

**EPISODE 387**

[SPONSOR MESSAGE]

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**FT:** Today's episode is brought to you by Stamps.com.

[INTRODUCTION]

[00:00:36]

**FT:** Welcome back to So Money everyone. I'm your host Farnoosh Torabi. Very happy this week. We just crossed the two million download threshold. Can you believe it? Two million downloads. It's taken us a lot less time to get here than I thought. You know, it took us almost a year to get to a million, and now just four months into the new year we have two million downloads. It's incredible and of course, could not have done it without you. And so I'm celebrating all week.

If you're not following me yet on Instagram, head over to Instagram, it's a lot of fun. I'm farnooshtorabi, one word, on Instagram. I have a little contest I'm running all week so here's how it works: take a photo of yourself listening to So Money, then post it on Instagram, use the hashtag #somoneytwomillion. Be creative and you can post as many times as you want.

And on Friday at noon eastern, I'm gonna announce 10 people on Instagram who will be receiving a \$100 Amazon gift card each for their support, just as a way to say thank you. This is a huge milestone for us and I just wanted to get the word out there, get everyone excited. Maybe people don't know what So Money is, and they're on Instagram and they're like, "What the heck's So Money? Why are people listening to it?"

And maybe they'll join and they'll have their lives changed as so many of you have told me this show has really helped you for the better. For me, I mean it's just, can't even describe how this podcast has changed my life, in more ways than one. So I would love to engage with you on

Instagram. The rules again, just head over to Instagram, take a photo of yourself, be creative. I would love for creativity to come through.

Post as many pictures of yourself as you want, but you have to use the hashtag #somoneytwomillion in order for me to find you and also to qualify. And on Friday at noon eastern I will announce 10 people on Instagram who will receive a \$100 Amazon gift card, each. So looking forward to seeing you all there.

Today's guest, let's talk about today's guest, is Mindy Mackenzie. She's a CEO advisor, accomplished corporate executive, acclaimed speaker, and advisor to many of the country's top chief executive officers, and she has quite the resume. She served, herself, as chief performance officer at Beam - massive company - where she earned the nickname "The Velvet Hammer" during her time there.

And she was revered by her colleagues for telling the truth amongst the executive team, the truth. That's something that we underrate sometimes. She used a combination of honesty and empathy to lead her team and before that she spent five years at Campbell's Soup, nine years at Walmart, and all of this to say that she now has the expertise to really coach CEO's to improve their leadership.

So she's doing this through her own company, MM Enterprises, she's helping CEO's and C suite level executives increase both their personal fulfillment and professional impact. She also has a new book out called "The Courage Solution: The power of truth telling with your boss, your peers, and your team." Telling the truth at work; so with Mindy we talk about that.

Like how do you actually truth tell at work without being that person who's like, "Ugh, here we go. Farnoosh opening up here mouth, telling it like it is." Mindy also has some pretty sobering stories about growing up as a kid and what kind of financial lessons that she learned and how those lessons ultimately helped her as an adult, now as a mom, lead a better financial path.

So here we go, here is the lovely Mindy Mackenzie.

[INTERVIEW]

[00:04:08.5]

**FT:** Mindy Mackenzie, welcome to So Money, great to have you on the show.

[00:04:12.6]

**MM:** Thanks for having me.

[00:04:13.7]

**FT:** You have quite the resume. These days, you're known as someone who helps CEO's just get better at their game and I think CEO's perhaps in this century, this generation of CEO's a little bit of some crisis management, some good PR is what they need because some people believe that CEO's get paid too much, they don't do as much to help the common folks at the company.

So we'll get into some of that but your personal resume is very impressive, having worked at everywhere from Walmart, to Campbell Soup, to Beam, what were some of the greatest lessons that you personally learned working in those environments? These massive, in some cases Fortune 500 companies, Fortune 100 companies as a woman too at the top, what was that like?

[00:05:05.4]

**MM:** Oh gosh, well one thing I could tell you for sure Farnoosh is that the only thing that you can reliably change or control any company is yourself and it sounds so simple but it's so important to remember because everybody wants something to change wherever they're at and you got to own what you do and that's when you're a junior burger like I was, building my career at Walmart all those years ago all the way to the EMC suite.

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**FT:** So what were some of the things that you wanted to change but you felt, “You know what? I’m just going to work on my path as oppose to changing the system?”

[00:05:42.3]

**MM:** Well, I actually do think you can change the system but you do it in your own behavior and impact and probably the greatest stories is when I moved from Sydney, Australia to Chicago for the Jim Beam job and was the only female on the executive on that. I had loved my life in Australia, my son and I and we make this move and the very first year was absolutely a disaster.

My boss and I couldn’t get in alignment. I was miserable, regretting that I had moved and I had forgotten that I needed to own the reality that I was creating and I was sitting in a big executive job where you can drive a lot of change and so the big lesson that I learned was to basically get my act together and start engaging with my boss differently and ultimately, that’s how I earned the nickname of “The Velvet Hammer” while I was at Jim Beam.

[00:06:41.7]

**FT:** The Velvet Hammer, so how did you change your behavior specifically? What was one or two tweaks that you made?

[00:06:50.4]

**MM:** I did three things actually. I was sitting Farnoosh in my office late, late one night and I was on the phone with my mentor and I was complaining. We had a monthly call and I was complaining to him again and venting and blabbing about my boss and everything and he finally said, “Mindy, your boss is not going to change so either you’re going to change or you’re going to have to quit,” and I was concept there is a side at all. I’m not quitting.

That's the night I decided to change and what I changed was three things, my attitude, I decided to absolutely start positively looking for things that I respected about my boss. He wasn't a bad guy, we just were not in sync and I would only allow myself to focus on those things that I respected. The second thing I went on was a no complaining diet.

That was it, no venting, no complaining, nothing and the old adage, "If you can't say anything nice, don't say anything at all," that is what I did and the third thing that was probably the most powerful thing was that I started asking him a question at the end of every week and I call it the magic question and I actually do key notes on this and teach this to everybody because it changed the game.

The question is to ask your boss, "What is your single greatest priority for the coming week?" And the reason that's so powerful is because it allows you to get on your boss's wavelength and find out what's rolling around their head so that you can bring solutions to them and that's when everything started to change.

I started listening better, I started bringing him solutions and it resulted in me being his right hand man ironically, the only female on the team and it was great but that goes back to that principle of you can only reliably change or control yourself at any company, that's it. No matter the power you sit and have.

[00:08:49.0]

**FT:** I have the same exact fork in the road when I was contemplating quitting. I just didn't know what to do and I have this terrible manager at one point and I was complaining all the time, feeling terrible because I'm sure like how you felt, you got this amazing job, in some ways it was maybe your dream job and then you arrived at it and it's anything but and it's largely to do with whoever your teamed up with.

It was my father who said to me exactly what your mentor said which was, "You have two choices here, you can quit or you can change your relationship with your boss," and believe it or not, you actually have the power to do that instead of changing your boss

because that is not going to happen and like you I said, “Quit?” That hadn’t even entered my mind. I just thought quitting was impossible and not even an option.

It was very relieving to hear that because I was like, “Oh well, then I don’t have to just die at this job miserably. I can actually do things to improve my situation and make the relationship healthier,” so yeah, that’s a good magic question, “What’s your single greatest priority?” Because also, what it gives your boss is the sense that, “You know what? I matter, you care and we’re a team,” and sometimes, that gets lost in translation.

[00:10:06.2]

**MM:** Totally does and here’s the thing, what you realize as boss is you’d know you’re running your own company and you have people working for you, the dynamic is typically that as a boss, you’re solving everybody else’s problem. You are removing barriers and obstacles. You are making decisions all the time and imagine how amazing it would be if everyone that worked for you came to you and said, “Farnoosh, what’s your single greatest priority for this coming week?”

[00:10:31.7]

**FT:** And sometimes you don’t know.

[00:10:32.4]

**MM:** Yeah, right.

[00:10:34.2]

**FT:** And sometimes you don’t know but it’s important to be asked the question.

[00:10:37.7]

**MM:** That's exactly right and then a lot of times, it can lead to great dialogue and then if you go out and do something with it, once your boss knows you're there to bring them solutions and solve the issues and it's not just your own agenda, it makes a huge difference.

[00:10:52.7]

**FT:** Right and then you can actually measure your success because you're measuring it against what you're actually told was important to do and you keep your boss accountable to that.

[00:11:03.5]

**MM:** Yeah and I think there's something else to about this is that the reason I think it's magical is because as an executive, when you're running multiple global functions like I was, I had a huge agenda. A huge change agenda I needed to drive in the organization and there were times I needed this help and support.

Because I was aligned first to what he needed and whatever it was, it might have had nothing to do with actually the functions that I was running but I was a solution giver and I was a thought partner for him, when I needed to go to him as the CEO and say, "I need your support here. I need you to break this tie over there," he was far more likely to listen and be an advocate because his needs were being met first and that's just human nature.

[00:11:44.3]

**FT:** So now as you are advising CEO's, what do you teach them in light of what's happening on the external front with headlines and I feel like there is now this eye rolling a little bit with executive roles where there is this assumption that some because there is some bad apples in the press that they're taking home too much money, they're not doing enough to help their employees, they're just concerned about shareholders and not the employees.

So in terms of your work, what do you educate or teach or coach these CEO's as far as helping them to really I guess combat these negative perceptions and images of being a CEO? Because that I think ultimately can hurt them in the workplace. People make assumptions and it doesn't help them.

[00:12:42.5]

**MM:** Yeah, absolutely. One of the first things is that you have to as a CEO realize that everybody is kissing your butt all the time and one of the things that I had a conversation with CEO's all the time is very seductive when you sit in these top positions and you get a less and less truce all the time because people are always managing messages and information.

You have to work very, very hard to make sure you are asking the right questions to the right people and actually getting out several layers below your first line of lieutenants in getting information. Depending on the industry, outside of the CEO let's go and spend a day on the front lines. Say, they are manufacturing, let's go and have our advisory day together.

Let's just go in the front lines and walk the line and talk with the employees and listen and ask them what's on their mind. Get where the real information is because you can fill your life up being in board rooms and executive suites and having tons of meetings. Believe me, these CEO's are killing themselves.

People who are so critical I think could actually could never take the pressure of an executive boat. They have so many people to please and support but they have to get real and they have to get out of their office and they have to get with the people, so I really encourage that a great deal and the great CEO's do that naturally but a lot of folks get really busy and wound up in the day to day grind and can get really distant from them so they're always getting second hand and third hand information.

[00:14:14.3]



**FT:** I think the real truth to that is you have to be more accessible to your team. I mean I just spent several days with various CEO's through my work as a host on a show called Follow The Leader on CNBC and one of the things that I found that was reoccurring in some of these CEO's patterns was that they don't sit in a corner office with the door shut.

They actually sit in the middle of the office a lot of the times, completely accessible to everyone whether it's the intern or their publicist. Do you encourage that as well? I mean as far as literary physically your accessibility is very important.

[00:15:01.1]

**MM:** Absolutely but I think a lot of that is personality because there is lot of younger contemporary CEO's that make a big deal about that and open plans and sitting out there and I think it's less about that than actually, the old Sam Walton adage of coaching by walking around which she made famous.

Growing up at Walmart we were taught that as leaders. Do you just spend a percentage of your time on the floor walking around talking to people and listening? I think it's less about where your office is or open door policies because candidly, there is all sorts of executives that would say and CEO's why have an open door policy.

Well, really how inviting is it for people to actually go down the scary hallowed hall to the executive suite if you have seen a lot of them. It is much more about them walking around and the people, listen, the people that can have their office or have no office at all and sit in the middle of people, God bless them.

It's hard to get work done that way, candidly, so I think whatever works for you as an executive is important but it's the habit of being out amongst your people and being a normal human being.

[00:16:10.5]

**FT:** In your book, *The Courage Solution*, you talk about how to really remain authentic, how to use your authenticity to get ahead in your work, in your career and it's not just for CEO's. This is really a book for anyone right?

[00:16:28.1]

**MM:** Correct. Yep, I talk about the Caesar universal principles. I joke all the time that none of this is new and it's not revolutionary necessarily but these principles will revolutionize your daily experience and your impact. Whether you are a CEO dealing with the chairman of the board or you're a new college graduate behind the workforce for the first time. These are evergreen principles.

[00:16:51.2]

**FT:** Why is truth telling courageous? Have we forgotten the importance of that? Is it something that is we're not hardwired to want to do especially in a corporate environment?

[00:17:05.2]

**MM:** Oh, I actually think that we're experiencing a crisis in the corporate world today and that is why I wrote this book and the crisis from my experience is that the thing that companies and individuals need most, they often get the least and that is the truth and I saw it again and again even though as you mentioned, I have worked for three fantastic companies.

I am very grateful for that but I saw that repeatedly and now, as a senior adviser at Mackenzie, you guys see at my own advisory practice, I see it and there's this crisis and the crisis is the absolute absence of truth. Why? Well, because fundamentally people don't have the courage to tell it. People are afraid to lose their jobs in the most extreme situations.

But people are just afraid to be unpopular or not to be liked, leaders want to feel comfortable of people in middle ranks don't want to rock the boat and they're afraid of the negative consequences of standing up and saying, "Listen, I have a different perspective on this," or, "I disagree." So I wrote this book to show them how to do it, so that they can be heard and that's to maybe art of it so that they can be more effective.

[00:18:19.2]

**FT:** So true.

[SPONSOR BREAK]

[00:18:23.3]

**FT:** When my listener's write in for Ask Farnoosh, one topic that always pops up is time management and one thing that kills your time is trips to the post office. So why not get postage right from your desk with Stamps.com? The site even gives you special postage discounts you're not getting at the post office including first class, priority, express, international and more.

Here's how Stamps.com works. Go to your computer and printer, buy and print official US postage for any letter or package and then drop it in the mail. No wonder over 500,000 small businesses are already using stamps.com and when I'm traveling to events or speaking engagements and need to get something in the mail, Stamps.com makes it incredibly easy.

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[INTERVIEW CONTINUED]

[00:19:29.4]

**FT:** So what's one example of how you help people overcome that psychological barrier of feeling like it's okay to tell the truth? Is it in the delivery? Is it how you frame the truth or you just come out and say the truth? There has to be an art to it.

[00:19:44.9]

**MM:** Yeah, there absolutely is because I talk about it in the book, it was somebody that I worked with that was called the unabomber, which is not a great label but it's because personally, parts around and they drop bombs the truth and it wasn't what they were saying was wrong, it was how they said it and it didn't matter if the person couldn't figure out why they weren't getting promoted.

So to me, it is being prepared in thinking about the recipient and what you're conveying and so, I wanted the tools that are first simple, that your listeners might appreciate this one because it works with everyone including kids by the way but it's called the LCS method. Fundamentally, when you know you're going to disagree with someone or anyone whether they're in power or they're a colleague or a team member.

Is you can find things that could say, "What I like about your idea is X." So that is the L, "What I'm concerned about," that's the C, "Is why and my suggestion is Z." So like, concern and suggest and it's very simple framework that it helps heat up how you disagree in a way that can be less disagreeable because Farnoosh, nobody likes to be disagreed with.

[00:20:59.8]

**FT:** No.

[00:21:00.0]

**MM:** And that's just the way we are. We like to be liked and we like to be agreed with and everybody feels great and unfortunately, that's where get into problems in our personal lives and certainly at work.

[00:21:11.9]

**FT:** So really, I think often people forget to do is the like and the suggest, right? They just go to the concern and that's not valuable. I understand that whatever I put out will have people who will disagree with it but what's going to make me want to stop and listen to you is if you are balanced in your approach and that you give me something.

If you don't like something so what do you want me to do with that information? Did you hear that by way? My phone just went off.

[00:21:41.6]

**MM:** I did.

[00:21:42.4]

**FT:** You did, so all right, I'll make sure to cut that out and so I think what people often forget is the beginning and the end of that which is you've got to like any to suggest as you're stating your concern.

[00:21:53.5]

**MM:** That's right. It's absolutely right so you have these people that you work with that are constant nay sayers and we all know who those folks are and it's really hard to collaborate with them because you know they are just going to be all over whatever comes out of your mouth but the book and what I think is so important is that the majority of times Farnoosh, people are not actually saying what they think.

So there's this quote diplomacy thing but fundamentally, more truth telling conversations occur in the hallway than in the boardroom.

[00:22:25.0]

**FT:** Wow. That's why you've got to walk around when you're the CEO.

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**MM:** That's exactly right.

[00:22:29.6]

**FT:** I met a CEO who had on her staff someone who was called chief of staff which I thought was very interesting and I said, "What does this person do for you?" She goes, "Well, he's my eyes and ears to the company because I can't be everywhere at all times and he's not like my snooper or he's not trying to dig up dirt for me but really, he's there as kind of my almost like a clone where people can voice to him and it comes directly to me."

Or he's the one who then educates her at the end of the day about some of the things that she may not have picked up on which I think is actually a notable role to have on your staff. I think if you use it for the right reasons, it couldn't hurt because you can't be everywhere at all times.

[00:23:17.2]

**MM:** Absolutely, I think that's a great idea and as long as the CEO is out enough of the time and so that's not the only person that she's getting information from. I think that is a great solution.

[00:23:29.2]

**FT:** Yeah, so Mindy I would love to learn more about you, your upbringing, your experiences, some of your financial philosophies, what is one of your financial philosophies? Do you have a money mantra?

[00:23:42.8]

**MM:** I do. It's "No consumer debt ever".

[00:23:46.9]

**FT:** Ever, so you never had credit card debt or you learned this the hard way?

[00:23:52.4]

**MM:** Oh man, I learned this the hard way. Yeah, I was so proud of myself for graduating from college with no debt. I worked after college 30, 35 hours a week plus took classes full time and so didn't owe anybody anything and was so proud of that and then promptly get this magical little plastic card and had not ever been trained or educated on how to use it.

So I just went off on a glorious spending spree in my early 20's and it took me years to unwind those poor choices and once I did, I was like, "That's it." So I had been really, really, really religious about that principle ever since.

[00:24:34.1]

**FT:** What was the total debt?

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**MM:** Oh God, I think I had at one point like \$30,000 in consumer debt, yeah and there I am making barely more than that. I was an idiot.

[00:24:49.6]

**FT:** What were you buying? Was it clothes?

[00:24:53.3]

**MM:** I was buying whatever I saw. I didn't understand the concept of interest rates, I didn't understand any of it. I was just ignorant and on travel, clothes, trips, whatever and so it was really a shocking and when I finally got my own attention, it took me so long to dig out from that but then when I did, I was like, "I am never repeating that error in my life again."

[00:25:26.4]

**FT:** Why I think it's so important for those who are in debt to really experience the getting out of debt process, of course you can sometimes declare bankruptcy or you could get some credit debt management program but the harder you make it for yourself to get out of debt sometimes the better because like you said, it teaches you a hard lesson fast which is I'm never going to get myself back into this mess.

How did you learn about money growing up? What would you say on a scale of one to 10, what was your education level about money and what is maybe one memory about money that you have as a kid that still influences you as an adult?

[00:26:10.1]

**MM:** My parents were the generation that nobody talked about money. So there were no dinner table conversations like I had with my 13 year old son about what's the mortgage and how does that all work and everything because I am quite open with him. So my parents didn't talk about it and didn't educate us at all.

But what I do remember is my earliest memory is realizing that we were living beyond our means and I found that out because my mom was a stay home mom, my dad



worked and she started taking in kids to babysit inside the home and I remember asking her, “Why are you doing that?” And she said, “Well, we need the money,” and I said, “Well, why do we need the money?”

“Well, we don’t have enough money for expenses,” and she didn’t go into it much more than that but that’s when the light bulb went out of me and I started watching and we would give the appearance of having more money than we had and yet we were quite poor and through a series of events in my life, by the time I was a teenager, my dad lost all the college education fund. All the money.

We ended up losing the house, ended up in an apartment, had to move three times in one year and get to the point where we virtually had no food on the table. It was all because of a pattern and a history of spending what we didn’t have and it didn’t matter how much my mom worked or how many kids she babysat. There was never going to be enough of funds so yeah, it was not a good education but it was a great education of what not to do.

[00:27:50.1]

**FT:** When you say no food on the table, how old were you and so literary, there was no — how did you eat? I would have just gone over to a neighbor’s house or something.

[00:27:59.8]

**MM:** Right, that was in my junior year of high school. We were in a new town because we had to move again into a cheaper house and there was stuff in the pantry but it was canned goods. That’s all we were eating and keep in mind it was the contrast from believing that everything is good to when the house of cards came down, actually wasn’t.

My mom had a nervous breakdown and there were no big shopping sprees at Meyers because I grew up at Michigan or anything and so it was very slim pickings in the food

department. So it was a pantry run. I could have some for my canned goods or whatever. It was not good.

[00:28:49.3]

**FT:** How did you get yourself through college eventually if all the money had been used?

[00:28:54.5]

**MM:** I moved out at 17 and I got a job and then I got to school. I got accepted at a school and I got a job and I had every bit of my paycheck go towards my tuition and lived on, which sounds absolutely crazy now, but \$8 every two weeks at school and back then, I didn't have a car.

I didn't have anything and so I ate on the campus and I was on the food plan or whatever. I just had all the money that I made, I was a custodian and then I worked in the music department and played the piano for the music students and that's how I paid for school.

[00:29:36.8]

**FT:** Wow, you said \$8 an hour?

[00:29:39.6]

**MM:** Every two weeks, no, \$8 every two weeks. I can't remember where I made it out. I don't know, I live at \$8 every two weeks.

[00:29:45.3]

**FT:** 80 or eight?

[00:29:46.8]

**MM:** Eight. Eight.

[00:29:48.0]

**FT:** Eight?

[00:29:48.1]

**MM:** Eight, less than 10, eight.

[00:29:49.2]

**FT:** \$8 every — how does that even? Okay, that's just...

[00:29:53.3]

**MM:** You know, I had no money. I had no money but I would go, I mean what did I need money for? It was back in the late 80's and I lived on campus and I could eat in the cafeteria and I just had no spending money to do anything fun and I used to tape quarters to three by five index cards because my parents had no money because I just escaped the death roll disaster in Detroit and she would tape quarters so she had extra quarters so I could do laundry because that was my biggest expense.

I had to go to the coin laundry to wash my clothes and I was always so happy if I got an envelope and it was heavy because I knew there was quarters taped to those three by five cards.

[00:30:36.3]

**FT:** So when you got your first job and you were making more than every eight dollars every two weeks, what did you think? In your head, were you just had won the lottery?

[00:30:49.0]

**MM:** Totally, I was a moron. It was a combination of having a job and then the credit card and that's how I screwed myself up because I didn't understand the concept of budget and it sounds so embarrassing in elementary to say it today but it was true, I just didn't know what I was doing.

[00:31:13.3]

**FT:** Well gosh, we've all been there. I mean definitely had my bout with credit card debt in my 20's. It happens to the best of us okay? Tell me a little bit about success though. When you first experienced true financial success, what happened? Where were you?

[00:31:32.6]

**MM:** Well, I'd say it was a couple of years ago when we sold Jim Beam, the global liquor giant to Suntory. I was running strategy and MNA and human resources and communications at that point globally for the firm and ended up being on the small group of people that renegotiated the deal and Suntory came.

It was a \$16 billion acquisition and I had never for all the years I have worked at Beam sold any of my stock and I fundamentally believe in what we were doing in the company and our future prospects never imagining that we'd get bought and so when the transaction went through, I had this economic moment and it gave me the opportunity to make a huge choice.

The choice was to cash out and move on and create a different life or stay and in fact stay and potentially become a CEO because Suntory offered that to me as well. So it was a really interesting moment at several fronts.

[00:32:40.6]

**FT:** Well, I don't know what the question is but I'm just curious as a female at a company like Beam that I suspect that's largely male at an industry that is largely male, how did you make your mark? Was it difficult? What are your specific challenges if there were any?

Sometimes you make assumptions about gender issues in the work place when maybe that person feel like they experienced any? So I'm not going to assume. I'm just curious did you have anything that was unique to being a woman in the environment?

[00:33:14.4]

**MM:** Yes, there aren't any women in the room, certainly not in the board room and there aren't any in the executive team and just in general, you go down sales calls and you got these guys who are in the business and the spirits business is not exactly as sophisticated, a female friendly business. If you think about everywhere, alcohol is sold.

Yeah, I had some interesting experiences but by enlarge, the team of people that I worked with were fantastic and we had a great leadership team and we all have oriented around growing and turning the company around, this was a turnaround situation for several years and I am bold in saying what I think but hopefully apply everything that I learned, that I put into this book.

So that people could hear me and just build great relationships with people so that they looked past both my gender but also past my label for the early days, I was chief human resources officer and they just saw me as a colleague there to help the business grow and I think that was probably one of the reasons why I was successful there.

[00:34:31.0]

**FT:** What's one of your habits now Mindy that helps you with your financial life? You're debt free now and it's been many years but what is something that you practice consciously that helps you with your financial wellbeing?

[00:34:50.1]

**MM:** I try to do two things every day or several times a week. One is I try to meditate every morning for a few minutes and I also keep a gratitude journal and it doesn't probably sound too left brainy to you but I do those things and they help me. Those practices help me stay really grounded in keeping an abundant mindset versus the scarcity fear mindset and realizing that I have a time to be grateful for.

What I've noticed is that the more conscious I am of being appreciative of my blessings and all the great things in my life, the more abundance comes in, in every area not just financially and so I find that practice to be really powerful.

[00:35:38.1]

**FT:** Why do you think? I've heard other people talk about being very conscious about what they're grateful for, writing it down and that it reaps them benefits but what do you think is the real reason for that?

[00:35:51.9]

**MM:** I think that it's being tuned into different radio stations and I think that if you're on the radio station, the frequency of being grateful and happy and looking for the good and acknowledging that, that more that comes into your life. Some people call it like the attraction theory. What you think about you bring about, some of those metaphysical concepts.

I actually think that's how the universe works and I've seen in my life, the more grumpy I get and ungrateful or complaining I get, I tend to get more situations in my life for which I can be grumpy and complain and be ungrateful. So yeah, I guess it is true.

[00:36:37.2]

**FT:** Totally, they say like you are what you eat but what about you are what you think?  
That's probably it.

[00:36:42.6]

**MM:** Absolutely.

[00:36:43.7]

**FT:** The stronger correlation in some cases. Let's do some So Money fill-in-the-blanks now Mindy. This is where I start a sentence and you finish it first thing that comes to mind.

[00:36:53.8]

**MM:** All right.

[00:36:54.5]

**FT:** All right, if I won the lottery tomorrow, let's say 100 million bucks, the first thing I would do is \_\_\_\_.

[00:37:02.5]

**MM:** Do exactly what I am doing today.

[00:37:04.3]

**FT:** Not change a thing, wow.

[00:37:07.1]

**MM:** No, I mean I keep doing my thing, try to start to get my message out my books and help other people. I'd probably go buy a house so go buy a second house.

[00:37:15.2]

**FT:** Okay, thank you. Let's be real right? Let's do something fun. One thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:37:28.2]

**MM:** My mom. I hired her to manage my, this is embarrassing to say, but I hired her to manage my life, my house, my everything and she does great so I can focus on work.

[00:37:39.6]

**FT:** Nice, my mom is waiting for me to call her one day and be like, "Will you please be my stylist/assistant?" I don't know, I feel like I don't need that right now in my life and if I did, I don't know if she'd be the most qualified but thanks mom. I really appreciate it. She's also like, "I'll be your nanny", I'm like, "Well geographically that will be impossible. You're in California" but you know a grandmother can dream.

One thing that I splurge on, this is something that you really put the big bucks towards but you really wouldn't have it any other way, is \_\_\_\_\_.

[00:38:19.7]

**MM:** Dolce & Gabbana dresses.

[00:38:21.5]

**FT:** Really? All right, I like the specificity of that. That's cool.

[00:38:25.2]



**MM:** That's my favorite guilty pleasure.

[00:38:28.4]

**FT:** All right, I know. I just love the cut of those dresses because it really enhances womanhood. It's not like these other dresses where I feel like I have to be an Amazon woman to wear because they don't make room for the hips and the boobs and all that.

[00:38:48.8]

**MM:** Totally, I got all of that going on so I need Dolce & Gabbana and those boys like women.

[00:38:52.7]

**FT:** Yeah, they hug those women. All right, one thing I wish I had learned about money growing up is \_\_\_\_\_.

[00:39:01.4]

**MM:** How to budget.

[00:39:02.7]

**FT:** Yeah, when I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[00:39:10.0]

**MM:** Family members because I believe charity begins at home.

[00:39:14.8]

**FT:** And last but not the least, I'm Mindy Mackenzie and I'm So Money because \_\_\_\_\_.

[00:39:18.9]

**MM:** I'm so blessed.

[00:39:22.2]

**FT:** Wow. Thank you very much Mindy. Everyone, the book is called *The Courage Solution* and we're so happy that you were able to stop by and share that with us and wishing you ongoing success. Thank you so much Mindy.

[00:39:35.2]

**MM:** Thanks Farnoosh, it was a pleasure.

[END]