

EPISODE 1513

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FT: So Money episode 1513, comedian and writer, Nathan Macintosh, star of Money Never Wakes.

'NM: *How did we ever decide to lend students money in the first place? Didn't that seem like a terrible idea? Somebody just out of high school, they have one poster to their name. Why? There are people with jobs and credit who can't get loans. They walk into banks with business plans. They're like, 'Two-year projection, five-year projection.' The bank's like, 'Get out of here, man. It'll never work.' And then some kid waddles in. 'What do you need?' 'Horse literature degree.' 'Okay, here's \$80,000.'*

[INTRO]

[00:01:07]

FT: Welcome to So Money, everybody. Ready for some laughter to kick off the week? I am. I have the very funny, loud, energetic Nathan Macintosh on the show today. He's a comedian and a writer, originally from Halifax, Nova Scotia, now living in New York. He has most recently performed on The Tonight Show, starring Jimmy Fallon. He's also appeared on The Late Show with Stephen Colbert, Conan on TBS.

This year, he released his first self-produced special called Money Never Wakes on YouTube. It was highly reviewed by the New York Times. I watched it. It is hilarious. Nate riffs on student loans, as you just heard, billionaires, side hustles. You have to check him out. I've got all of his links in our show notes. But he is a comedian to watch.

On the show today, we talk about how he became so fascinated with the world of money and the humor that he finds and the lens of comedy through which he looks at the financial world, behind the scenes of being a stand-up comedian, trying to make it, and the best piece of money spicy ever got from a fellow comedian. Here's Nathan Macintosh.

[INTERVIEW]

[00:02:14]

FT: Nathan Macintosh, welcome to So Money. I almost missed this interview because I was watching your YouTube special. Thank you so much for bringing comedy to what is the most taboo topic. I mean, we know. No one talks about money, which is part of the act, part of the humor too of like let's really talk about money on stage. Congrats to that. Thanks for coming on the show.

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NM: Thanks so much for having me. I appreciate you checking it out. Yes, nobody does talk about money, and that's one of the things, right? They say you can't talk about money, politics, and religion. Those are the three, right? Somebody the other day came up to me. They were like, "Are you watching Vanderpump Rules?" I'm like –

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FT: Don't talk about that.

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NM: Don't talk about this. I'd much rather somebody come on and go, "How much money do you have in the bank?" I'm like, "Well, this is at least a more interesting conversation."

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FT: Yes. Maybe that should be like your next thing, your next side hustle because we know you love side hustles, like going on the street. No, seriously, you should watch – everybody watch Nathan's videos on the side hustle culture. But that's an interesting idea of like going on in the street and just putting a mic in someone's mouth and going, "How much do you make?" I guess

that's already being done, and I think those people are lying, which brings us to your comedy. There's a lot that you talk about this culture around money that promotes dishonesty. Can you talk about that a little bit? Because let's start there.

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NM: Well, I guess, yes. One, I don't think everybody's doing as well as they perceive themselves to be online. Say that the money guru people, any of these people, you know they're getting off of private jets. There are all these quick shots of them flying around, meeting these cool people, all this sort of thing. I'm like, "There's just no way." Also, the more that you – the older you get, you kind of go, "There's no way this many people have this much. There's just no way that this many people have this much money. It's insane. It makes no sense."

Also, the dishonesty I feel in terms of – like I talk about the thing. You know how banks kind of talk to us. Every poster for the bank is some smiling –

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FT: We got your back. Yes.

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NM: Yes. "We got your back. You're a five-foot-six diminutive woman, and you should have a checking account that appreciates that." You're like, "What does that have to – what does that mean? What does that mean?" So, yes, I don't know. I've tried to talk to about a bunch of those things in this special.

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FT: Your observations about our fraught financial system, the humor that is rich people, especially New York. Like rich in New York is a whole other level. You started out on the special talking about like when you were growing up and you were from Nova Scotia, I was reading, that rich was like someone with a garage. I go – then you're like in New York. I was like, "What?"

It's like when someone has a garage in New York, that's – they're billionaires. Like people with their own garages in New York, like that's rich, which just might be like middle America rich.

I was laughing because you meet all sorts of interesting people in New York and how they created their wealth. It's not like the Rockefellers anymore. It's like, “I invented.” Was it parking? I was like I actually met somebody at work one day when I was starting out in New York whose grandfather made the first ever like microwavable chicken nuggets or something. This girl was eating out every night on the Upper East Side, when I was at home eating Subway.

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NM: Yes, invented the chicken nugget. I mean, my God, that's going to be all the money that's ever been made ever.

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FT: It's like as if that wasn't convenient enough. He was like, “What if we microwave it?”

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NM: Yes, yes, yes, yes, yes.

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FT: What if it comes in a box, and then you can microwave it? You don't have to –

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NM: That's the type of money that like there's constantly big trucks just pouring. You cannot spend that money. There's no way you can spend all that. It's impossible.

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FT: I mean, it was like talk about generational wealth. No wonder she could be this low-paid, and this was like my friend at work. She was making like no money but lived in her own apartment, had the nicest clothes. That goes back to your saying about the dishonesty, which is that people – we don't talk about where the money comes from and where it's going. Maybe we should because for everybody who's struggling, it seems like this promised land, and it's not. Talk a little bit about that because I think that's kind of also at the heart of your comedy is sort of exposing like if you can call your mom, and September's taken care of in a bind, you're not poor.

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NM: Yes, yes. You're definitely not broke if you can call somebody right now to cover your full month of rent. There's – I mean, the dishonesty part is kind of weird because, one, I talk about how, yes, there's a lot of people with money who pretend that they don't have it so that they can fit in sort of with the poorer.

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FT: The majority of Americans, right.

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NM: I mean, most people have nothing. So this is the biggest group. Everybody wants to fit in. So they go, "Well, I'll wear ripped jeans or I'll pretend that I do this." Again, that came from my – I lived with this guy for a minute who told me that, yes, he goes, "I'm going to call my dad to pay my rent." I go, "What's your –" I go, "Did you grow up with money?" He goes, "No, no. We didn't have money." I go, "Well, what's your dad do?" His dad was the President of CBS Sports. But in this man's world, there are people above him with jets. So he's like, "We didn't have anything because look at – I don't know. Look at Mark Cuban. He's got money." I go, "Buddy, you have more money than most of the Earth. It's craziness."

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FT: It's funny but it's so important to observe this. Even, I think it was Jay-Z who said, "There's always another level." So even when you're Jay-Z, you're like always looking for the – you know what my grandmother told me? "There's always a lower level, Farnoosh. There's always a basement." Okay. So I'm way more grateful for that perspective because –

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NM: Yes, that's funny.

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FT: It makes me appreciate what I have. I'm aspirational. I'm ambitious. It didn't strip me of that, but it made me really like feet on the ground and this is – what I have is great. I love that you bring that up. So how much of your comedy is informed by your life? You talked about this roommate who sort of said this like ridiculous thing about not being well-off. Meanwhile, his dad makes millions of dollars a year. You grew up in Halifax, Nova Scotia. I don't know culturally how different that is. It's so close to the border here. How different was that growing up as far as like your money culture growing up? Then now, of course, living in New York, making a stand-up career, hustling. Tell us a little bit about how your life is informing the stage?

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NM: I mean, most of the things I talk about are things from my actual life or things that I come across that hit me in a certain way. That's why a lot of this money stuff I've had for a while and put together because, I mean, growing up in Nova Scotia, I joked about how, yes, people who had a garage, I thought people had money. To take it a step further than that, I thought everybody who had a dad had money. I thought every single person who had two parents in their house was the richest people alive because I grew up in a single-parent home. My mom was a single mom. Most of my friends were – they had single moms.

So money was a real concern constantly from – since I can remember, there's been my mom's complaining about bills. This is a time when student loan offices could call your house and be like, "Where's the money?" So –

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FT: Yes, all collectors. Yes.

[00:10:01]

NM: Yes, all collectors. Yes. So money and the lack of it and the thought of it being a real thing that exists on this Earth has been a huge part of my life. That's where a lot of this stuff comes from, that it's been around forever.

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FT: What is the economic behind the scenes of building a stand-up career in New York? I mean, on the one hand, you're in New York. You're on the biggest stages, all the shows, all the tonight shows. Your YouTube special is killing it. But let's be honest. What's it like behind the scenes?

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NM: The behind the scenes are kind of this. When you start comedy, you make absolutely zero dollars for a decent amount of years. When I say zero, I'm talking like in your first couple years, you might do a show every once in a while that pays you 50 bucks, like zero. You're not making money on it. Then you're kind of, I guess, where I would be, which is like you can make it an okay living. It's a lot of running around. Nobody really knows who you are, and you're kind of getting by. Then there's the level after me which is the most famous human beings alive who sell at arenas, and they can't count their money fast enough as well. So the behind the scenes are – I'd say if there's anybody listening to this podcast who's like, "Oh, maybe I'll get into comedy. That's money," no, don't do that.

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FT: That's a fast track because what you just described too, I feel like the step one to step two of like you make nothing, and then you're doing well-ish. Like it's still a hustle but you're getting out

there, and you're making momentum. That can be like a five-year investment if it's all you're doing, and you're good, obviously, and you're talented, which you are, and you're getting to these places. But then to get to like the million followers on or the millions of followers on social, which kind of is the metric now. I mean, we're seeing social media be the fertile ground for the folks who then get the Netflix specials and get booked on the comedy circuits. That could take 10 years or maybe less. What's your timeline? Are you in it to win it? Because like a lot of people in entertainment, they're like, "I'm giving myself till 40, and then I'm going to make it like – I'm going to work it."

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NM: Yes. No, wherever. CBS until they turn it a full-on –

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FT: CBS. I'm going to run CBS Sports. Yes.

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NM: Yes, yes, yes. Until they turn every single thing into a robot-controlled environment, yes, I will go work some low-level thing. I am maybe a complete idiot. This is what I'm going to do until AI takes us all out. There's not even anything – and it's not like I need to get to a certain place. There's, obviously, a lot of things that I want to do and all that sort of deal. But I really like and have since I was about 10, I love stand-up. I'm one of those idiots. I'm here whether it's millions of dollars or clearly not. I mean, I like it. I like what it is. I want to keep it going. I hope it doesn't go anywhere but – so, yes, there's no like kind of thing in my mind of if I get to this point and I don't have a boat, I'm going to walk away. I'd like a boat, I guess. That seems like an okay thing to have.

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FT: Yes. I mean, who doesn't want a boat? I mean, and just – can you tell us the joke that you have about like the CEO who pretended that he didn't know he was selling a cancerous drug or

whatever or a cancerous Windex or whatever? Then he's like, "I had no idea." Then he disappears. He knew. Why did he know?

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NM: Because he makes a ton of money. That's why, because he has a yacht.

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FT: [inaudible 00:13:41] boat. They own a yacht. Yes.

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NM: Yes, he's on a yacht. I talked to a guy the other night actually. The host went up, and they were asking people in the crowd, talking people. Somebody in the crowd said they were a lobbyist. The host said, "For who," and they wouldn't respond. So when I got on stage, I go, "Look, man. If you can't say what your job is, it's evil." There's no way this person doesn't go to bed at night rotating harshly about what – however it is that they make money. But they're in a nice bed. They have a nice house. Somehow, they're able to be like, "You know, I lobby for, I don't know, pouring tobacco directly into fresh water supplies. But I have an air fryer. I got a smart fridge. So what do you want from me?"

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FT: I mean, really, what you're pinpointing is this capitalist world that we live in. What's the big thesis? Can you – let's take like a giant step back. What is your big sort of understanding of how we even got to these jokes? Because of patriarchy, because of the system, because it's human nature to be competitive, and like our relationship with money is so fraught that now we're here, and it's just – we have to laugh or we're going to cry.

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NM: Yes. I mean, I think it's definitely the system. I think it's – yes, people's mentalities seem to be it has to be a billion dollars or nothing. Not everybody is, obviously. But if you can't get to a billion, your life is sort of useless and stupid. What have you even done when there's so much money before that? Also, again, just the idea that there's – we – I guess one of the thesis as well is that, and I've had arguments with people about this, as stupid as it sounds, money does not buy happiness. We know this. We know this. We've seen countless people become rich and then fall into a gutter, addicted to some kind of pill in a year or two or whatever. People that win the lottery end up – a lot of their lives end up becoming completely miserable. Then there's people who have just about zero. They work back shift at Walmart, and they couldn't be happier. They're so –

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FT: But I think they would be happier with maybe some more money to get them better health insurance.

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NM: Sure.

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FT: I think that there is – I totally agree. I think if you're a millionaire, and get another million that year, that's not going to be your happiness solution. I think, though, there is sort of a minimum amount of money that everyone would benefit from. That is not debatable. But, yes, I think you're right. I think we have this all-or-nothing mentality around money, and there's no middle ground. It's all about, well, what's next. What's the next level? What's the next airplane? What's the next big job? Until we basically – I mean, there's no end to that. So it's kind of a self – it's self-sabotaging.

I was talking on the podcast the other day about like what is enough for you and how do we come – what's the calculus? I thought this guest was going to say, “Well, you got to think about what would make you happy down the road.” No. She's like, “No, no, no. You think about what is

the bare minimum amount of money you need every month to survive. That's enough." Because then you can't – because you're going to make more than that, so you will always be satisfied. If you think that you never have enough because you've never reached this like theoretical number, then you're never going to be happy.

But to think, again, also like my grandmother, right? Like think about what you don't have or what you – or like the minimum that you have, and how that's actually afforded you quite a life. This idea of chasing enough is like you're running in circles. How did you –

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NM: Also, sort of like just to bring up healthcare as well, people definitely would like a little bit more to afford healthcare but that industry as well, the money that happens there, and the things that people in healthcare. When I say it, I don't mean just anybody, the stuff – how much they'll charge for hospital visits, all of that sort of things, a medication. I mean, they themselves are in that whole like, "We need to get as much as we possibly can, and people be damned. This pill costs, whatever, 30 cents. We could charge five dollars for it and make money. But, no, no. We'll charge \$50 a pill so that we have to – we can get two yachts this year or some other kind of insane thing."

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FT: Do you believe in there's such a thing as having too much money?

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NM: Yes, yes.

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FT: So like these billionaires and the Jeff Bezos and the Elon Musks of the world, that's a danger to society?

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NM: Yes. I think and I know that somebody would be I'm whatever. I'm some kind of communist monster. But the idea that –

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FT: There's a spectrum between I don't like billionaires and I'm a communist monster.

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NM: You're right. You're right.

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FT: I think there's some middle ground there. I want to give you some credit.

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NM: Thank you. The idea that you can buy a country, and we sort of – the other thought I kind of have is like, well, how did they make the money? This is also the thought that I – because we also kind of got into a place where, well, they have billions. So they must be cool, or that's so cool that they got the money. But you go, "Yes, yes. But how did they do it?" You hear all these stories about Amazon making workers drive 16 hours with no bathroom breaks, and they cut their health benefits. Their health benefits were cut at some point in time. So is that cool that the man has billions of dollars, but he did it from these ways? I don't think so. You know what I mean?

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FT: Yes.

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NM: Also, how much money do you need in all seriousness? How much money needs to just sit there, just sitting there doing what? Collecting interests? You could buy Latvia, for God's sake.

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FT: You live in New York. All these skyscrapers that have been purchased by who knows who for 20 million, 30 million, 50 million dollars, and they're empty, meanwhile, the homeless problem, the mental health problem that nobody can even get a doctor's appointment. I mean, there's so many financial problems in the city, housing-related, health-related, public health-related, all of it. Meanwhile, there are empty \$50 million homes. Someone paid for that and just like could afford to just let it collect dust.

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NM: I also think about those buildings and how – because you go, “50 million dollars for –” Now, this is me. If I had \$10 billion, I would still never buy a \$50 million place. That just seems insane to me. But I also feel you live in one of those buildings. Do you know how cold it must be in there? You see a doorman who you probably hate. You take a –

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FT: The wind tunnels. Yes.

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NM: But you take – I mean, cold as in like dark and alone. You take an elevator up to your apartment. So you don't even see your other neighbor, and this is how people want it. They want to live in these weird little places, kind of near each other but not. It just sounds so depressing and dark.

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FT: I have a theory, and this is up for debate. But I would love to hear what you think. I think that money, the more you have it, the more you become who you really are like at the core. That is not to say that everybody becomes these monsters, like money makes people bad. Not to give money that much power, but I think that like if you're a generous person and you don't have millions of dollars, you can still exhibit generosity through your time and your patience and your advice-giving. Then when you become wealthy and you actually have a tool called money, then you'll use that too to do the things that speak to who you are.

So these people who live in like these like sort of dark and cold dungeons that are \$50 million, I wonder what they're like in real life. I think that it suits them. They are now using their money, their majillions, to do this big gesture of a purchase. But that actually does make sense based on who they are. We probably won't be surprised to meet who the owners are behind these apartments.

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NM: Yes. But also, would you – do you want to be that person? You know what I mean?

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FT: No. But I'm not that person. So please send me money is what I'm saying. After the – listen to the end of the show. I'll provide the P.O. box.

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NM: I do think you're right, though. I think money itself is not the deal because there's very good people who have a lot of money. But, yes, then there's people who just have no real – I don't know what it is. No moral compass or they're just able to shut off all of the things that tell you not to kind of be a –

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FT: Yes. I mean, the world's not fair. The people who are so deserving of all of the things have the worst luck. Then on the flip side, we have billionaires who are leveraging the time and the health of their workers to fill their bank accounts. So you have had an incredible rise in recent years. I mean, as an observer I can say. To get on these major evening shows like The Tonight Show and Stephen Colbert and then I think Comedy Cellar and all. You're touring and all. What was the breakout for you? What was like if you could nail a moment like, "Oh.?" It may not have been in a moment, but it was like, "When I finally cracked this sort of genre of humor, when I finally –" When did you really feel like you were in a groove?

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NM: I mean, if I'm being serious with it, I'm hoping this podcast will be the breakout.

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FT: Oh, yes. This is where it all started.

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NM: I mean, probably – I mean, coming from Nova Scotia, I always kind of wanted to be in New York and do comedy with all of the – my favorite comedians are from New York, so this is where I wanted to be. I guess the first type of thing in New York that made me feel like, "Okay, I guess things are –," was probably starting to work at the Comedy Cellar because that's where all of the famous people go. That's where people go, "This is probably the best club in the world." So being able to start doing shows there, I kind of thought, "Oh, this is –"

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FT: It's the Holy Grail. It's the Holy Grail. For anyone who's not familiar with the Comedy Cellar, why don't you tell us a bit about the history and how difficult it is to get on stage there? Then once you're on that stage, it's pretty great. I mean, things happen. You meet everybody. I mean, I was at the Comedy Cellar one night, and they kept dragging out the ax. They're like, "Okay." It

was like 1 am, it was supposed to be over. Because Dave Chappelle was stopping by, ladies and gentlemen. Surprise. This is like 20 years ago.

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NM: You did that Monday.

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FT: I mean, what a treat.

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NM: Same deal. Yes, yes. They were like – because they knew he was coming and he was going to be like – so they were like, “Everybody's time is cut. We're not dragging the show out because the man is here, so you have – instead of 15 minutes, you're doing 8, and then he's going to go on.” But I mean the process of getting in there is just a lot of years of doing stand-up, and then being in there is great. But I feel that that was one of the first things that I kind of thought, “Okay, maybe I'm, I don't know, okay at this.” Doing your own thing, there's also the complete other side, where some days you go, “I'm not good at this. What am I doing? I should go work back shifts at Walmart.”

[00:25:21]

FT: You know who would love to hire you if you haven't started this yet? I'm going to give you a little strategy advice here. Companies, keynotes. I swear.

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NM: I like the blanket of just companies.

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FT: Companies, all the companies that have stages or have virtual. You could do a virtual, especially because you talk at the intersection of money and culture and business and culture. It's their zeitgeist and their alley. I think they would love to – I actually had a guy on the show one time. He came from the Googles and the Facebooks. He worked at these high-tech companies, high-power tech companies. He decided to start his comedy career kind of later in life, like in his 40s. But he didn't totally abandon that corporate side of his brain and his relationship. He used that because he jokes about like corporate America and stuff. He gets these gigs on stages, and he travels to like conferences. Even when I worked for a company, they hosted everybody in town and brought a comedian in one night to entertain us. I don't know. Thinking outside the box for you, Nathan, all the time.

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NM: I appreciate you. I appreciate you.

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FT: When you are at like the Comedy Cellar, and Dave Chappelle shows up, or as you are doing your profession, who is someone that you've always wanted to meet that you met them, and they gave you really good advice?

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NM: Someone I think has given really good advice, I mean, probably the nicest – well, just two things real quick. The nicest comedian I've ever met my entire life who I got to open four years ago was Bob Saget, easily the nicest, most generous human being comedy-wise that I've met. I mean, this man, so great. Real quick, I apologize. I met him and then I moved to New York. I met him in Toronto. I was like he was so nice to me that night that I thought he was like stay in touch, whatever. So when I moved to New York, I thought I don't know anybody in New York. I go, "Maybe I'll reach out to Bob and see if he can kind of help me out at all." I messaged Bob. This man calls me. He calls my phone. I'm listening to him, and I'm like, "This guy has like \$300 million. He could be anywhere. He could be anywhere on this Earth, doing anything with anybody, and he's taking the time to call me anyways."

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FT: That's so sweet.

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NM: Advice-wise –

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FT: And that's classic Bob. I've heard that story now. I mean, Dave from Full House, his co-star.

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NM: Coulier.

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FT: Dave Coulier said a similar thing. He didn't know anybody. He got to LA. He called Bob because he met him in Toronto. Bob was like, "You don't have a place to stay? I got a couch," and the rest is history.

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NM: Yes. I mean, yes, yes. Well, I mean, as far as talking to famous people, I've kind of met most of the people at this point in time. Advice-wise, I don't really ask. Maybe this is me being an idiot. I don't really ask too much advice because I don't know. I don't want to put anybody out when you're – especially at the Cellar, it kind of feels like everybody's in a break room, and we're all sort of there. So I never really want to bother anybody about –

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FT: Yes. Maybe it's not the right room to be asking for advice or even things that you have learned already from your own experience like, "Looking back, I wish I had known this as I was trying to get my footing." I mean, it could be nothing because it sounds like you've had a pretty awesome foray into comedy. But I don't know. Or even it could have been about money, a money lesson. Let's talk about that.

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NM: I'm not lying. This is probably the best thing any comedian has ever said to me. This guy, he's – they – everybody called him crazy Bob. Everybody thought this guy was nuts. So I'm going to work with this man, and I thought, well, okay, everybody says he's crazy. He's crazy. I meet him. He goes, "How long have you been doing comedy?" I told him at the time, "I was young. I was 20-something." He goes, "Okay, let me give you some advice." I thought, "Here we go. Here's crazy Bob. He's going to say something nuts." He goes, "Save 10% of everything you make." I'm like, "What?" He goes, "Save 10% of everything you make." He goes, "This business is hell. You might break your leg. You can't work for a while. There's nothing." He goes, "There is nothing other than what you have." So he goes, "Save 10% of everything you make, in case things happen." I went, "Whoa, great, done." Since then, I've done that or more at that time. Yes.

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FT: Love Bob. Love Bob. Bob was so underestimated.

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NM: Yes. You know what's funny? I think that's why people, comedians thought he was crazy because he wasn't just – you know what I mean?

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FT: He's logical. He was logical.

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NM: He didn't say, "Dude, stay up till four in the morning and drink or something." He said, "Save 10% of everything you make."

[00:30:08]

FT: And he's never asked anyone for money, which was also strange. Maybe he had like nice things and –

[00:30:15]

NM: Yes.

[00:30:16]

FT: Have you kept in touch with Bob?

[00:30:18]

NM: Bob passed away.

[00:30:19]

FT: Oh, wait. This is Bob Saget?

[00:30:21]

NM: No, no, no, no, no. This is a different Bob. But both of these men have passed away. Both Bobs have passed away. Yes.

[00:30:28]

FT: Oh, my gosh. Well, Bob, may he rest in in power. That's so great that you ran into him. That wasn't a coincidence I don't think. I'm sure you appreciate that now as you are looking, examining it, our money culture because – well, how did you survive COVID with your career? Was it actually like an inflection point? Because everybody had to get online, and suddenly maybe more people could find you.

[00:30:58]

NM: There's that. There was still some small shows going on in terms of – I mean, they started doing shows outside, and there was Zoom stuff and all that sort of thing. But if I'm being serious, I have saved money since Bob. So there was like – thankfully, I didn't have to fully panic, even though I was fully panicking, obviously. But for a little bit of time, I go, “Okay. Well, I have a little bit of money to pay some bills and all that kind of thing until something happens, until we can start working again at some point in time.” That’s from Bob, crazy Bob.

[00:31:35]

FT: Oh, my God. What a gift. Wow. I'm going to stop right there because I think what a way to put a nice bow on this conversation. I learned a little bit about some of your financial advice. I'm so –like that is what you want. You wanted the advice to help you out, and what a time to help you out. Not only did he help you with your money. He probably helped you with your confidence during that time period to then like keep it going and not pivot and go, “Well, I guess I should go work in the post office. I don't know.”

[00:32:09]

NM: That does seem like a pretty sweet job, though. Great shorts, cool hats.

[00:32:13]

FT: Your own car. I mean, it's pretty great.

[00:32:15]

NM: Your own little car, yes.

[00:32:16]

FT: Oh, my gosh. Nathan Macintosh, thank you so much. Where can we find you next? I'm going to [inaudible 00:32:21] everyone to your YouTube special, your Instagram. I'm sure you probably have a TikTok. If you don't, I have more respect for you.

[00:32:32]

NM: I have a TikTok, but I don't really use it much because I'm one of the people. "Ban it. Get it out of here. Let's go." But I'm on Instagram @nathanmacintosh, M-A-C-I-N-T-O-S-H. Yes, especially Money Never Wakes, it's on YouTube and nathanmacintosh.com for upcoming shows. I'm going to be in a lot of places this summer, in the fall. So, yes, come out.

[00:32:58]

FT: And Google, Facebook, Amazon, big companies, small companies, startups. If you're listening to this, call me. I will connect you with Nate. Nate, I only just – I take 10%. That's all. Thank you so much. Thank you for reaching out to me. I feel so honored that you selected So Money as a place to share your awesome humor and ideas. Come back anytime.

[00:33:18]

NM: Thank you so much. I appreciate you having me. This has been great. Thank you.

[END OF INTERVIEW]

[00:33:23]

FT: Thanks so much to Nathan for joining us. Again his special is called Money Never Wakes. I have that link in our show notes. I'll see you back here on Wednesday. Keep laughing. I hope your day is So Money.

[END]