FT: Chris Ducker, welcome to So Money my friend, so wonderful to have you on the show finally.

CD: It's great to be here. You know, I'm so pumped to be here. I'm so excited for you that the show is doing so well so it's an all my pleasure and honor.

FT: I'm a little giddy because I first met you several months ago. We both were keynote speakers at FinCon 15 in New Orleans. What better place than New Orleans.

CD: So good.

FT: Yeah. And, you, Chris Ducker, being Chris Ducker I mean you have mastered business with a capital B online, brick and mortar, and you were very kind, you turned and took me aside and you know like, you know, "Let's talk." Because, frankly, you know a lot of people, people know me as Farnoosh. I'm out there, I work with various brands. I'm on television. I do lots of cool projects. I have books but all the while I've been brainstorming and brainstorming like 'what can I do that is direct to my audience that I can have complete creative license over that will allow me to connect with them in a really intimate way consistently' and, you know, I'd gone through the list. Do I want a blog? Not really. Do I want to do video? Well, I sort of am doing video but to do it on my own with the quality that I want to do it, it's really expensive. So, I think I turned to you Chris and I was like, "I got to figure out this internet thing and I just don't know where to start." You kind of looked at me like, "Girl, you got a lot of work to do." I think you were, those weren't your words exactly but you were like, "We'll talk."

CD: Yeah.

FT: And, you were very encouraging and so after the conference I came back and I thought, "Boom, podcast." You know, and at the conference there were some podcasters there and I was able to pick their brain and you yourself very successful podcaster, so I look to you as a real role model in this space so I guess what I'm trying to say is thank you.

CD: Well, it's all my pleasure. It's absolutely my pleasure. I just I remember that conversation and I remember thinking it was quite ironic because you are this brand in yourself, right, with everything that you do online, oh rather on TV and everything I was thinking, "Is she struggling really with this like this one very simple, you know, this one very simple decision in terms of what avenue do I pursue." But, you know what, on the hindsight and looking far because, you know, I do a certain amount of business coaching with coaching clients and things like that. This struggle is not just, you know, Farnoosh's struggle, like this is a real struggle for entrepreneurs that might be in that brick and mortar camp that want to start utilizing the internet properly or maybe from a media background or publishing background but not a new media or new publishing background. And so, it's a struggle and people, you know, I think what it is, is that they don't want to screw up, particularly if they've got a good brand in place like you do, which is very cemented, it's very fermented and everybody knows who you are and what you stand for and what you're all about already. If you were to come out of the gate like you say with a video show and the quality wasn't that great, that wouldn't be good for your brand. But, I think that you have picked the right avenue with podcasting. I think podcasting is larger than life currently. It's becoming more and more important for [folk/fault/inaudible] leaders and, you know, leadership experts in general regardless of what niche they're in. I think it's becoming more and more important for them to jump on that podcast and bandwagon. And then, when you've got companies like Apple, for example, putting the podcasting app natively, meaning it cannot be deleted one their devices such as the iPhone and the iPad, you know, that you're onto something with the podcasting channel. So, congratulations on not screwing up.

FT: Thank you. I think, just to add to that, I think what was difficult for me and probably many others was that you want to find something that feels authentic. You know, there's so much noise on the internet.

CD: Right.

FT: And, I think, not only quality but something that was authentic and also something that made sense given that I am a mom now and I want something that gives me freedom, at the same time allows me to take my business to a new level and you, Chris, coming back to, speaking of freedom in business and finding that intersection, it seems like everything that you do, everything you hit is a homerun. Whether it's virtual staff finder, which is your virtual staff finder, well, it's a sort of self-explanatory. Virtual staff finder, it's a virtual assisted.

CD: It's a VA match making company, that's literally what it is.

FT: Yeah, match.com for VAs.

CD: Yeah. Yeah.

FT: It's growing to…

CD: Without the romance.

FT: Right. Well, you never know.

CD: I just want to, I don't want anybody signing up with the wrong purpose in mind, right.

FT: Look, if that happens, it's like icing on the cake.

CD: There you go.

FT: That and I have to tell you, it's grown massively, 300 employees, 2 different verticals, you throughput that have built your own personal brand, speaking, coaching. You have a wonderful book, a very popular book, Virtual Freedom: How to Work with Virtual Staff to Buy More Time, Become More Productive and Build Your Dream Business. Yes, I want that. You are a podcast host, producer, the New Business Podcast, homerun again and more recently with Pat Flynn, you're co-hosting 1-Day Business Breakthrough, which I'm a little jealous. It keeps getting new noteworthy like number 1 and number 2 everyday. I'm like 'Rargh, what's left for the rest of us?'

CD: Well, sorry about that. It won't last forever, you know, the new noteworthy period is roughly between 8 to 12 weeks. But, you know, you should as a new podcast, you should look at doing certain things that you, you know, that you could put into place within that period of time to sort of try and make the most out of that new and noteworthy time window that you have. But, yeah, I'm sorry if we keep upsetting you.

FT: No, no. I'm being, I'm totally joking. It's nice to see a friend up there.

CD: Blame it all on Pat.

FT: And, well, what would you recommend I do in the next, you know, 4 to 6 weeks until my time expires.

CD: Well, you know, what you really need to focus in on is getting people to not just come along and listen to one episode but you need to get them to come along and listen to an episode and hit that subscribe button.

FT: Right.

CD: The subscribe button is important because when they hit that, they download every episode that you've done automatically plus every episode that you publish going forward automatically. So, those download numbers are obviously enjoyed a lot by your rankings on iTunes, right. The other thing, however, and a lot of people don't focus on this and they really should focus on it. Think about launching a book on Amazon, you want those book reviews, like that's real important on Amazon in the way that their algorithms work from a ranking perspective and iTunes is exactly the same. You need to get as many ratings and reviews as possible on your iTunes podcast too, to continue to rank highly, not only under new and noteworthy but then once you do actually drop out of that new and noteworthy area, which like I say is anything between 8 to 14 weeks or so after. They don't actually tell you exactly what it is. Some shows actually last a little longer than that even but it's around tat 8 to 12 week period. But, once you drop out you can then obviously stay in the What's Hot section and things like that. There's a lot of different ways to do it. So, the reviews are really important as well. And, I have one rule of thumb with book reviews, with any kind of reviews, podcast reviews, you name it and that is 'if you don't ask, you don't get'.

FT: Right.

CD: People don't feel obligated to review your podcast just because they downloaded and enjoyed it. They don't feel obligated to do it. You have to ask them to do it, give them a reason almost to do it, you know, so I mean every week, for example, on the 1-Day Business Breakthrough Show, Pat and I read out a review and then we send that person a limited edition 1-Day Business Breakthrough t-shirt. So, now we've got all these people tweeting photos of themselves with the t-shirts on giving us even more social evergreen love ongoing as well. But, we've also got almost 250 reviews in just over a month. So it's…

FT: Yes, very, very impressive.

CD: Yeah, and that's just the US store. I mean worldwide, I don't know what our number is but, you know, I choose it's really about the US store at the end of the day.

FT: Well, I can make So Money t-shirts. It's happening.

CD: Hey, I think you should. I think you should and I want one.

FT: Alright. I'm going to start working on that. Well, what's your common denominator, Chris? It's like I said, everything you hit is a homerun. What's the magic, what's the method that you bring to each and every one of your projects to ensure success? What's the secret Chris Ducker sauce?

CD: Well, I mean I must say I haven't been successful in every single project I've worked on. I have had a few failures. Some of them had cost me a little more time and money than others. But, I think across the board when it does hit, when it does work what it really comes down to is focusing on that one thing and not letting anything else get in front of that or cloud the judgment calls that need to be made when it comes to building out that project. I think the one thing that entrepreneurs struggle with the most is that shiny object syndrome, where they have an idea a minute and they want to act on all those ideas because they're all going to make us a million dollars, right. So, you know, it's a problem and I think entrepreneurs struggle with it a lot more than they actually admit they do and I just made the decision many years ago that if I, you know, if I had a project idea and I validated that idea, whether it be through prelaunch or through talking with, you know, respected peers or whatever the case may be that if I had that inkling that this was worth pursuing that I would ultimately put everything else on the hold for that period of time. And, that's what I've done and I should say also that once you do that and you see it moving well, you can't continue to allow yourself to be sucked into that, that's when delegation comes into play which is my biggest passion and that is being able to really bring other people into the fray there and get them to ultimately run the business entity or the project or the service or whatever it is for you so that you can continue to look at the bigger picture and then obviously go on to the next project as well. I mean I am a serial entrepreneur, if I work on any one thing for any longer than 6 months I start to get the shakes, you know, I mean I've got to move on. And so, I'm all about, you know, the startup, getting things moving, proving that it's something that's working and once I see that it is working, we put processes and systems in place. We bring the people on board and they continue to rumble the bat and balls that go off and, you know, gallivant around the world speaking and all sorts of other stuff.

FT: How do you know when you're ready to outsource? How do you know when you're ready to go to virtual staff finder and not just in terms of is it worth it, is it worth my time, will this grow my business but really from the standpoint of 'can I afford this'. I think that's the hardest thing for entrepreneurs to come to terms with. Like, I really, I'm not sure if this is worth my investment.

CD: Well, I think, you know, most entrepreneurs will come through a fork in the road at some point at crossroads and on one side it'll be screaming "continue doing what you're doing, Chris," and that's everything, right, yourself. In Virtual Freedom, I call this Superhero Syndrome where we believe that were the most, you know, strongest most important thing in our universe and that nothing or nobody can ever do anything to harm us and that's complete BS. We know that that's truly not the case. And so, you know, you can either carry on, on that path and doing everything yourself and ultimately end up burning out and becoming no good to anybody for anything or you can go in the other direction and that is accept overwhelm when you feel it and you will feel it, physically, mentally, you know, spiritually even. You know, you'll be challenged and once you feel that overwhelm kick in. That is the alarm bell that you need to listen to as it's chiming away in the back of your head to make sure that you put in place, you know, certain steps and certain procedures and certain processes to start removing yourself from the business slowly but surely. A lot of people get stunted on the idea of outsourcing and they don't pull the trigger because they think it's going to be expensive or they think it's going to take a lot of their time up to train a virtual worker to be able to do certain things. And, neither of those things are really all that correct, to be honest with you. I mean, yes, you do have to invest in time and, yes, you do need to invest some money but it's way less than what a lot of people think it is in both regards and I think that once you do start, you know, flirting with outsourcing and you can do that through, you know these job postings sites like Odesk or Elance or something like that where you just post the task whole task out there. I need a logo design, I need some podcast artwork put together or a 45-minute, you know, audio transcribed into a 5,000-word kindle book for me. And, you know, all these sort of things and these are one-off tasks and once you've done that and you've paid for them and you've moved on, you can see that you wouldn't have got that done within that space of time at that level if you've had to try to do it yourself, probably because you've got a lot more other things going on as well.

FT: Do you map your career out in terms of trajectory like in a year I want to be doing this or in 3 years I want to be here? How strategic are you when it comes to, you know, as you say you're a serial entrepreneur, you get bored very quickly. Do you have a method to that madness?

CD: I love that term because it's madness, it's up to madness. I map out, I kind of I have a more of a long term view in terms of where I want to, see I've always said that I ultimately want to completely switch off and retire by the time I'm 50. Now, when I say retire I mean retire from ultimately working. Okay, but that doesn't mean that I retire from business. That's just means that I'm the owner of those businesses or the investor in those businesses and other people are doing all the work for me. But, ultimately what I said a long, long time ago to myself was when I'm 50, I don't want to have to, you know, check e-mail every day. I don't want to have to worry about meetings on a weekly basis and things like that and ultimately just sort of, you know, have fun with the family and roll around on cruises with the wife and things like that. So, I mean the bigger picture is by the time I'm 50, I want to be completely done with business, ultimately, and just really switch off and enjoy but that being said, you know, you've got to get to that point financially and, you know, reward wise to be able to enjoy that so, you know, yearly, yes, we definitely have goals in place on a yearly basis. They are both project-based goals, as well as financial goals for the business too. I believe as a business owner, our number 1 focus should always be on growth and growing our businesses and growing our, you know, effect on the people that we're working with. And so, you know, yeah, probably I don't think I'm really planning out further than year by year. Every now and then that might change but it's very, very rare.

FT: Well, you brought up the word financials and this is a financial but a, you know, a light-spirited one. And so, I'd love to transition now to, there's no meet the press questions here. It's very softball but, yet also insightful.

CD: I'm buckling myself in right now.

FT: Let your hair down, Chris. What is Chris Ducker's financial philosophy? Let's go to our So Money questions. What is your money mantra that guides you through life, through business? And, yeah, share that with us. I'd love to hear it.

CD: Well, I don't like debt funnily enough like most people and, you know, I've been in debt a couple of times in my life. I'm happy to say I haven't been there for probably about 10 years now. But, you know, when I was in debt it wasn't, you know, it's just not healthy. It's stressful, it's always in the back of your mind all the time. And so, when it comes to expanding my businesses and coming up with new project ideas and all the rest of it, we do all of that from profit. So, I never take a bank loan. I never, you know, loan money to buy anything, quite frankly, I mean I use a credit card for purchasing literally everything from groceries to plane tickets. Got to love those miles. And, but, I pay that card off in full every month. So, I, you know, my philosophy really when it, you know, the overall look of money for me personally is just to not really getting to debt. It's not to be a negative thing. You know, I remember my Dad, years and years and years saying to me that money was not something that I should worry about. It's something that I should enjoy using and I've never forgotten that. And so, you know, I'm not an extravagant spender or anything like that but I like to, you know, I like to think that I've worked hard to be where I am financially and because of that I get the opportunity to enjoy, you know, things that I want to enjoy and not really have to worry about it all that much.

FT: You mentioned your Dad, I'd love to hear more about your upbringing and your financial perspectives as a child. What's your biggest money memory growing up?

CD: Pocket money. In America,, you guys call it the allowance, right.

FT: Right, yes.

CD: So, we call it pocket money or we did. I think the UK's probably adapted that allowance thing now. Hollywood has had quite an impact on England. But, now, pocket money, that was my first real, my first real kind of memory of money and managing money and I remember, I can't remember exactly how much I got but I think I was probably like, you know, 8 or 9 years old and I probably got a couple of pounds a week or something like that bank in England. It's only a few dollars but I remember my little brother who was a few years younger than me. He would go out and blow his pocket money every week. Every Saturday, he'd go out and buy, you know, magazines or chocolate bars or, you know, this and the other and I would save all mine so I could then, you know, go out and buy, you know like a video game, you know, or 2 later or something along those lines, you know, or go down to the market and pick up, this is showing my age now, the ZX Spectrum 81 games on the cassette. Good gosh, we're talking very early 80s here. So, yeah, no, honestly that my first memory is really just the pocket money and getting the money given to me by my dad every week and sticking it in a jar and, you know, just sort of saving it up.

FT: So, your brother who was spending it like a, you know, like he was very spend happy, as adults, do you see some, do you see those disparities now? Is he a big spender and you're someone who likes to delay gratification?

CD: No, he's a nightmare with money.

FT: It's amazing right?

CD: Yeah, he hasn't changed at all. He's, I mean he's, you know, I'm 41 he's 38 and he's still a little brother in every sense of the word. You know, I still get the old phone call, "Hey, could you send me a couple of hundred pounds? I'd give you back next month." And, I'm like, "Oh my God, really? Are we still here?" You know, a couple of hundred pounds, you know, and he's a married man with kids.

FT: Oh my, uh-oh.

CD: And, he's there and he's having problems and he's….

FT: I hope he's not listening to this podcast.

CD: No, he doesn't do that. He doesn't even have an e-mail address. I mean he's so old school and he's in the construction field. He manages a large construction firm in London and believe it or not does it without e-mail. Some of that market is still very, very old school. All comes down to the ownership. But, yeah, no, he's a headache. He's a headache when it comes to money still and, you know, and I'm one of those guys like I said, I don't like debt. I don't want to worry about money and I know, you know, a certain percentage of the audience listening are probably in that camp right now and my only advice to them would be, you know, it's just stop buying stuff you don't need, just for the sake of it. Save the money, pay a few debts and you'll become way, way happier, you know.

FT: Yes. Well, did this mantra of, you know, living life debt free, did that, does that stem from a failure perhaps that you had or, you know, a period of troubles? I want to transition now to talking about one of your biggest financial missteps perhaps that you learned from and that you wouldn't mind sharing. I think we love to hear each other's mistakes as much of our successes, let's be honest. What would you say is one, categorically, financial mistake?

CD: Well, this whole thing comes down to seeing my mom and dad work themselves real hard, you know, when I was a kid and I didn't come from a family "with money", very working class. My father was an architect. My mom was an interior designer. We would go up and down. We almost lost our house at one point in the recession back in the UK years and years ago. So, it was a tough financial upbringing. But, you know, they always worked hard and they tried to stay out with debt and I saw that as I grew up into my teens. I could see the struggles and I remember saying to myself, "I'm going to do everything I can to avoid that." And then, what did I do? I got married in my early twenties and got myself into that 50,000 pounds worth of debt within a few years of doing everything from, you know, credit cards to bank loans to store cards. I mean it was an utter nightmare and it was tough. I mean to get out of that was very, very hard. It took a long, long time. We did get out of it and, you know, promised we'd never go back to it, ever and I've been lucky not to do that and I've since remarried and, you know, that sort of helped a little bit and even to the point where my now wife, who I've known for I'd say 12 years we've been together 10, she actually had about $500, the equivalent in Philippine peso, she had about $500 of credit card debt which I paid off before we got married because I was so paranoid to start of a marriage in debt. So, you know, those are little things that have really sort of, you know, got me to that mindset now. But, yeah, I mean, you know, getting into that kind of debt that early on in your adult life is a scary situation and I'm glad that I was in a position where I could work the 3 jobs that I needed to for a few years to pay it all off and get over it.

FT: Three jobs, I mean it sounds like you did what you had to do and what's even cooler is that you went from 50,000 in debt to later building these amazing businesses and perhaps retiring by 50 so there's hope for all of us.

CD: Yeah, well, there's no perhaps there. I'm going to retire.

FT: You're going, it's going to happen.

CD: I remember sitting, I worked for a big publishing company in the UK in my twenties and I was very blessed because I was in the Sales Department and, you know, I was based on commission.

Most of my money was based, my salary was based on commission which is why I worked such long hours because, you know, I would be in the office at 7:30 in the morning cold calling prospects to sell advertising and I would still be there at 8, 9 o'clock at night. You know, I have to get us out of debt. It was all down to me, ultimately. So, but no, I remember sitting in with one of their career adviser kind of HR people and it says, you know, in England, you know, we're quite sort of stiff up a little kind of very conservative type of bunch of people in the UK. And, you know, I remember being asked a question, "So, what is your target retirement age?" And, I said, "Fifty." I think I was maybe 22 or 23 at that time and this woman looked up at me as if I was some sort of mad like mental case, "Fifty, you do know that most people retire at 65?" And, I was like, "Yeah, but I'm not most people."

FT: Good for you.

CD: Yeah, I remember very early on, that is going to happen, Farnoosh. I can say that right now.

FT: I can't wait. Please invite me to your retirement party. I'd love to.

CD: Done. Invite's in the mail.

FT: Clinkies. Well, what about a success? I mean you've had so many and we've gone through many of your entrepreneurial successes but financially what would you say is one epic moment that you're really proud of because it illustrates hard work and fortitude and all that good stuff. But, you know, let's flip it and talk good times.

CD: Yeah, exactly, I like that. So, there was a couple. I mean I read Think and Grow Rich like a lot of people did, you know, as they were growing up and I remember the part in that book where Napoleon Hill talks about the chief definite aim and where you should write this down. And so, you know, this is what I want to achieve by this particular date and in order for me to do this I'm going to do this and once I hit this, I'm going to do this and this to give back sort of thing. And, I wrote that out probably my late twenties and I remember writing that I wanted to be the first ever Ducker millionaire by the time I was 40, which I achieved several years before then. But, that hitting that goal was a huge accomplishment for me. Like I said, very working class family in the South of London, you know, very, very working class and to be able to get there, unfortunately both my parents passed years ago so they didn't see that. They didn't get the opportunity to enjoy that with me but that was a big one. But, the one that I enjoy talking about the most actually is I put in place a plan to buy myself my dream watch, which was a Rolex Submariner and they're about 6 or $7,000 something like that. You know they go up every year, right. So, it was about $6,000 or so and I said I'm going to do this the day that we hit 100 employees. And so, you know, we've been growing and growing over the first year and a half or so. And then, one day, I hired a new member of staff and my wife who continues to work with me in the business today, when this new hire left, my wife turned to me and she said, "You know that's hire number 100. You know, we actually have a hundred employees working for us now." I was like "Are you serious?" And, she said, "Yeah." And, she looked at me and said, "Let's go buy you a watch this afternoon." And, it was like getting that affirmation from my partner in business and my partner in life that it was okay to go and buy, quite frankly, a stupidly expensive watch, like they are overly expensive I think, these, you know, these premier watches and everything, these luxury watches. But, it was just something about having that watch that meant the world to me. It was like a major goal and we hit it and then to get her to tell me to go buy it was kind of like the cherry on top of the icing on top of the cake, you know.

FT: I love it. It's like saving up your pocket money to go and buy something. I mean…

CD: Yeah, kind of like that.

FT: You're delaying your gratification for a big win. I love that story. What about habits, Chris, what's a financial habit that you practice that helps to keep your goals in check, your financial goals in check?

CD: Well, you know, this is probably one of the biggest pieces of advice that I give entrepreneurs when I, you know, work with them and coach with them is that you have got to learn how to read a P&L statement if you're running the business. If you're not looking at your Profit & Loss statements on a regular basis, your business is going to fail. I'm a big believer of that and I skipped it for the first couple of years because it just gave me a nosebleed, Farnoosh. Every time I looked at it, I mean I'd get a migraine. I was like, "I don't want to do these numbers. Are we making money?" "Yes, boss." Okay, that'll do the job. You know what I mean? It was brutal but the moment I started looking at them properly and I actually had a sit down 1-hour meeting with my financial director within out company now on a monthly basis where we sit down and we actually have that P&L on our 50-inch TV in our conference room and we go through it line by line by line. How much are we spending here? What can we do to cut back there? How can we increase profits here? And, I think that as a habit from a business ownership perspective when it comes to money has been absolutely apparent in the way that we continue to grow our business year after year after year after year. We're a multi 7-figure business now and, you know, we're in an extremely competitive BPO or a business process outsourcing industry here in the Philippines where turnover of staff is an average of 65% on an annual basis. We enjoyed less than 8% every single year that we've been in business. We keep our people happy, we keep our clients happy and we've continued to grow and become more and more profitable each and every year because of all those things. But, I do believe that that monthly, you know, that monthly meeting that focus that we put on just looking simply at our P&L statement has definitely helped. I mean there's no doubt in my mind about it.

FT: Absolutely, just that visualization too. I think people on the call who aren't business owners, there are but this is I think can apply to your personal life as well. Look at what's coming in and what's going out every single month. Having that connection even if you don't have solutions every month but just knowing, you know, that awareness is sometimes not even there to begin with, so.

CD: Yeah and I share that also. You know, we also do something along those lines on the personal side of things as well. We actually have a monthly budget in place. Even though, you know, without sounding like, you know, and gloating here, we could afford to go over that budget, right, but we don't. The budget is in place. This is how much we're spending each month on groceries, on bills, on going out, on entertainment, on, you know, trips with the family. You know, this is what our monthly budget is and we don't go over it. And so, you know, we're still quite strict with the personal finances as well. Even though we could, you know, we could become a little unstuck if we wanted to. You know, the things, the only things that I really splurge on are, you know, business class travel and nice hotels. You know, when I'm on the road, if these things are not being paid for by, you know, a speaking engagement or a, you know, maybe a client that I'm consulting with or something. If I'm paying for this myself that's where I splurge with where I go, you know, either business or first class or I stay at very nice hotels, I don't like to stay at cheap hotels. It's just a little personal kind of luxury thing, I think.

FT: No Ramada Inn for Chris Ducker.

CD: You said it, not me.

FT: I know. Oh my gosh, they'll never sponsor this podcast.

CD: You wouldn't want them to sponsor you.

FT: Oh my gosh, I'm such a snob. Let's wrap it up here. You've been so much fun, Chris. I hate to say goodbye so before I do I'd love to, I'd love to have a little bit, a little more fun. Let's go through some So Money Fill in the Blanks first thing that comes to your mind finish the sentence. Don't over think it.

CD: Gosh.

FT: If I won the lottery tomorrow, I won't even say it like I don't even know what number to present to you but let's just say it's an obscene amount of money, the first thing I would do is _____.

CD: Worldwide cruise with my family and friends.

FT: Do you like cruises? Cruises scare me. I'm afraid of like getting sick and then I have to get airlifted somewhere, maybe that's just me.

CD: I think you're being a little paranoid. Don't they have like they have like, they have full-blown, unless you're on a [inaudible].

FT: Apparently you don't watch the news in the United States. There have been a few epic moments on cruise lines.

CD: I'm sure there probably have been, yeah. But, yeah, I'd like to do that.

FT: Okay, the one thing that I spend on that makes my life easier or better is ____.

CD: Oh wow, that's a goody. Anything that saves me time, anything at all that saves me time.

FT: My biggest guilty pleasure that I spend a lot of money on, already you've told us, you know, first class and oh great hotels, what else? What's another guilty pleasure?

CD: Single malt whiskey.

FT: Alright.

CD: Yeah, I'll drop $500 on a bottle of whiskey. I wouldn't even think twice about it but I don't do it very often.

FT: If it's in the budget.

CD: Yes. Well, sometimes that might go over the budget, maybe a Christmas time thing.

FT: When you get that 400th employee.

CD: There you go.

FT: One thing I wish I had known about money growing up is _____.

CD: It never goes as far as you think it's going to.

FT: Okay, when I donate money I like to give to _____ because ______.

CD: Anything to do with children.

FT: Yeah.

CD: We help orphanages locally here in the Philippines and all that sort of stuff so anything to do with kids. Kids are just, they don't deserve to have any kind of, you know, stress or hardship. I'm all about helping kids. I love kids.

FT: And, I'm So Money because _____.

CD: I'm me all the time. What you see is what you get. There's no cloak and dagger act, you know, there's no clouds or smokes. It is me, yeah, all the time, all the way. You know, we've hung out.

FT: Yes. Yes. I'm very privileged to know you to have met you in person, to have you now on the podcast. Thank you so much, Chris Ducker. Wishing you continued success. Happy, happy New Year. I can still say that, it's only February and I'd love to have you back. Thanks so much.

CD: Thank you. It was an absolute pleasure. I'll come back anytime.