

EPISODE 1029

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[INTRODUCTION]

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FT: Welcome to So Money, everybody. April 13th, 2020. I hear birds chirping outside and I wish I could be out there with them. But instead I'm here bringing you content and I'm happy about that. I really am, especially about today's episode. We have a guest on who one of my youngest guest ever, 24-year-old Caleb Guilliams, who is the Founder and CEO of Better Wealth. It's a company that's committed to showing people how to have more efficiency and control over their money while maximizing their future wealth potential. Advice we all need right now, right?

Caleb is a bit of a phenom when it comes to finance. When he was little, he read every financial book he could get his hands on. When he was in college, he was promoted to take over the entire investment division at a local community bank. He traveled the country for years, learning from top financial experts. He's now the founder of his own company, helping people with their money. He's an author of a book called *The AND Asset*, he has a podcast called Better Wealth podcast, and he's got some advice for us right now and some real optimism. He does think this is going to be a long and difficult road. He's not denying that but he is seeing pockets of opportunities and how we can all shift our mindset and our money to make the most of the time period.

Our health obviously is the most important thing, our physical safety, our personal health. But let's face it. A lot of that is impacting our ability to live a normal life, a financially normal life, and Caleb's got some advice for all of us.

Here's Caleb Guilliams.

[INTERVIEW]

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FT: Caleb Guilliams, welcome to So Money.

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CG: Hey! It is a pleasure being on here.

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FT: It's really good to have you here, Caleb. I'm wondering, first off, how are you doing personally, and then we'll talk about professionally. As someone who helps people with their money, I have a lot of questions for you obviously about what you're sharing with them and your perspectives on everything that's going on. But how are you doing personally? I heard you were a little under the weather.

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CG: Yeah. I mean, I – Overall, I'm doing well. My family is doing great. But like I was saying, I had a fever over the weekend, which is a little bit crazy, especially during this time. I say this sincerely. You wonder if you're going to wake up, being able to breathe and like – It's a little bit nerve-racking, but I'm so grateful that I'm feeling better. I have to say, a lot of things have changed since we were together in New York just a couple months ago.

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FT: Yeah, Caleb. We connected at my Book to Brand workshop. You are on your way to lots of bigger and better. You're already so accomplished, but this is just the start for you. Everybody, Caleb is quite young, and I say that with a lot of respect. How old are you again?

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CG: I just turned 24, so I'm 24 years old.

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FT: Just turned 24?

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CG: Yup.

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FT: I thought you were 26. Here I am. I was wrong. You're 24 years old, Founder and CEO of your own financial services company called Better Wealth, and you're a published author. You have a successful podcast. You have clients that come to you for – Clients of all ages, by the way. That's also really impressive is that while you are 24 years old, your clients aren't all just contemporaries. A lot of people are like my parents' age, and they find a lot of value in what you have to share. This is really impressive too.

Obviously, you've had an appetite for this your entire life and you were – This is not a coincidence that you kind of arrived here. But when you were in college, you were promoted at your local bank to take over the entire investment division as a local community bank, and so what are you thinking right now? This is your first recession being as a founder and CEO of a financial company. Is this freaking you out?

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CG: No. Mainly because I knew that this was going to happen. I didn't know that this would happen through a virus. But when you look at all the behaviors going on, the writing was on the wall, and you're 100% right, like being 19 years old and taking over a bank's investment department. If you can imagine for a second, like you know how young I look. I look like I'm 15 now. Imagine that five years ago. People would come in, and I had to develop a ton of empathy,

a ton of empathy, and really got down to the level of what people really needed. That actually gave me a platform too, because I wasn't – I didn't know much back then. I was just grateful to be given the opportunity.

Then I really went on a journey and learned from a lot of people that understand how wealth is created. I'm telling you like a lot of my mentors have been saying that this was going to happen for a while, and so now I'm grateful that our company was prepped for this and that our clients were prepped for this. Right now, we're just really trying to keep – Number one, your physical safety is the most important thing, but then really trying to create a mindset of like, "How can we create optimism and how can we take advantage?" Not in a bad way but how can you take advantage of opportunities that might arise when there's a recession or potentially a depression?

I just want to encourage your audience that there is more millionaires made after 2008 than any other time.

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FT: Yes.

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CG: I really do believe that coming out of this is going to be an opportunity for a lot of people listening to this.

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FT: Let's go back to something you said, which was that you were prepared for this, obviously not knowing that it was going to be from the COVID-19 virus that would lead to an economic downturn. But how did you prepare? Did you start moving your clients' assets into cash? What – It doesn't really matter, but I'm just curious, because in this one we can't go back in time, and people can't do what you did. But I'm just curious how. What do you mean by prepared?

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CG: Well, I don't say this to be like – So I have a book as you know, *The AND Asset*, and the book is primarily based around strategies on helping you take back control of your wealth and really becoming your own banker in your life. We do that, your special type of insurance products, so it – None of my clients actually lost a single dime. In fact, they are now – They are using their capital to invest or using it as an emergency account. We really teach our clients four principles. Number one, getting super clear on where they want to go, being efficient, saving their money where it's safe, and then using their money in a way that aligns with that.

I do have clients that invested in businesses and real estate that right now they're a little bit worried. But none of our core assets as a company and our core philosophy, like we don't put any of that money at risk. We want you to use capital in a way to get you closer to the life that you want to live, and our mission as a company is to help you live a more intentional life now in the future. The way that we think about money and teach money, we could talk more about that if you would like, is very much different than the typical way, which it's totally fine. But that what I talk about in my book is really the secrets in not losing any money in times like this.

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FT: Well, let's talk about that, and I want you to talk about it as simply as possible, because this is a little bit more sophisticated. I read the strategy in your book and had to read it a couple times but I got it and I think it's worth talking about right now, especially since we're reconsidering everything right now, right? The tried and true advice that we've been practicing, while some of it I'm still very much hearing too and support; things like don't move around your money, don't sell your stocks in a time like this. Now is the time to be sort of if you have the capacity to invest, invest. Invest more. But tell me about your strategy.

[00:08:20]

CG: Yeah. I just want to reiterate that I am not telling anyone to sell anything. In fact, I'm not huge. I'm not highly invested, and I'm like started my stock account and going to be pouring some money because I think there's some opportunities. But essentially, to break this down

super simply, and I really appreciate you asking that, is there are two core principles here that everyone needs to get their head around. If you get your head around this, you'll be able to understand his principles.

There's a long-term effect to our money, and I call this time value of money. It's this idea of compound growth. Albert Einstein is known for saying that it's this eighth wonder of the world, meaning every decision you make with your money today has a consequence. So if you start investing your money, we all know that like compound interest is a function of your money growing over time, and so there's a long-term aspect to our money. A lot of people understand that, and I'm sure a lot of people that you've interviewed are – That's the message that they have, which is amazing.

But another core principle that the wealthy and the banks and people that really take advantage, especially during these times, understand the power of control. The idea of control is what is the value of having access to capital, access to money to use money in a way that can help give you a greater rate of return or give you access to different opportunities. When I was 19 years old, Farnoosh, I had a dilemma, which is a very first world dilemma. I didn't know if I should invest my money or should I keep it liquid and invest in myself because I knew that I was going to be an entrepreneur. My book is just a result of my journey, learning from people, and I realized that there's special type of strategies.

Now, when I say the word life insurance, most of your audience should freak out. I did the same because majority of life insurance that people talk about is awful. It's literally worse than putting your money in the backyard, so I just want to be –

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FT: You mean like term – All life insurance; term, whole? There's –

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CG: Yeah. I'm talking about whole life, universal life term. A lot – When you think of life insurance, you think of it like to protect you if something terrible happens, and it's not a great

place to save, invest your money, and so I'm initially talking about like whole life. Whole life has a terrible wrap in it and rightfully so, because a lot of people are not necessarily doing right by people. But what I realized, and this is what I wrote in my book, is special type of whole life companies that you can buy into and have ownership over, you can structure those contracts where you get a little, little bit of life insurance and you maximize the cash. When you do that, your cash will grow tax-advantaged without losses the rest of your life. Most importantly, it will give you access and control over that money to be able to use to invest in yourself, invest in the market, invest in whatever things that you want.

Essentially, we use this strategy, *The AND Asset*, not as an investment strategy but a safe place to redirect capital where that money will grow safely the rest of my life tax-advantaged, but we also give our clients access over that capital to then reinvest or have an emergency account and for times like this just to be able to survive. That is like the switch with my book is we have to understand that there's two functions as it relates to our money long-term and short-term, and we want to maximize the efficiency. But to maximize the efficiency, you need to understand these two timelines.

In *The AND Asset*, what I write about is the best way to save and use your money. Not invest because this is a terrible investment. But if you can save your dollar and have it grow the rest of your life and also still have access to utilize that dollar throughout your life, now you're giving one dollar in multiple jobs, and the thesis of my book is the person that can give one dollar more than one job will win in the end.

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FT: What are the caveats, because obviously whole life insurance can be expensive, right? There – I was reading a statistic recently that when times are tough and times are tough right now, if you have a whole life insurance policy and you've lost your job, well, it's really hard to keep up with that policy. They can be – I think the average policy is like \$800 a month. Any advice or what are some of the things to look out for?

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CG: Yeah. There are a lot of things to look out for. Number one, flexibility is super important, and so within whole life, there's a required base premium and then there's other riders like paid up additions riders. Where most people go astray is they – The reason why whole life is a terrible place normally to put your money is they don't they give you any cash value early on and no flexibility. Well, if you understand the rules of the game, you can create tons of flexibility, meaning you could drop your payment all the way down to zero and immediately you would have access to capital.

The biggest difference is when you're utilizing a whole life strategy, you want to maximize the cash and minimize the insurance. Most people, I would say 95% of people, do the exact opposite. They're getting expensive life insurance that quite frankly you're not going to use now and then you're on the hook for this massive payment and in times like this make it where you have to cancel your life insurance.

Think about this. Unfortunately, it's where – It's in the same ballpark because we're using the same companies, but they're totally different contracts. One is a typical contract that most people are talking about and ours think of over funding. Think of reverse engineering what it's ultimately meant to be.

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FT: Is it a loophole or this is something that is just overlooked?

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CG: I would say the fact that when you place you place your money in here, it will grow tax-free, it can be used tax-free, and it will get passed on tax-free is definitely the reason why most banks, Fortune 500 companies, and the wealthy people that I've learned from store a lot of capital in these contracts. Again, when you reverse engineer the way you think about it, you're saving most of your money and you have access to all your money, whereas you and I both know most whole life and annuities, it's like a black box. You put your money in and you have no control. You give up liquidity, and that's the exact opposite of what I'm teaching.

Yes, I would say if you look at the people that have used this, it has been used as one of these savings tax-free loopholes. That's legal but there has been some changes made in history because there's been people that have taken advantage of it. Yeah, we'll see what changes in the future. But as of right now, it is definitely the greatest place to save and use your money.

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FT: The money grows I would assume at a better rate than putting it in a bank account. Is it – It's insured because it's – Well, that's what the product is.

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CG: Yup. Right now, we're looking at a long-term growth rate of anywhere from like 3.5 to 4.5 actual tax-free growth, and there's – You have to count. You have to consider the insurance cost. A lot of people that talk about products, like you have to look at everything. But the thing that I point people to is, yes, it might – Let's just say 3.5% tax-free growth. Well, you have to factor in taxes to that, which might bump it up to 5.5 to 6%, which is not going to change your life, by the way. But if you see that as a savings alternative and you still have capital and your money gets to grow at the same time, that's where the light bulb moment came on for me, is I could save my money. Yes, it's not going to change my life. A 4.5% tax-free growth rate over my lifetime is not going to be a life-changing event, but it is if my money will grow and I can use that money to potentially invest in my business, which by the way we have 11 people on our team and we have a ton of marketing. Thanks to you, I'm going to be coming out with another book.

There are so many areas that we're going to be reinvesting in that now my dollar is doing two things and not only am I getting a better rate of return than in my savings account. But my money is continuing to grow even though I'm using it. That's the "secret" is over a long period of time, this is definitely a more efficient way when you look at long-term and short-term.

[00:16:58]

FT: *The AND Asset*. I'm going to send everybody over to you now, because my head's going to explode a little bit. Not too much but I just – I think this is a good place to sort of take a pause

and say if you want more information on this, you can go to Caleb's website, Better Wealth Solutions. Let's go back to what you're feeling right now as far as the economy. I mean, we were talking before we were recording that you feel like this is going to be a long, difficult road. You were, what, 14 during the Great Recession?

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CG: Something like that, yeah.

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FT: Something like that, so this is technically your first adult recession. What makes you think this is going to be an even harder recovery than, say, the one we had 10 years ago?

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CG: Well, number one, you look at the amount of people that are losing their jobs and you look at all the things that are going to come down the pike and then you look at the uncertainty like the market. You and I both know this. The market is essentially a rhythm of certainty. Right now, there's just a lack of uncertainty. When this whole thing gets figured out, the next question is, is it actually figured out. For those of us who have older grandparents, parents, like there's a lot of fear right now. When people are afraid, there's not – We don't necessarily want to spend money.

What I've noticed is there's been – This has hit a ton of companies across the board, including ours, by the way, and people are just really on the sideline. When this whole thing comes back, it gets back to "normal," it's going to take a long time to get back to what that looks like because of the safety of living our life. Or you look back in 2008. We had a banking crisis which definitely hurt the economy, but it didn't like wipe us out across the board. Every sector, unless you're like Zoom or like a technology sector, this is affecting everybody.

That's just my two cents, and I look at the behavior that's going on. Then I also look at the lack of savings that we have and the debt that we have, and I just – The sad reality is most people because of lack of savings are being put in a really tough situation, and I don't necessarily see

us going back to work in the next month and everything going back to normal. You take this lack of savings, this increasing debt and uncertainty, and you match that altogether. That's where I think this is just going to be the beginning, unfortunately.

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FT: Right. I mean, really a threat to the most vulnerable, which is small businesses, single-parent families, people who didn't have savings accounts, people – 50% of Americans who are living paycheck to paycheck. If you're rich, if you have cash in the bank, if you're on Microsoft or Google, yeah, this is hurting you, but it's not hurting you as bad as like the local coffee shop. So much of our economy runs on entrepreneurs, small business owners. Where do you see the light? You're optimistic. By virtue of being a young person, you have probably – You look through life through a more optimistic lens than most. But also, you come to this with a lot of experience, and so where do you see opportunities? Where do you see some light?

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CG: Love that question, by the way, and one of the things that I've been reminding everybody that we serve, including the people on my team, is ROR for us, it doesn't naturally stand for rate of return. ROR stands for return on result, and I think this time, while it's devastating, the light that I see is I'm really hoping that people get super clear on what they want on their life. The fact of the matter is most people don't know what that is. Most people were caught up in a job that they may have hated or maybe doing a business that they felt stuck in or maybe doing an investment strategy that they were told to do because that was the greatest rate of return that they could get. But you and I both know that you can't spend the rate of return and what we should do with our money and time should ultimately back up the life that we want to live.

Where I think this is going to be, like where I'm extremely optimistic is during this tough time, I think we're really going to get clear on what really matters to us. Then my hope is that when we're stuck in our homes literally and we're figuring out, like we look at our time and our talents and the money that we have, we can start asking like, "How can I use my money? How can I use my time in a way that can give me the life that I want to live now?" I think being young gives

me perspective, like I don't want to wait till 65 to live a "retirement." Why can't we start living a better wealth life now?

It's interesting, Farnoosh, because one of the things that we did at our company, Better Wealth, is we got super clear that we are helping people create more certainty so that they can live a more intentional life now and in the future. I feel like this is hitting the pause button for so many people. When this thing does get back to normal, which potentially could be a while from now, my hope is that people won't just go right back into the regular routine and very much be zombielike but that we can be more intentional with things that truly matter.

While this is really bad time, my hope is that people can start getting clarity on what their ideal life really looks like, and that is better wealth to me, by the way. It has nothing to do with what you do with your money, whether you take and read my book or do someone else's. As long as you're living an intentional life, that for me is a win.

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FT: It's a real privilege to be able to live your life as in a way that is not reactive, right? You feel like you're constantly reacting to what life throws at you as opposed to being in the driver seat. But I'll tell you one thing, Caleb. I miss normal.

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CG: Yes, me too.

[00:23:06]

FT: I miss normal. I miss just being able to leave my house and go to the grocery store and not be afraid of contracting a virus.

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CG: Totally. You know how much I love people. You saw that first hand. I'm dying inside, by the way, just being stuck in my house. I love speak – I'm dying inside. Yeah, I'm with you.

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FT: When you look back at the 2009 recession, what was born out of that, which was a positive thing, was a lot of entrepreneurship, and there was actually a phrase called necessity entrepreneurship. I don't know if you're familiar with it, but it was kind of a term that was coined around that time. People were not able to go back to a nine-to-five. It just wasn't a plausible direction. There were no jobs, and so whether they liked it or not, they had to start their own businesses. I guess in the end, it was a good thing. Who doesn't want to be their own boss? I see that repeating now where we're going to have a lot of necessity entrepreneurs.

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CG: One of the things that I'm seeing, that I'm hoping will be a behavior that we do as a country is save more, because when you look companies – When I like said earlier that I think this is going to be worse, like have we seen – We've seen a ton of companies affected, a ton. We've also seen that most personal – Personally and businesswise, companies are running off the month to 60 days cash flow, and my hope is that we as a country and we as a people and especially people listening to this can be motivated to want to save more and be okay with their money not being super active but like having that reserve, because I believe that reserve is going to give the certain people that really take advantage of times like this. It's going to give them the ability to 10X their money, and it's one of those things that you can't necessarily see on a time – It's not like this compounding curve. It's times of opportunity that you can use control over your time and money to really take advantage. But it also gives you peace of mind.

That is a message that I'm sharing a lot during this time is, number one, praising people that habit. Number two, if you don't, that's fine but like knowing that whether we have another something like this happen in our country or if it happens to you personally. Even though I'm young, I've seen a lot of this happen in business or in people's personal lives, and I want to make sure that people just have a really good understanding of the importance of emergency account.

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FT: Yup. Saving is fashion. I predicted this in my newsletter last week. I had some financial predictions. One was that if you don't have a six-month savings account, well, that is so last season. This is hopefully going to be the sort of thing that we will be proud to talk about, just as much as we're proud to talk about our luxury items, our vacations, our beautiful homes like, "I also have an emergency account." That is actually at the end of the day the only thing that matters.

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CG: I 100% agree.

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FT: Is there anything that you find yourself negating right now, like advice you were giving pre-COVID about your money, things to do, and now you're like, "You know what? I'm going to tweak that, because the world is changing."? The financial advice that I was prescribing to and delivering, it's not super appropriate anymore.

[00:26:27]

CG: Yeah. That is a great question, and I will say what makes me unique is, coming from the banking world, I – Usually, when you're young, the typical – I would say the stereotype is like taking a lot of risk and I was like, "I think I made it come out of the womb a little bit like a 40-year-old man like." I will say that I would be – I was pretty wishy-washy when I would tell people like I would have this phrase like, "You are your greatest asset, so make sure to invest in yourself," which I think is a good piece of advice big picture. But like what does that actually mean? Like, "Okay, Caleb. Thank you. What does that actually mean?"

Is really getting practical in this time getting clear on like, "Okay, where are you currently at with your finances, and what is going to be that one thing that moves the needle?" I've taken that

general advice and now became more specific in saying, “Okay, what is that asset-based activity,” which, in other words, what is that one thing that you can do with your time or money that can help you get closer to the kind of results that you want to live? Then instead of this wishy-washy like, “Oh, the number one investment you can make is in yourself, ra-ra-ra,” it’s like, “No. Okay, what is the number one thing that you can do with your time or your money that can help you get closer to the kind of life that you want to live?” That’s been – That’s gotten people to start thinking deeper as it relates to what we do with each other’s money.

I’ll say this. Our business has boomed. I’ve had the pleasure of working with people in 36 states now, and none of our clients have lost money, and so if you can imagine during this time, like we’re not definitely – We’re not like using this inappropriately. But when this whole thing gets over, we’re going to have a message that says none of our clients lost money and it was because of what we are teaching people pre-COVID. Hopefully, that is a good answer. I really appreciate that answer and I’m actually going to start using that on my show.

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FT: Yeah. I mean, I think it’s true. A lot of people just kind of throw around that expression like, “Invest in yourself.” But like, “What do you mean by that?” I think you only have so much time in a day, so many hours, so many goals. Let’s go back to when you were given the responsibility of running that bank when you were 19 and –

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CG: Isn’t that kind of crazy? I don’t look –

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FT: It is. Obviously, they saw something in you. What was the first thing you did? I mean, how did you work your way through that?

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CG: Yes. I was super well-loved at Community First Bank. There was three branches, and I started when I was 17 and I had the kind of attitude that anyone that came in, like I would – I love to serve people and I also worked in different departments. When I was working in the investment department, I was 18 years old at the time and I made a mission statement for myself because I read *7 Habits of Highly Effective People*. The mission statement went like this, to help people see and reach their highest potential. I was – At 18 years old, I could articulate that I wanted to dedicate my life to help people see and reach their highest potential, and the reason I was so passionate about money is so many people are unable to live to their like life's potential because of their lack of understanding on how to use money as a tool. I was always kind of like I had that mindset.

Then the guy that was running our investment department took another job, and so the CEO, who's like a second father to me, JG, he took over the family bank. It's a fifth generation, and he took over the whole bank when he was 28 years old. I had that going for me that it wasn't like that typical like 65-year-old bank CEO that you know. We were like really close friends, and he took me into his office and he said something super cliché, but it was so profound and it's like quite frankly gave me the platform to do what I'm currently doing. He said, "Caleb, people don't care how much you know until they know how much you care, and I know that you care deeply for people. I know that you don't know all the things that there is with money but I know that you're going to do the right thing for people."

With that mission statement that I had, with that permission to truly serve people well, and Simon Sinek's *Start With Why* concept, I would literally – When people would come into the bank and they would like come in for their annual review, first of all, be like shell-shocked that I was their guy. I wish I had a GoPro, and you could start seeing their faces and I would – For every single person coming in, I would draw Simon Sinek's Golden Circle and say mainly because I didn't know what I was doing. So I was like I got to buy myself one meeting and I would say, "I don't care what we do right now. I care why this matters to you."

Every single one person at the bank I got super clear with why this was important to them. Then I would on the backend look at all their investments [inaudible 00:31:31] people and figure out what's the best thing to do with their investments, annuities, bank accounts, life insurances, whatever to help them live the why that they articulated. That would be – That's the approach

that I had, and we didn't lose a single client during that time, which again I can't take full credit for that, but it was really because people knew that I wasn't the smartest, but they felt understood and they felt listened to when they came in, and I worked my butt off like in that season to make sure that people felt cared for.

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FT: What was your upbringing, Caleb? Tell me about your childhood and what was the moment when you realized you had this passion and this appetite for helping people in particular with their money?

[00:32:18]

CG: Yeah. This is actually – I'm also – I also get emotional when I tell this story about 12-year-old Caleb at a camp. I forgot my only two lines that I needed to remember. At 12 years old, I had like this most embarrassing moment of like sounding out my two lines in front of everyone in my peer group. Because I was super short for my age, I still struggle with dyslexia and I felt like I was stupid. At 12 years old, I felt like I was stupid. I didn't let you know like I was the oldest of six kids and actually was homeschooled growing up. My dad has a PhD in molecular biology. Something happened where I didn't get any of his genes, so I got my mom's social genes.

[00:33:01]

FT: I know that. My dad has a PhD in physics. I got to see in physics most days.

[00:33:07]

CG: Right. I can't even spell biology, and my dad's like – I just – It's crazy. Again, I am ultra-aware and self-aware as a 12-year-old. I know I'm super short for my age. I can't even read. I feel like I'm a total failure, and my mom goes – I go to my mom full tears and just like really frustrated, and she tells me something that I think everyone listening to this can apply to their life. She said, "Caleb, with your height you can't do anything about. i.e. we can't do anything about this virus, so don't worry about it. But the things that you can control, like most things in

life like your reading, like your ability to do school, you have a moral responsibility to actually work harder, and you have to work harder than the average person.”

My biggest blessing was I had to work harder just to get by, and so I took that attitude and took that to one of my first jobs. At 15 years old, this is not necessarily the most awesome job in the world, but I actually worked at a chicken farm, gutting chickens for people and making – That’s where I started making my money, working at a chicken processing plant. I took that mindset. Then when I started getting introduced to money at 15 years old, that’s when I started taking this mindset of, “Okay, the things that I can’t control, which is most things in life, I’m now starting to make money. The fact that my money can start working for me is this most amazing thing.” I started doing option trading, stock market at 15, 16 years old, and that got me into this whole thing that I’m in now.

[00:34:50]

FT: Yeah. It echoes what my friend, Susie, says, and she was just on the show. “What you can control is always within your power,” she says. Right now, what you decide to do with your family, what you decide to put your attention towards, these are your decisions.

[00:35:05]

CG: 100%.

[00:35:06]

FT: I think that’s such an important reminder always. But in particular now, when we feel like nothing is in our control, right?

[00:35:14]

CG: Totally.

[00:35:15]

FT: Caleb, thank you so much. I'm so happy that we were able to make this happen. I know we've been trying to connect on the podcast for months and I guess this couldn't have come at a better time, because we need your wisdom and your optimism now more than ever. Congrats on so much that's happening for you and your clients. We'll have to have you back sometime soon. Maybe once things – I mean, everything is changing so fast. I feel like if I have you on in a month, we'll be talking about all sorts of different things.

[00:35:40]

CG: Right. I really appreciate you and what you're doing, and I just want to encourage you. Your message has never been more relevant, and so the fact that I get to share time with you on your show means the world, so thank you.

[END]