

EPISODE 1678

FT: So Money episode, 1678. How to put your money to work. Our guest is Mel Abraham, Author of *Build Your Money Machine*.

“MA: People don't make decisions, because they're afraid it sets the directions, but the decision's just a dot. Until we put a lot of dots, we have no line and we have no direction. So, we make a decision not to set a direction, but to get more information so we can make a better decision.”

[INTRODUCTION]

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ANNOUNCER: You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

[INTERVIEW]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Sitting down with my friend, Mel Abraham today. Mel supports people and entrepreneurs to bring their businesses to life and build the lifestyles that they want. He is a CPA by Education, but an entrepreneur, he says, by exhilaration. He's the Author of multiple books, including the number one bestseller, *The Entrepreneur's Solution*, and his latest book called, *Build Your Money Machine: How to Get Your Money to Work Harder for You Than You Did for It*. *Build Your Money Machine, How to Get Your Money to Work Harder for You than You Did for It*.

The book is full of Mel's principles and frameworks learned after finding a cancerous tumor in his bladder larger than a baseball a few years ago. His cancer journey, followed by people's

financial struggles through the pandemic, highlighted the immediate and urgent need for others to get access to these powerful principles.

We talk about the value of your time. We talk about important mindset shifts. How to design your day to create the financial life that you want. Mel has been called an affluence mentor and thought leader to thought leaders. He's mentored them on business, money matters, content creation, positioning, and market influence. Here's Mel Abraham.

Mel Abraham, doing me the honor of being on So Money after you had me on your amazing podcast, and also just thank you. I want to say before we get started, everybody, Mel has been one of the biggest advocates and supporters of me in recent months and the past year as I've been doing my own book launch and all the drudgery that goes with that and excitement, but it was always a surprise, I suppose, because we weren't like best friends before I launched this book, but you were so committed to helping me, Mel.

I think it's just an example of who you are as a person. I'm grateful to have you in my life. Now, to be able to share you and your new book, *Building Your Money Machine*, with our audience. I just want to say that up front, because I want to, just let everyone know how great you are and why personally, I'm a big fan of your work.

[0:02:58]

MA: Oh, my God, Farnoosh. I've listened to you for so many years. It's just been amazing and to be able to have a chance to one talk, but two to support your stuff. I feel that it's a gift to me and I appreciate you, man. It's just amazing, amazing.

[0:03:15]

FT: Thank you. Thank you, my friend. Well, I want to get into your book, *Building Your Money Machine*. I'm still figuring it out. I feel like the machine is always getting tweaked and changing, but having a foundation early on, I see now in my 40s, my foundation of insisting on investing and working really, really, really hard over time in my 20s. I'm experiencing the fruits of that labor now.

[0:03:45]

MA: Yeah.

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FT: We'll talk about the surprising twist to the story in just a moment and I want to get to your advice. But first, Mel, tell us a little bit about how you arrived to the So Money Podcast and to the years prior. I know you started out, and I believe in accounting.

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MA: Yeah. I'm a CPA by education, but I was doing mostly evaluation. Evaluating businesses, and consulting, and building businesses, and buying, and selling businesses, because I found accounting boring.

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FT: You did?

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MA: I wanted to do something bigger and better, that's what I got introduced to it at one of the big firms in downtown Los Angeles, and that's what I started to do, but I do have a CPA license.

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FT: Yeah.

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MA: My son thinks it stands for cheapest person around, so.

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FT: No. My CPA is not cheap. She's worth her weight in gold. You also call yourself, though, an entrepreneur by exhilaration. CPA by education, entrepreneur by exhilaration. You have started a number of businesses, and by the way, this is not your first book, *Building Your Money Machine*. Why are you interested in wealth as a category?

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MA: Oh, my God. Part of it was, it was really not the wealth, but the life part of it. This came to me – so I raised my son, as I was building my business, I was a single full-time dad. I was raising my son at five and a half years old. I was doing the typical CPA stuff, which meant that I was selling hours. I was on a treadmill, just cranking out as many hours and trying to get paid as much as I could, and I thought I was doing it right, and then Jeremy came in one day and said, “Daddy, Daddy, I do a picture of you at school today.”

I stopped. I knelt down. I got the picture and here it is, it's like blue-felt tip pen stick figure. I had a lot more hair, and it was me standing in front of two computer screens with a phone in each ear.

[0:05:49]

FT: Ah, yeah.

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MA: I think that was probably one of the biggest lessons, because the idea was, and for me, I could have sat back and said, “Hey, you know what? We need the profits. We need to do this. This is how we put the roof over our heads and all that,” but in a hands of a six-year-old, I realized that he would have looked at me, if he understood what profits were at the time, he would have looked at me, he says, “I don't need the profits. I need your presence.” That was the thing that I said, how is it possible to build a business? Is it possible to build a career and still

serve the actual things that give you richness in life, to experience life, to be a good parent, to be a good sibling, to do those things and have the space?

That's when I started to look at it and say, how do I do business differently and how do I do money differently? Because I realized, I had to separate the ability to earn from the efforts to earn it. That's what gave birth to this journey that I went on.

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FT: Well, when you said you were trading your hours for dollars, I think that's so many people. Not to excuse it, it's not healthy, but our culture, even today, if someone wants to hire me, they're like, "What's your day rate? What's your hourly rate?" I'm like, okay, so we're just not going to remember the fact that I come to you with 20 years of experience, that no one is me. We don't value any of that. It's just, we think of time as this commodity that the price is what it's going to be based on, I don't know, effort, labor.

[0:07:33]

MA: Yeah. But if we really thought about it, time should be your most precious commodity.

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FT: I know.

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MA: Instead of putting it in a math equation that makes it just arithmetic.

[0:07:46]

FT: Right, right. Yeah. As you were explaining this philosophy that you came across, thanks to your kid, and I think that's actually, and now as you're speaking, I'm like, is that what kids are put on the planet for? To remind the adults of what is actually important?

[0:08:02]

MA: They're really honest.

[0:08:04]

FT: We do this a lot as – I do this a lot. I think of myself as a little girl, and what did I want, and what did I dream for? Sometimes when I lack motivation, I'm like, I'm going to do it for six-year-old Farnoosh. I think in that moment, you decided to change your life for your six-year-old son. I think in that came, eventually this, could I say, the money machine was born from there?

[0:08:29]

MA: Yeah, it was.

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FT: Tell us about the anatomy of this money machine, and let's start from the beginning. If you're somebody who's burned out, and you are trading in your hours for dollars and you want to be able to create more balance, still live a values-driven life profession, but also in the real world, where you have demands, health demands, personal caregiving demands, all of it, how do you start to reassemble your machine?

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MA: The first thing that I started is this, first, you had a lot of people in your head that were telling me, now you have to get work-life balance. I struggled with it, and I said, but balance the way I see it is like, there's a weight here and a weight here, meaning that they're playing tug-of-war, which is conflict, which is friction, which is stress, and it doesn't seem right. I realized, what we need isn't balance in our life, but harmony. And harmony comes from intent. I became really intentional with my time, my effort, and what I was doing.

Part of that was I actually put a calendar together. Jeremy knew, and there was red zones in the calendar. He knew the red zones were his. They were not movable. And that any other color on the calendar, if he needed me, could be turned red at any time. I was very intentional to make sure that he felt safe. But I also had to do some things with my clients and to say, there's some boundaries that I'm unwilling to cross, because these are the things that are my priorities. Truth be told, there was a few clients that didn't like that. They didn't understand that, and they weren't clients for very long. I had to prioritize those things.

I get it, we have to pay bills, but at the same time, if I was going to sacrifice my relationship with my son, or my family, or my health for the sake of earning money to pay bills to be under the demand of a client, then was that really the profession, or the career, or the business that I wanted to create? I became really intentional. I was unapologetic about how to communicate it in that way. That was the first piece, is really just getting really clear on what life was going to look like, and communicate it to those people that were really important that needed to know. That's the first step that I did. I think anything that we do with our money has to start with the vision of a lifestyle, versus the vision of an income stream. Cause the income stream's there to fund the lifestyle.

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FT: You summarized it right there. It's something I've been dancing with in my head for a long time. I'm like, okay, yeah. But even then, lifestyle, sometimes that can be tricky, because your vision for an ideal lifestyle is mirroring, you learn it somewhere. You learn it, because you see it embodied, you see it modeled somewhere online, or a friend, or a neighbor. That's dangerous.

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MA: Hugely dangerous. I think, we have to be really care – we got to stay vigilant at the gates of our own mind and soul, especially in this social media world. I heard this term. What did he said? Who's your comparison set? Patrick Bet-David said it. Who's your comparison set? When we start to look at it and say, who am I associating with? Who am I comparing to? Who am I aspiring to? Back in the day, he was saying, when we were younger, we would go out for a bike ride and all we wanted was a cooler bike. Now, because our comparison set is the Kardashians,

we want a jet. We've up-leveled things, not to not be aspirational, but is that really what we want?

I talk about finding the three joy points in our life. Things that are not momentary pleasures, but long-term joy. My wife and I love to travel. We make sure that we block those things out. We make sure in our financial planning that it is prioritized. I said, if we know what our two to three joy points are in our life that bring us true long-term sustainable joy, let's fund those in the process. Because if we don't enjoy the road to financial freedom, we will never enjoy the destination of financial freedom.

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FT: I'm learning advocacy. I'm learning boundaries. I'm learning the importance of putting stakes in the ground and saying, just like I prioritize my taxes, I have to prioritize my travel. Seriously, I have a bucket for taxes, because I pay quarterly, so I never want to be surprised. I always just take 40% of a paycheck and put it into savings. Even though that's probably not what I'm going to – It's generous, I think. Hopefully, my accountant did her job right that year. But because I have been on the other side of that, which is being completely aside, what is the word? blindsided. I owe what? All this to say, I'm intentional about those things, but maybe forgetting, like I can also be intentional about what's personally important to me as well. Love that.

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MA: Here's why I think it. There's the other thing, because I've had the gift, I guess, of hanging out and speaking to, having conversations with people that just starting out to millionaires and even billionaires. The one common trait, I think that they all had some level of guilt and shame around money.

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FT: Even the billionaires? The billionaires.

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MA: The billionaires, some of them had shame about them having it and others not in family and that family dynamic and how they were seen.

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FT: Oh, I've had those sidebar conversation, where a woman will say to me, "No, my husband has inherited all this wealth. We live in a small town, and so everybody knows everyone's business and it's really uncomfortable." I don't know what to say. I mean, I guess, I'm like, good problem to have. You have a jet. "We literally have our own jet." I said, "Maybe you got to move."

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MA: I know.

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FT: Maybe you should move out of that small town. I don't know what to tell you, lady. Give it away if it doesn't make you feel good. Not all of it. You never want to do that fueled by guilt, but you want to have a desire to give. I wish those billionaires, there's a solve for that. They could be charitable. They could create trusts. They could invest in the community.

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MA: I totally agree. I think that's the thing that's lost. I know of one person that is, I know of him, but I just know of him because people talk about him. He's very, very wealthy. He's got five airplanes. Lord knows why. You can only fly one at a time. I have no idea. He's one of those people that, unless he's on the hunt, he's not happy and he's miserable. He's got this hugely wealthy bank account and absolutely bankrupt life. I go, it's not the way to live.

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FT: Ah. Say that again. A bankrupt life.

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MA: He's got a hugely wealthy bank account, but a bankrupt life.

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FT: Yup. Yeah. I'm going to make a t-shirt out of that. I don't know who would wear it, but I feel like it needs to be out there. Because again, this is the mindset, everybody. I'm so tired and I'm not – I'm tired physically and I'm also tired of a lot of what's on social media, people. Even to be quite honest, some guests on my podcast, and maybe you could have told me. I will never say it out loud to the guest, but people who have pushed me on my show to say, “Why don't you want to make eight figures, Farnoosh? It's like, don't you know what's on the other side of that?” I said, first of all, you're coming at me with financial advice as someone who's life does not reflect mine one bit. You don't have children, you don't have – and you like to have lots and lots of people surrounding you. It feeds your ego, like a team, people who have 12 interns. I don't even want one intern.

That's fine. That's who that person is. That's not who I am. Don't attach your money mindset and your money philosophies onto me and measure me against your mindset. But we get wrapped up in this and it's really hard because our society, we live in a capitalist world. It is a byproduct of the world that we live in.

You write in your book about legacy. We started with a conversation about your son and now I want to get into once you have this money machine and you've built it and it's working for you, the next leg of it is thinking about, what do you want it to represent and the impact when you're no longer around, or even in your living years, because now you can still have a legacy when you're alive. You dedicate this book to your dad. I'm wondering, maybe through telling us a little bit about what your father taught you, you can also get into this idea of turning your money machine into a financial legacy.

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MA: Yeah. Dad came here to the States at 17-years-old with nothing. He made it –

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FT: From Iraq, right?

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MA: Yeah, from Baghdad. Yeah. He left there, him and four other guys were actually trying to keep people safe and get people out. They caught two of them and they were going to hang all five, but they were trying to catch the other three. My dad got fake papers. He took his father's, his father's, my great granddad's name of Abraham, changed his name, got fake papers for everyone else. They all did. Helped the other two escape and ended up, my dad came here at 17 to get away from it.

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FT: How does a 16, 17-year-old do all of that?

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MA: Here's the thing. I asked, four days before he passed away, I literally said, "Dad, you're 17-years-old. I mean, I know what I was thinking at 17." I said, "What made you do it?" I think this is the biggest lesson that he gave me. He just sat in the wheelchair and he looked at me and he says, "Because it was the right thing to do." Then when I think about, he was here, he went to college and he went back to visit his family. Then he met my mom. He came back here to the service, went into the army for two years, they communicated, then he went back and got married and then they got here, eight months after they got here, my mom's brother wanted to come over, so he brought him over. My mom's brother needed dental work that was going to cost 800 bucks. 800 bucks in 1958 –

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FT: Oh, my gosh.

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MA: - was a lot of money.

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FT: That's a lot of money now.

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MA: Yeah. My dad said, "We're going to do it. We'll figure it out." Just, that was his spirit. That was his nature. He was never one that would sit us down and give us these philosophical talks. He just walked the walk as a quiet man. As I started to watch him and start to think about how did I become who I am, I started to realize how much of an influence he's been. Next month, he'll have been gone 14 years, but he's still with me every day.

I look at it and I say, this is when we talk about legacy. I talk about legacy differently, because I don't believe it. We build something to leave a legacy for someone. I think we interact with people to leave a legacy in someone, and that we create legacy by living each moment fully, which is I think the lesson from dad. Because every moment has the potential to be an inflection point, a change in people's lives, a change in our lives. Dad made a decision in 1946 that allows me to be here. That allows me to have grandchildren. That allows me to be able to give and live and do the things that I get to do. I don't know that he realized it back then. He was just surviving and everything. But we tend to not realize or give the reverence to each moment as to how powerful a moment can be.

I look at legacy through the eyes of how we live the moments of our life, which to me is actually how we should be measuring our wealth. Because in time and moments and how we invest them, versus what's in the bank account. That's how I look at legacy and building this money

machine. What it does when I have that freedom is it allows me to define how I want to spend the moments more readily in alignment with my values to create the legacy I want.

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FT: It requires a mindset shift, but I also wonder what else does it require in your life to be able to open yourself up to seeing these inflection points, recognizing them, taking action. It requires space in your mind, in your life. Well, maybe you could just share like, how do you spend your time and your days, so that you leave this space free? Because in the doldrums of life, in the hustle of life, it's really hard to have that perspective and even more so to take action, because it takes work and it takes energy and it takes risk taking, which scares people. How do you do it and how do you recommend others can find and cultivate that space and that – you know what I'm trying to say?

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MA: Yeah. Yeah, I do.

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FT: It's not like, "Oh, just change your mind and then you'll be able to see these inflection points." I would even argue, it comes down to nutrition and taking walks and the people you surround yourself with. What are some of these behavioral things?

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MA: You're hitting the nail on the head. I have a built-in control. I'm an identical twin.

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FT: Oh, right. I forgot.

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MA: He is also a CPA.

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FT: What?

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MA: Yeah, he's also a CPA, but he's a CFO of a home building company. We went different paths. We came from the same environment. We came from the same genetics. We came from – our wives think that we share a brain and it's a matter of who's using it at the time. But the reality is, is that his personality and the influences that were around him made him different. He's much more conservative, less risk adverse. He sees things in a more closed view of what is possible. I think, I lived my life with the perspective of, well, what if it were possible? We talked earlier about me having cancer. They said, it's a high-reoccurring cancer and it's such a big tumor and this and that. Don't tell me what, what the odds are of, of me not surviving this. Tell me what the odds are of what they are. I want to see it that way. Now, I've always been one of those people that, the easiest way to get me to do something is tell me I can't. I don't know where that personality trait came from. But to your question –

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FT: Your dad?

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MA: Yeah, my dad. I think so. I do look and I said, that. My brother's a little bit more like my mom and my dad, I'm a bit more like my dad. I'm just not as quiet as my dad was. I think that the reality is that we need to be open to realizing that, that our life as it exists today, isn't all there is. I remember Brian Tracy telling me one time, he says, the doors of opportunity are never found inside the room you're sitting in. They're found in the hallway. That we have to get out of the room. We sit ourselves in and say, and I see it in society, a lot where we say, just, this is

what you got. This is a lot in life. What if it wasn't? Not to not be content. I want to be content and grateful for what I have, but to start off with saying, what else is possible in life? Can I have that rich feeling relationship with someone, a loving relationship?

Can I be a good parent? What does that look like? Be delivered and defining it and saying, hey, maybe I didn't get all the way there, but I got 70% of the way there. I don't know that we were put here to live a life that was defined by our degree, our certificates, our upbringing, the side of the tracks we were on. I think we were put here to live a life that we envision and that we go towards. As long as we're on the path towards it, we can find the joy in some of that journey, because we know that we're in alignment.

I was sitting in a mastermind just a few weeks ago with someone who said, they own a business. She says, "I don't like it." Then she goes on to say, "But so, what I'm thinking of doing is buying three more." Like, huh, you just said you didn't like it. Now you don't want to quadruple it, triple it? What are you doing? Because she thought that was the road shoot that I made this choice. That's the road I'm on.

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FT: Yes, yes. I'm picking up on the wisdom that. I heard this only recently, and I'm like, why hadn't I thought of this before? Because I think I can dead end myself like that too, sometimes, where you make a choice and you think that – you just dwell on making that choice, because your assumption is it's a forever choice. When you make a choice, guess what? You can make another choice. Whether it's, should I take this job or the other job? We have analysis paralysis, because part of it is we just, we're afraid of the finality of, well, it's the perception, right? It's not final.

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MA: No.

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FT: If it's a job, they can lay you off, right? If it's a relationship, you could break up. If it's a house, maybe you get a job relocation. Don't put that pressure on yourself. Why put the pressure on yourself?

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MA: I think that, I used to say that people don't make decisions because they're afraid it sets the directions. A decision is just a dot. Until we put a lot of dots, we have no line and we have no direction. We make a decision not to set a direction, but to get more information so we can make a better decision. Now, we can keep making decisions. That's what we do. I think that's the thing where you sit back and evaluate. I do, in the morning, I have – now, I'm an early riser. I'm up at 4.15.

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FT: I see you on Instagram walking your dog on the beach.

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MA: Yeah. I'm up early. I give myself time. I go to the gym, I come back, I'm with my dog on the beach. The mornings are for me to regroup, to consider, to be grateful, to be thankful, to look at the day and everything. Then I get into my day. My day is somewhat blocked out with priorities first. Then I know that my evenings are with my wife. We do a walk with the dog. Now we have a second dot. We got a 12-week-old puppy.

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FT: Oh, my gosh.

[0:29:21] MA: Oh, my God.

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FT: Well. No guess there who's dominating in the house at the moment.

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MA: No, no. In the afternoons, we all, as a family, two dogs and my wife and I, we take another walk. Give us a chance to reconnect. Gives us a chance to just relax and talk. How was your day and all that? Then when we come back, we, we have dinner and we relax. The dogs go off and play. I'm deliberate about that. I'm deliberate about reaching out to some of the people that are in my inner circle, or the friends that I have, even if it's just a voice memo and a video, or something. "Hey, I'm down on the beach. I'm just thinking about you, Ed. Just want to send you some love today." Just to be deliberate in what I'm doing to try and make sure that I'm present in life. Cause I don't know how long we're all here, but I want to make sure that people are better because I was.

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FT: When you learned first you had cancer and, I mean, I can't even imagine the terror. I know you have said that you have this mindset of like, "How am I going to get through this? Don't tell me about the odds of not making it. I don't know how I'm going to make it." Yeah, I'm sure there was a part of you that was like – I'm a realist. Sometimes I'm like, okay, if I'm going to be now preparing for this, I want to make sure I've got health, life insurance and my will and my this and then my that. How did some ways that news bring you closer to reality?

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MA: I'm smiling, because two hours after the diagnosis, I was literally in the attorney's office saying, "Let's look at the trust and the will."

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FT: Okay. Yeah.

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MA: Stephanie, my wife was like, “He's doing end of life planning. He's like, oh my God. He's already given in.” But it wasn't me giving in. It was actually stripping away the stress of saying, of looking and making sure that the people I care about are taken care of. I went into the attorney and I said, I need to go through everything. I want to make sure that everything's set up, and then we're going to have a conversation with everyone, so they know. I watched my mom and her mom when our dads died, scared that they were going to lose the house. They didn't know anything. I don't ever want Stephanie to ever feel that way. I want her to know.

Once it was all set, and we're very co-involved in the finances. I mean, I'm more so than she is, but I believe that it's a couple's journey. She knows. Now she knows exactly where – There's no questions. Exactly where everything's at. Who she has to call, how everything operates. But it allowed me the freedom to say, all right, that's taken care of. Now, let's get on with the fight. It was scary. It was, I mean, like I said, we cried all day. I got the diagnosis on a Friday, we cried all day Saturday, I think until we had no tears left. Because it was so unexpected. We were literally, the day after the diagnosis, we were supposed to be on a plane to London. We got invited to be at the Royal Ascot in the Queen's quarters.

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FT: What?

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MA: And we had to cancel.

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FT: Oh.

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MA: So, yeah. It took a turn. We had to look at our lives and say, how are we going to do this? On Sunday and Monday, Tuesday, I mean, having the right partner in your life. She looked at me. She says, "I'm with you every step of the way." She brought so much grace to this journey. The one vice I had, well, one of the vice I had was I had a sweet tooth. They told me, "You got to stop sugar." She figured out how to cook without grains, without dairy, without sugars. We changed all of that. Then we looked at the things that were causing stress, the things that were necessary. The beautiful thing is that, because I had the money machine, I fought the cancer physically, medically, psychologically, energetically, all of it, and fight it financially. That's where this book came out of, was this lesson.

What it allowed me to do then is to clear the decks and do nothing, but heal and fight. Then when I decided to come back after that, it gave me the blessing of saying, well, what actually gives me meaning now? What do I want to put back on the desk to do? Instead of feeling compelled, I got to get back. I don't know. I just don't know how it would have been to have to work during the day to create a living and then fight for your life at night.

[0:34:27]

FT: Right. You can't compartmentalize that. When you say that fear drove you to go to the attorney's office the next few days, honestly though, that's an example of how your fear exemplifies and demonstrates love. It was a loving move to want to make sure that your wife and those you cared about were going to be okay. In those worst-case scenarios, it's not like you expected a worst-case scenario, or wanted for it, or had given up. But there's this other book I have on my desk, it's called *Practical Optimism*, Dr. Sue Varma. I feel like, her book, which is more of a – it's a mental health book and your book can go hand in hand.

[0:35:12]

MA: Yes.

[0:35:12]

FT: I really appreciate you. Thank you for sharing, especially that last story. I won't forget it. I don't think our listeners will either. Mel Abraham, CPA.

[0:35:24]

MA: I am who I am.

[0:35:26]

FT: We need to come up with a different acronym, like a different definition for that. I don't like what you said. You said, the cheapest person around, or something.

[0:35:36]

MA: Most CPAs that have been in the game a while says, can't pass again, that we can't pass for. Like, "I don't want to take the exam again."

[0:35:44]

FT: Oh, yeah. Oh, I can't even get through accounting 201 at Penn State. Trust me. I took it in the summer, because everyone said it's easier in the summer. It was not. It was not. Brought down my GPA significantly. It all worked out. *Building Your Money Machine*. I needed this conversation to happen for me. I think a lot of people in the audience will feel the same. Thank you, Mel.

[0:36:11]

MA: Thank you. Thank you for having me, Farnoosh. This was a blessing.

[END OF INTERVIEW]

[0:36:17]

FT: Thanks again to Mel Abraham for joining us. His book again is called *Build Your Money Machine. How to get your Money to Work Harder for you than you did for it.* I'll see you back here on Wednesday when my guest is Kara Loewentheil. She's the author of the New York Times bestseller, *Take Back Your Brain: How a Sexist Society Gets in Your Head and How to Get it Out.* I hope your day is so money.

[END]