was the light bulb, what was the lightbulb moment for good life project, where were you?

[0:24:23.9]

**JF:** I was focusing on being a writer and a blogger and a speaker and I got into the habit of writing what because kind of vogue in the blogging world back then which was like a giant year end reflection post. For me, that turned into a 40 page designed, annual Warren Buffett style report.

At the end of it, I just, the same pathing to my mind and I was like, I'm not sure what this its but there is this thing called Good Life Project and I know I want to start to build training's to help what I recall, conscious entrepreneurship founders, build businesses a different way.

I knew I want to create some really cool media. So I started asking myself, “Well what are my beliefs about business in the world?” And I created what I call my 10 commandments of business.

So at the end of that annual report, I just published the 10 commandments and said, “There’s this really cool thing called Good Luck Product coming ahead.” I had no idea what it was going to be at that point and not only did the report kind of catch fire and get shared all over the place but then those things at the end really caught fire and I was like, “Oh now I have to make this.”

[0:25:27.9]

**FT:** Yeah, now you’ve put it out there.

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**JF:** It is the classic entrepreneur, ready-fire-aim and so we started out. I said, “Okay so let us create some really, really beautiful incredibly polished well-produced video that just is telling people like what we are doing.” And having a long formed deep dive conversation about who they were. A lot of it in the early years was much more business focused. Now it has just become much more life focused and that launched the first evolution of the media side of the business.

Which then funded and this was deliberate, it launched the media, actually I launched the business side first. So we launched the training program first because I wanted to be able to pay for the media at a level that it would feel proud to producing it. That funded the media and then we’ve since launched all sorts of different programs over the years and transitioned into podcasting now four or five years ago now.

[0:26:24.2]

**FT:** It is unmatched the kind of work that you do, the level of quality, the in-depthness, just your interview with me a little while ago, the hour, the stuff that you were able to extract from your interviews is remarkable.



And I just want to say if I can brag, I really admire that because there is so much content out there. How do you decide? I prefer - I gravitate towards the quality work, right? I want to read the 40 pager. I watch the hour long interview.

If it is done well and I think in this day and age of communication and exchange and media, on the one hand what is beautiful is that anyone could open up their laptop and start a YouTube channel but you know, you really put resources behind the work that you do. You also mentioned that you are meticulous and I interviewed, before this interview, I messaged one of our mutual friends, Chris Winfield, shout out. And I said, "You know Jonathan better than I do, what is something about him or a question that I should ask him?" And this is all leading up to this question.

He said, "I think what would be really interesting to ask him is his level of meticulousness is, for example he said he will spend a long time thinking about a font for a particular design." And I said, "Wow, I mean one, I really admire that but two, that's a privilege place to be in," right? To be able to spend the time to think about a font and at this stage, everyone is just outsourcing, graphic design outsourcing this, outsourcing that because we think time is money.

So one, do you wish you weren't so meticulous that maybe you would rather spend that time on other things but you just can't help yourself or two, what do you say when someone is like, "Wow that's a luxury," to be able to sit there and think about these things that take time and time is money?

[0:28:26.0]

**JF:** Yeah, let me address the second first. A hundred percent true, it is a luxury. It is a privilege and I come from a place of privilege. It is something that I was honestly largely blind to until a last few years and I am thankful that those blinders are starting to be taken off because it opens me to a sense of possibility but also responsibility and that has led me to really just like my place in the world very differently and how I contribute and who I need to be in service of as I go there.

And how to acknowledge just the incredible privilege that I do have and you know on the one hand, I would have told you five years ago I have created all of this. I work my ass off to get where I am and I am still nowhere near where I want to be and on the other hand, I have also come to realize that there is a whole lot that has been baked in my favor from day one that I've had zero control over and I am increasingly aware of that in the very beginning of my journey.

And grappling with that and understanding what is my place and owning that and then in some way, doing right by it. So that's the second question, the first part which was – what was the first part?

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**FT:** Do you wish you weren't so meticulous at times?

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**JF:** No, I have zero wish for that.

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**FT:** Would you call it OCD?

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**JF:** No, definitely not OCD but –

[0:29:59.9]

**FT:** No like we use that word lately, it's not taken lightly.

[0:30:02.2]

**JF:** Yeah, I am obsessive about the details. Charles and Ray Eames are among the most legendary designers, creators in the history. A lot of people know them from the famous Eames chairs or furniture and stuff like that. They actually ran a design studio out of Venice, California. They were a married couple and they designed everything from, they produced movies, they designed splints for soldiers in war.

They created anything and they once said something, I am going to butcher this a little bit but they basically said, "The details don't make the thing, the details are the thing," and I truly do believe that. Like so many people, there has been an ethos of making good enough and ship it and so we are seeing, I think a lot of people now have the tools to be able to get to good enough a lot faster with a lot fewer resources.

So we are seeing in massive sea of just ship it noise and which translates to the standard has become mediocrity plus one, right? Which for a lot of people it's fine and you can make a good living doing that for a lot of people too. I am not okay with mediocrity plus one. I don't feel a sense of pride. I don't look at something and say, "I want to own that." When I put something into the world, I want to set the standard for it for whatever it is I am doing.

And so when we started shooting media, we shot on location with a three camera crew and I figured out how do I build the business engine behind it to afford that that is why we are sitting here right now in a studio that we build in my apartment using broadcast mic rather than doing a different format because it is great to do also a different formats. For me, I just made the decision that this is the way that I want to produce.

And when we create something, I am obsessive about details because I truly believe that the details are the differentiator in life and if you don't obsess about that - I think life is worth obsessing about.

[0:32:11.3]

**FT:** Yeah, if not life what else? I mean life is the thing. You talked about mediocrity plus one and I want to refer to you have an amazing blog on [goodlifeproject.com](http://goodlifeproject.com) or is it [jonathanfields.com](http://jonathanfields.com)?

[0:32:23.2]

**JF:** It's Jonathan Fields, yeah.

[0:32:24.2]

**FT:** jonathanfields.com and I was reading before I got here this article you wrote about the unfortunate middle and so there are three places you could be, might be right now with any relationship that you have and of course, I am reading this trying to read through the lens of money but you wrote it to the lens of business or career but really anything.

So there is simple grace, there is sustainable complexity which I interpreted that as like the goal like that is a good place to be in.

[0:32:55.2]

**JF:** Yes or no, it depends. Yeah.

[0:32:56.5]

**FT:** Yes or no and then there's the unfortunate middle which is where you say most people are stuck because we are raised with this mindset that have a good career but not that great, make money but not too much because why though? Why do you think that we are stirred away from that direction?

[0:33:15.8]

**JF:** I think, so simple grace is like the artisan, it's the coach.

[0:33:21.1]

**FT:** Relationships that grow out of a fierce commitment to self-discovery, connection, joy, et cetera.

[0:33:26.7]

**JF:** Right and it's like make good money, you're comfortable, you show up and you really enjoy what you are doing and life is pretty simple but we are culturally wired to be like, "That's not enough," there has to be something more.

That is not a valid way to live, that's not a way to earn your living. You've got to push further. If you are an entrepreneur, if you are a founder, the word is scale like there is no reason to exist unless you are going to scale this as big as it can be.

So most people buy into that, "I need to get up and go up the corporate ladder. I need to instead of be like an amazing codee or developer or engineer, I need to be in upper level management." Which most engineers hate with a passion.

[0:34:07.7]

**FT:** That's my husband by the way.

[0:34:09.6]

**JF:** There you go and part of that is lack of training but part of it is also that's not what you are wired to want to do, right? But that is what you're taught. So that concept of scale exists in companies, it exists in your own thing.

So what we do is we push into the middle of where that thing is not realizing we have left behind all the beauty and the ease of that state of simple grace. We have added complexity and stress. We've also left behind a lot of the joy of the work that really we are here to do in the name of getting to that place where we can now build so much structure and so many resources and so much scaffolding and rules around all of this complexity so that we can someday slip back to experiencing life every day and on a level of simple grace but at a much higher level of income.

The challenge is, if you get to sustainable complexity that's awesome. Most people never get there. I would say 95% of people never get there. They get stuck in the middle, the unfortunate middle and that is the worst of everything and part of it is because we don't know that that's where we are. Part of it is because we don't realize the place we are was never intended to be a stopping point. This is a place that you pass through. Part of it is because so many of us who'd land there feel like if we choose to go back to simple grace –

[0:35:36.2]

**FT:** It's purgatory.

[0:35:36.8]

**JF:** It's failure, we failed. Rather than saying, "You know what? I am not willing to give up. The part of my life that I am going to need to give up to push through to sustainable complexity, so I am choosing to live that life of simple grace consciously, intentionally because it gives me everything that I need and it is free of shame and judgment."

[0:36:01.6]

**FT:** Can you be wealthy and have a life of simple grace? Can you be rich and live simply gracefully?

[0:36:07.5]

**JF:** Sure, I speak to so many people who live exactly that, you know? People who really simply -

[0:36:16.1]

**FT:** Because doesn't money make things more complex like to an extent it can?

[0:36:19.1]

**JF:** Right but money in the unfortunate middle makes things really complex and adds stress without the benefits of why you want the money which is to get back to a place of ease.

[0:36:31.0]

**FT:** Right, someone said to me I work really hard so that my life can be really easy.

[0:36:34.4]

**JF:** Yeah except most of us never get there because we don't actually get to a point where we cross that threshold from the unfortunate middle to a sustainable complexity and that place very often is a place where you go back to being an artisan or doing the piece of things that you love and you've built the structure and the resources for everybody else to manage the complexity that you've built which comes along with a much higher level of income.

But that is about a higher level of income and impact are the benefits of that final phase but it's really, really hard to get there.

[0:37:06.7]

**FT:** I think simple grace is a hard place to feel - like you said people will judge you like, "Well is this it?" And you know, I feel like I think maybe I am in sustainable complexity slash simple grace. There are days where I feel I am more in one bucket than the other but I will say the weeks when I don't have a lot to do work wise, when I can work out a little bit longer and see my kids more and just do whatever, just skip down [inaudible] street.

Part of me, there's a voice that's like, "We should be doing some work." And honestly, I had a call that one of weeks was recent and I had a call with this woman who wants to redo my website and she is really a go-getter and I told her I had all of these projects in the works and she's like, "What's keeping you? What are the mental blocks, Farnoosh? Why haven't you done them yet?" I'm like, "Because who's keeping track, why are you pushing me? I mean I am enjoying June."

And you know honestly, I felt like I had to give her an answer. It's like, "Well, you know I think it's just because I'm procrastinating." I felt like I needed to justify the fact that what I was doing was not acceptable, to her.

[0:38:28.4]

**JF:** Yeah, I know some private practice professionals or I know a million authors and doing them, I know plenty of folks, I have plenty of friends where they make a very nice living more than they ever need. They're putting away money, they're taking care of their family, they've got plenty of money to play, they've spent a lot of time just thinking and creating or writing or speaking and really just trying to figure out, "Okay what is the cool stuff that I want to do and how can I do more of it?"

And they're really, really good. You know they are good with where they are and so many other people will look at them and say, "But think of how much more you could be doing," and it's very hard because society does not value somebody just sort of saying, "You know I am good. I am really, really good."

[0:39:22.0]

**FT:** I think that for women though in particular, I am really trying to promote more women to go out there and make more money even if you think you're good because for women, I think we are so behind. Sometimes when it comes to our retirement, how much we make at our careers and our savings and so we are just trying to play catch up. I also think that what would make more the world becomes a better place.

[0:39:48.5]

**JF:** I completely agree, I think when women make more, when women are more in places of decision making and power and it's not just intuition, the data is crystal clear on all of this. You know yes, the world is a better place when women control more of everything. It is a general rule.



[0:40:06.5]

**FT:** Or just maybe 50-50 that would be a great thing too. We are not there yet.

[0:40:11.8]

**JF:** Yeah but to your point, whether it is women or men I think what you really need to do is if you want to get to that place, I'll let you know that there are these three phases and know that there is this middle which is really hard, very often lasts for years until you get to that place of sustainable complexity and you go, it is really important to exercise, it's for everybody to look at that place of sustainable complexity.

Whether that's saying, "Okay, this is where I am affecting a million people every year and making \$5 million and employing a hundred people," is that before you actually make the decision to cross out of simple grace into the unfortunate middle, you look at that final place and you say to yourself, "Okay so A, what will it take if I sit here to the best of my ability, reverse engineer what it's going to take to get to that place and reverse engineer the effect that's going to have in my life to get there".

Be really, really honest about it and ask yourself, "Am I willing to do that?" And the honest answer is most people aren't.

[0:41:20.0]

**FT:** Because you know why, Jonathan? We have all of these life coaches that tell us, "The only limits that exists are the ones that you create in your mind," but there are some real limits out there.

[0:41:28.9]

**JF:** There are very real constraints and there's also, so your comment was I'm strongly in favor of women making more money. A 100% yes, right? That doesn't necessarily mean building large

enterprise. I think it's awesome for some women and for some men, it's the absolute right move but you can make a fantastic living, affect a lot of people and still do it from a place of simple grace whether you're male or female.

[0:41:55.4]

**FT:** I read a quote, maybe it is on Instagram recently where all quotes go to live and die. Someone said, "I'd rather be significant to a few than mediocre to many." And I thought, yes. Because I felt in some ways in my career that I was trying to chase volume. Like I want to get bigger and wider and more people and more people knew who I am and that is a long road and I feel like there are tricks to that trade and I am not really wanting to do that.

And I feel like I just need to get enough sleep, drink a lot of water, stick to my guns, the people will come and in the meantime, the community might be smaller than Suze Orman's but you know what? I love my community and its strong and we're strong maybe not in numbers yet but we're a quality group and sometimes you need to hear those quotes on Instagram or read them. Where do you spend time on social media mostly?

[0:42:54.7]

**JF:** Mostly or just grudgingly?

[0:42:58.1]

**FT:** Begrudgingly, right.

[0:43:00.4]

**JF:** I'm really trying to mend my relationship with social media. I think it's when you blend the wiring as lying on the introverted side of the spectrum and heavily being a maker, things that pull me out of that flow and pull me out of the more limited relationships that I love to be in are things that I don't necessarily view as yummy but I also like to realize it, there is a space and place and

increasingly it is Instagram. I never realized that there was actually a real community and conversation that happens there.

[0:43:28.2]

**FT:** It's alive and well and I have pretty much abandoned Facebook although I am still there. I just can't. Twitter is just a whole lot of angry people, so is Facebook to an extent. Instagram is still where roses pop up and people are happy.

[0:43:42.9]

**JF:** I know, maybe it's just the people that we follow or we're having conversions -

[0:43:44.8]

**FT:** Perhaps, yeah well that's the thing to, you can really control your feed a little bit and I have also encouraged people to contact me there and send me their questions and they have and it's been great because it is easier to communicate on Instagram.

Before we wrap, I wanted to, I mentioned earlier wanted to catch up and ask you what you're doing lately and I know if people try to email you, there is an automatic reply that says "I am busy making." And Chris, our friend said you've got to ask him about the most recent thing he went and made, was guitars and in your room, you have -

[0:44:18.6]

**JF:** I have two.

[0:44:19.8]

**FT:** Is this one of the guitars that you made?

[0:44:21.7]

**JF:** In that case over there.

[0:44:22.9]

**FT:** So I understand you went to work with an expert craftsman to learn how to make guitars, so why? The first question why?

[0:44:30.8]

**JF:** Yeah, so I realized that I love – I make stuff but most of that has been happening in the digital realm for years now and I love the physical process of making something with my hands from nothing. I think most of us like that process and some way, shape or form even if we feel like we suck at it. There is still something about it that feels good and I realized that.

[0:44:54.8]

**FT:** Primal.

[0:44:55.2]

**JF:** It is and especially for me that I have been missing it deeply and for years, I've wanted to. I play guitar really badly but I am in love with the form of guitar. It's just the wood, there is something sultry about it.

[0:45:08.4]

**FT:** Do you play the guitar?

[0:45:09.5]

**JF:** Yeah but not well and I finally was able to find a way to learn how to make a guitar. It is a funny full circle story too because I have been looking a - they are called Luthiers for years and

the experiences never worked out and finally, I found a guy about two hours outside of New York City and I call him up and he's literally in the middle of Amish country, in the middle of farmlands and stuff like that and he's like, "There is an eight day program. You can do it yourself."

[0:45:38.4]

**FT:** In Lancaster, Pennsylvania?

[0:45:39.7]

**JF:** Somewhere around there.

[0:45:40.7]

**FT:** Tim's from around there so.

[0:45:41.5]

**JF:** Yeah, so he's like it's eight days. I said, "I don't have eight days that I can take right now. Is there any chance that you would do it basically for half of every week for a month? You know I could take two days, I could drive out to Pennsylvania late at night." Spend what ended up being anywhere from 10 to 13 hours a day in a workshop working with my hands and wood and just making stuff and he's like, "Okay, I'll do it."

He's like, "There is another reason I'll do it for you," and that is he's like, "You're the Jonathan Fields that wrote *Uncertainty*, right?" and I am like, "Uh-huh," he's like, "Yeah that book is one of the reasons that I am doing this."

[0:46:17.3]

**FT:** Wow and you found him randomly.

[0:46:20.8]

**JF:** Random, completely randomly. So I ended up doing that and I got a buddy of mine –

[0:46:25.6]

**FT:** Did you film it?

[0:46:26.8]

**JF:** With just little tiny clips here and there and it was amazing. For half of every week for a month, we drive out there and we were just staying in a tiny little upstairs room and we'd wake up early in the morning, get our coffee and we would start working at 8:00 and it wasn't that we would take a single break for 40 minutes for lunch, no other breaks and we would work very often through until eight or nine at night, physical work and it was literally like I blinked and the time vanished. It was complete and utter flow.

[0:46:59.5]

**FT:** Offline.

[0:47:00.3]

**JF:** Yeah, absorbed, you know, it was hard to even get a cell signal out there and it reconnected me with how much a part of that is in me and how I need to be doing that on a much more regular basis.

[0:47:16.2]

**FT:** So in addition to a gorgeous guitar that was a product of this, what else did you learn? What was another outcome that kind of was a beautiful realization? Besides also that you want to maybe do this again?

[0:47:30.1]

**JF:** I think that spending as much time as you can doing the thing you're here to do is one of the most important things you can devote yourself to in life.

[0:47:47.0]

**FT:** And we are going to end on that. Thank you so much Jonathan Fields for coming and sharing with us your stories, your humor, your honesty and I look forward to connecting again.

[0:47:59.8]

**JF:** Thanks so much.

[END]