

Here's What I Learned: Financial Intimacy with Mariko Gordon...

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SPEAKERS

Jacki Hayes, Mariko Gordon

J Jacki Hayes 00:02

This is Here's What I Learned a podcast that explores the lessons found in business in life. I'm your host, Jacki Hayes, a business consultant and strategist, a reader homesteader and superhero fan. In this show I talk with coaches and service providers, we explore the lessons they have learned running an online business, embracing feminist business practices, rejecting hustle culture, and embracing their roles as CEOs. Welcome to another episode of here's what I learned. Today I'm talking with Mariko Gordon about the tactics used to separate us from our wallets, transparency and business and why you need to work on your financial intimacy. Mariko built a \$2.5 billion money management firm from scratch. Now she mentors women who want to start a business, turn their side hustle into a living, or better manage their finances. She is also a poet, hypnotist life coach, and hula dancer. I hope you enjoy this episode of here's what I learned.

J Jacki Hayes 01:11

Thank you so much for being here with me today. I cannot wait to chat with you. I'm going to start this out with a rapid fire question. And that is what are you learning or learning about lately?

M Mariko Gordon 01:24

Wow, I'd say the thing that's really front and center for me right now is I am going undercover doing research on how people are being separated, cleverly manipulated to be you know, separated from the wallets. And so so that's I'm really spending a lot of time around. And and I'll be specific about what I'm doing. But but that's really what I've been thinking a lot is is the manipulation. And that's done in marketing, sales, specifically and specifically in the financial services industry, specifically with insurance. And that ties into a broader thing that I've really been thinking a lot about, which I want to talk to you about because I think you do this really

well, which is how to put the human or humanity back into capitalism. How do you do business in a very, in a very human centric way? And I have a lot of thoughts about that. And I have a lot of questions for you about that.

J Jacki Hayes 02:30

This reminds me of an interview I heard from with Trudy LeBron, and it was about toxic capitalism, and then non toxic capitalism, and that there is a way to do business within capitalism, that is not the toxic way that we are so used to seeing. So I'm really curious what it is that you have been discovering what led you to start looking into this, and what you what you're learning right now.

M Mariko Gordon 02:59

So specifically, this little undercover research project that I'm doing is I got three. So I'm 60. And I got three flyers that were in the same format from three different financial service people invited me to a dinner, right, so it's a sales pitch there. And and when I went to go do to go look them up, because I'm very curious about these days, it was very clear that I can decode what's there and not there on the website, what's being not said, what's being said, etc. And that it was a, that it was sort of insurance sales being sort of masquerading as financial planning, and insurance has a role in financial planning. But insurance salespeople are not. Our right, so the agenda was very hidden. And so I went to one of these dinners, and I'm gonna go to the other two and, and, and the level of manipulation and misinformation presented in a plausibly deniable way, so that you wouldn't go to jail for it. But you're really you know, and I'm watching everybody, like not seeing what's going on. Right. And it just broke my heart. And so I'm going to have two more of these dinners to go to. And I also feel like there's some kind of there's some somebody out there is training people, training insurance people and doing the campaign, the direct mail kit, you ate the whole conversion process, right with the flyer and, and the dinner. And then the structure of the pitch, which we call a workshop. Of course, we're not going to call it a sales pitch, but we're not going to teach you anything that would be useful for you to actually make, you know, an informed decision. Right?

M Mariko Gordon 04:52

And then that got me thinking about consent. And that got me thinking about informed consent, and how unethical marketing and Did you know there's a role for these products? Right? But when you have to kind of manipulate people, like, what does that say about the product, or about you, or about your business? So I'm really, so I'm really fascinated to find out what what I'm going to find out from these other other two dinners that I'm going to. And I'm, and then the other thing, too, and I wrote about it, in this week's newsletter, you know, there was a, I went down a rabbit hole on a website, which was to help you rollover your abandoned 401k very easily to the IRA. And you really had to pay very close attention to figure out how you were being sold, how you were being subtly manipulated, both in terms of, of how they were going to be getting paid, but it wasn't very, so they tell you, they're getting paid by the people they're putting the money in with, but they're not being very clear about how does that move. And also, I know from the real estate that like, you know, the first three things coming up, are gonna get 90% of the clicks, right? And they pay for that. But like, do you know that

right, and you may not be that person that goes and clicks through all 100 things. And then we rank all the 100 different, like vendors, but we give people like Vanguard who you know, is low cost and the owned by the people who have money there, right? Owned by the shareholders, the account holders, you know, three and a half stars in some small Fintech startup has got five stars, why? Because their systems are fully integrated, doesn't mean they're gonna do a better job. With my money. It's just easier for the the facilitator of the transfer, which by the way, is just not really a big deal. But I get what they're doing. And it's yes, it's always free. So just like step by step by step through so much manipulation going on. And, you know, I just find that really interesting. Like, we don't have to do business that way. So why are we well, I mean, I know why. But I don't like it. And I don't like it when it comes to manipulating people are coming between people in their money. That way, it just really bothers me. Yeah.

J Jacki Hayes 07:14

And you know that I am very much for informed consent in business. And I talk about that quite a bit. And it's, you have to put it all out on the table for it to truly be informed consent. And as you're talking, I'm thinking about my financial advisor, who happens to have been a friend. So that's why I went with him, like, wait a minute, how does he get paid? I don't know how he gets paid? And who does my money and how much I give him? Or how let him manipulate, affect how he's getting paid? And those are all questions I probably should know the answer to and it should be right there. Right and easy for me to find. I shouldn't have to like, look in the fine print. I shouldn't have to have that conversation with him. Or he should have you know, that should have been something that was upfront in the conversation with him.

M Mariko Gordon 08:02

Absolutely. Yeah. Always follow the money. Always follow the money, because there is no such thing as a free lunch. I mean, there's the occasional jet, you know, look, look, even a free consult, right is, is not really free. I mean, you're giving your time and attention and be it's a chance for somebody to make an impression, right. So there's a there's a trade off here, you're not the the beneficiary of charity here, right as as the free recipient, but but, um, there's a, there's a whenever you don't know, who's making money, how they're making money, and how much money they're making, you always have to follow the money and figure out who's, you know, who's paying. Right. And, and I think it's human nature for us. Like, we don't like to sort of actually have visibility, like know that, oh, wow, we just paid \$1,000 For that financial plan, right? We somehow get big getting paying \$100 or 200 or \$1,000.10 times over over 10 years, that's invisible to us. We'd rather do that. It's just human nature, but like, right, so So and it's uncomfortable to call the question like, you know, Hey, Pete. How much money are you making off of me? It's okay, just just tell me like, how are you getting back? Right? It just like, feels weird. Like, we don't like to talk about money. It's very taboo in our society. So that's, I would love to unchained those conversations. Because if you can follow the money, then that's how you get informed consent. If you're like, Oh, you're making 15% Commission, so every dollar I'd give you only 85 cents goes to work. I can make a decision from an informed place. But when you're like doing smoke and mirrors I you know, like it doesn't feel good to be lied to, even if it's Not jailable lying. Like we have we raise the bar, we better than like non jailable lying, you know what I mean?

J Jacki Hayes 10:11

Nice, it would be nice. This reminds me a lot of you know, seeing things on social media of people talking about their, you know, their 10k launches their 100k launches their whatever their 7k or seven figure year. And yay, let's celebrate that, especially when it's people who identify as women or have been socialized as women, because that is huge for women to be able to say that. But at the same time, there's very little that goes out onto social media. That is I had 100k launch, and it cost me X to run the launch, or this was my profit margin. We don't, we don't seem to share that. And to me, that is just as important because you're being a role model to somebody else who's following behind you. And they need to know that you shelled out 90k For your 100k launch, or No, you were able to do it, then 5k Those are important things because we compare ourselves, unfortunately, or fortunately, depending on how you look at it. And if you keep seeing somebody who's doing 100k launches, but you realize that they didn't actually make any money because they spent so much, right. So.

M Mariko Gordon 11:18

Yeah, that's true, because you you don't know how they achieve that 100k lunch, because they may have achieved it in a way like Nevermind the money, but they may have achieved it in a way that you would never do. So that's the other thing to what choices have gone into that. The other thing that I find just from from coaching, from coaching coaches around money, is a couple of things come up? Well, three things I would say. One is, especially if they're newer coaches, or they're just going from just kind of starting to really starting to make money, that they get surprised by taxes. Right. And and, and this is where like, my whole spiel and financial intimacy matters, right? Because you should never be surprised that way. Right? And, and so they're feeling really great about like the 100k, or the 20k. You're in and and then there's a surprise, there's a really big tax bill all at once. And they don't have the cash for it on hand. Right. So so so one is taxes, like I would you know that and so, which is why it's setting up systems properly, which is and I know I'm speaking to the choir here, because you're a systems person, and I'm not I'm one of those people like grazing on the prairie with no boundaries. is, is that's why that's important to have it even before you need it, because then you get in the habit and then just makes your life easier infectious. So number one, number two is timing of cash flows. Right? So, so this idea of like, you get your money in chunks, and then you have to manage your cash flow, because there and so you can think, Oh, I have a 10k month, and the next month, I have a 0k month and it's like no, you didn't actually write you have to accrue at that 10k That you got up front is actually some of it was for the work you're doing the next month. So part of it is just to think about timing of cash flows. And that sometimes it's just a timing issue when you think like you're broke, but it's really just like you're broke for three weeks, you know, and there's no need to panic, right? And then the third thing, which is also really important, which is exactly why I've forgotten what it is, like, taxes, timing of cash flows. Oh, yes. Nobody ever talks about like, profits. So So oftentimes, and this is where the financial interest rate comes in. And I know you never do this, Jacki, because I love how you how you write about your business so transparently. Right? Is that it's like, wow, I had such a great year. And then why don't why is there no money in the bank? Right. And oftentimes, it's because there's a tremendous investment in you know, back and more coaching and more masterminding or whatever, which is fine. Right? But again, it shouldn't be a surprise. Right? So and so when coaches talk about the top line, like I really respect the coaches, like you like Siemens, or who who will talk about both top and bottom line, Corinne Crabtree will also be

transparent that way too. You know, and I think that's important. Because, I mean, really, there are a lot of people who are just really surprised. Um, and it's just because we're not thinking about the business holistically.

J Jacki Hayes 14:19

I think one of the lessons I had to learn and I have to remind, like, people around me like family members and friends, when I say my business generated this much revenue, that doesn't mean that's my money. Right? Right. You know, my business money, and then I pay myself out of that money. Now, right now, I'm an LLC, so technically, the government sees it all as my money which drives me nuts, so I need to, you know, be format myself for student loan reasons more than anything, but um, but yeah, I had to be like No, only 50% of that I keep for myself right around that depending depending on the month, and the first thing I do is I take out a certain percentage Ah, for taxes, which I had to play with and figure out, you know, my state what that number was, and then pay myself from there. My other lesson was I had a really big month. And it was like, I can't live my life on the really big month. Right? Right, because not every month is gonna be the little really big month. And so when months started to slow down, I had to be like, Okay, no, I need to figure out what my bottom line CEO salary is. And then, as my partner called it, create kind of my own unemployment plan. So when I had a big month, I put it in a compensation fund for the months that are slower, because there are going to be those and you're right.

M Mariko Gordon 15:39

Exactly. And then you can draw from that. It's like having a cistern. Right? Yes, for your water, and then you you draw from it more consistently, and then it fills up in chunks, and it draws down, you know, and, and, but it helps you to maintain that level flow, which is important for planning. And so yeah, the other thing, too, I find, to your point around like, you go, Ooh, you know, you talk about the top line is like, that's all pre tax money, too. So it's pre expense, pre tax money. Right. And I think that's the other thing, too, is that is, this is something that I teach about in the hierarchy of dollars. Like, you have to always think of your money, Apples to Apples compare pre tax to pre tax after tax after tax, right? Because we think of our salaries, that's pre tax money, that's 200k, right. And then, but our expenses are all after tax money, we have to convert that to an after tax number. And then to look at compare our expense or after our expenses to our after tax income, in order to figure out like, what what should be leftover? You know, and we have to manage it that way. But I think I think you're right, I think, you know, the big number is so much more fun, but the money in your bank in your pocket.

J Jacki Hayes 16:52

The first thing I had to adjust to is reminding myself that when I was getting a salary from an employer, the money that was coming into my bank had already covered insurance, right? You know, like my benefit my medical insurance. So now I'm trying to find a way in my business to, to make sure that my CEO salary reflects that too. So kind of pay my my benefits that to the marketplace, and then give myself my salary. So I could do a better comparison side by side, if I want to. I mean it. I mean, is it really necessary for me to decide that I have to compare what I'm making now to what I was making as a W two employee with a completely different job and

a completely different structure? Or do I just need to focus on what's good for me right now, which I think is part of what you teach with your financial intimacy? Yeah. Which Yeah, those two words going together are kind of like, Uh huh.

M

Mariko Gordon 17:49

We don't want to get intimate with our finances. We don't want to get intimate, like, you know, right. They can marriage as a partner. Yeah, it's like people fight over money all the time, right? We don't, you know, are with our businesses. Like, we want our business, you know, that's a very deep, profound, a 24/7 kind of relationship, but we want to, we don't want to be really intimate with our business. We don't want to, you know, all those resentments build up, you know, all that, all that sort of all that anger and shame and insecurity. And, you know, it gets in the way of our being able to run our businesses in a way that that that is soul aligned, and successful. However we define that. Right. And so yeah, the intimacy is important. I mean, my goal would be to have everyone feel about their, their financial stuff. You know, I don't know, like, look forward to it, like, whatever the, you know, whatever, the opposite of an appointment with a dentist. I don't know, like, if they make some feel sexy and hot, like a pole dancing class, or it makes them feel like if they're, I don't know, some fan like, you know, you know what I mean? Like, they're going to the concert. Like, I like that joy and excitement around it. I know, it's not realistic, probably. But even if it got a little bit closer to that, that would be so at least let's remove the dread. Let's get rid of the dread.

J

Jacki Hayes 19:11

Let's get to a neutral standpoint.

M

Mariko Gordon 19:15

To be good. And then we can aim for like, you know, for joy.

J

Jacki Hayes 19:19

That would be awesome. And not just because it's a big number.

M

Mariko Gordon 19:23

No, whatever, right? It's a self care thing. It's a way of like, ah, you know, I'm gonna feel good about myself, I'm gonna have my shit together. It's because I know what's going on. I know what I can see. Like the choices I'm making. It helps me inform make better choices. It's a way it's like a way of the way that we feel good about about taking care of ourselves. And I know we have very complicated relationships with ourselves, which is why we don't always take good care of ourselves. But I'd love for it to be a place of positive self esteem instead of negative self esteem and it has nothing to do with your bank balance. You can have positive self esteem and and Yeah, around your financial intimacy. Even if you know, on paper, you look like you have more liabilities and assets.

J

Jacki Hayes 20:09

You know, I have a lot of money stories like everybody does. And, you know, one of those is I'm bad with money. And if I go back and look at my life, like, you know, I was a single mom on a fixed income, still managed to pay all the bills. Yes, there was a bankruptcy in there. But, you know, there were circumstances I could not predict, that came up. And so I don't necessarily can't say I'm bad with money, but I walk around with that story. You know, I could say I'm really effing resourceful with money. Yeah, yeah. But that's not the story. I tell myself, I tell myself, I'm bad with money. So what are some of the stories that you often hear with your clients?

M

Mariko Gordon 20:59

Oh, I'm actually, I mean, there's so much because there's, there's there are the things of our lived experience. And there's so much that we've inherited from our own family, our own sort of financial lineages. And then there's also sort of the societal things that go on. And, actually, I have developed actually a pretty thorough sort of questionnaire around where you can really spend some time thinking about your money lineage, like where all these stories are coming from, which at some point, I will sort of make available to the world right now I'm using it in my class. So some of the stories around being being like not being able to create it, not being able to sort of generate it. So I think sometimes people spend time wanting to sort of magnetize it. Right, which is a very different energy than creating it. It's like, because it's as though it's living outside of you and your mind that you're going to draw it to you. Right. That's different than being the well, the Wellspring, the right, but you see, I one is kind of passive. And the other one is, is much more active. So So part of it is, is that part of it is I can't I'm too stupid, I can't figure this out. Right, which is, you know, look, there's something, there can be a lot of technical jargon, but like, basically, this is common sense. There are some stuff around there can be things around. Around Yeah, I'd say 90% of it is around sort of in competency of some kind, I would say and, and insecurity around like welding competency, I can't figure this out or, or bad stuff happens to me, or I'll never have it, or I'm not worthy of it deep down, it's that or it's evil. You know, rich people are assholes. Um, there's, there's a lot of those, those kinds of, of stories, I would say, you know, so there's a lot of like, we feel very conflicted about it, because money is so loaded in our society. And, and we weaponize it against ourselves to buy anything also, with women are often socialized to, like be taught to save, and people don't, because we don't talk about money. intergenerationally very specifically, there. People aren't taught about money in their families, because they're not talked about. And girls often are oftentimes, like, if you're, if your parents can had hard times, and and, you know, sort of rose above those, they kind of don't want you to know this stuff, because they want you to feel taken care of and, and cherished, right? Because, right, they don't want you to have to, but that doesn't help you. Right. But even in, I would say multigene families with multi generational wealth. The amount of not talking about money is is sort of staggering. You know, and, and, but people do learn how to think about money in those multi generational wealth families differently than then in, say, immigrant families or, you know, families that that didn't grow up with that. So there is a difference, but it's still not talked about, but somehow there's like more stuff learning through osmosis. I don't know. Or maybe you have more resources, so you could hire the expertise. Yeah, yeah. Sorry. That was a long not a very specific answer. But yeah, that's, yeah. This is the second year right now.

J**Jacki Hayes 24:50**

I grew up in a house that money was a struggle. I knew money was a struggle, but I didn't know the extent that money was struggle. And so I grew up into an adult who was like, well, it always works out. But I didn't know how it always worked out, right. And then that's where I got tripped up a lot was like, Well, money always just showed up. We never went without food. But then it wasn't until I was in my 30s that I was like, Oh, we didn't have health insurance for a while, I did not know that. I repeated basically the same thing with my son. You know, that's what I was taught. We talked a little bit more about money, but I look, now he is he is almost 21. And I'm like, damn, I need to get on that. It's too late for me to be like, um, because I'm watching him now. And I might, I'm seeing some things that, you know, I now know if you know, 4647 to be like, that's not gonna, that's, that's not gonna work out for you. So I have it, you should continue. I know, you don't really have a lot of expenses right now. But maybe not do that. And here's why. And here's what mom learned. And this is why, you know, I behaved that way, etc. But, yeah, I recognize that story. And I also recognize the story of, you know, I heard a lot of times, there's a certain point where you have too much money, and you're then just being greedy.

M**Mariko Gordon 26:08**

Oh, right, right. Yeah, yeah. Yeah. So, um, yeah, I think there's also one thing that I do come across, maybe more than, than one would think if one is not in that situation is where folks actually have a lot of money, but they're worried about running out, there's a lot of scarcity around it, right. So they can't enjoy their money. And they're worried, particularly I think, if you're, you know, you can be worried that you're gonna die alone and broke, right. But meanwhile, like, you do the math, and I mean, you know, you have to spend a lot of money really, really badly to, with the amount of capital that they have to die broke, you know, in 20 years, you know, it just like so. So, and you know, life is short, we should enjoy it. Right? So, so when you have the means to and even when you don't, you shouldn't enjoy it. But when you have the means to when you don't that's a real kind of tragedy. So yeah.

J**Jacki Hayes 27:12**

Yeah, I think so. Not living your life because of someday, right? There is such a thing as setting, you know, taking care of future self. And then there is also such a thing as enjoying present self, because, you know, what future self is going to be you don't know if you're gonna live till 90, you know, whatever it happens to be. So.

M**Mariko Gordon 27:31**

Yeah, exactly, exactly. Um, but yeah, but this idea of too much ness and being greedy. Yeah, there can be real discomfort, particularly. I think sometimes when you grow up without a lot of money, and then you have a lot of money, there can be a feeling of that there's something because oftentimes, some of the stories are like, you know, again, rich people are, you know, money's evil, rich people. And then it can feel uncomfortable to have it with that self concept.

Yeah. But I was just thinking, you know, how there's always a sort of, you know, the parents with a dreaded sex talk or whatever, we should have, like the money talk, like, you know, like, that's that. That is, because you can get into not quite as much trouble, but almost.

J Jacki Hayes 28:19

No problem with the sex talk, like I was, there was one point in time that my son, I think he probably wasn't like, 12, who was like, we put a pause on this, because I know far more than my friends. And I'm like, good. That's the point. That was, but talking with him about money was far, far more uncomfortable for me. Yeah. And again, my parents were pretty good with the sex talk. So I think it really does come down to you know, what you learned from others. And I think for those of us who have ancestors who lived through the Depression in the US, there's some messages there. Or if you are a child of immigrants, there's some messaging there that that scarcity is, I mean, they lived through times where they did not know where money was coming from, where food was coming from. And so this idea of like, holding on to it, and there's never going to be enough of it, because you don't know what's going to happen. That does get passed out.

M Mariko Gordon 29:22

Yeah. Yeah, you do have you definitely have generational sort of economic trauma or associations, right. And, and the impact is real. So if you graduated in 2008, right, your your income trajectory, the slope of that is very different than somebody who graduated in a boom year. General, you know, in aggregate as a group and and so it is really interesting because, like, for example, I remember double digit inflation. I remember Volcker, you know, raising rates to break inflation and I I remember, you know, and I, and I've seen what happened, you know, I remember 74 You know, right. And, and not to mention all the other bear markets and crashes along the way, but but then this like 30 Year 40 year you know, period of globalization and decreasing in decreasing rates and all that, like what that all meant to everything to the markets. It's really interesting. So, now we're at an inflection point where we're the pendulum swinging the other way, and there are so many people like it, especially in my world, you know, investors who, who never lived through that, or experienced that, or saw what that's like, and, and, you know, is at the tail end or kind of one phase. So I can sort of see what's, you know, an experienced the full swing of this and I can, I know, what it can look like, going the other way.

J Jacki Hayes 30:54

What is the first step in financial intimacy?

M Mariko Gordon 30:59

Ah, so, I have what I call, I invoke what I call the three bodhisattvas, to finance, not to get too esoteric, but like, think of the Bodhisattva as like a Buddhist saint, so, they all have kind of qualities, like the way saints are associated with different things. And, and each one is sort of associated with it with it with what you need in order to have the sort of transformation and to

go from here, where you kind of sorta know, you kind of, sort of don't want to know, you kind of sort of, you know, right into feeling really good about it, like, like, like, like, you're, you're like you can, you know, see clearly and, and, and be grounded in the outcomes. And so the first one is G zone, he's, he's the Bodhisattva of small children, and travelers. And he's, he's a monk. And, you know, in the hell realms, like little kids who died before their parents are demons, make them stack rocks and do things. And so Jesus will come and be a protector, and they can sort of hide in his robes, and he keeps them away from the demon. So, for me, this phase is one of safety. Right? And because we can't be open to change, and we can't be open to learning until our nervous system is like, open and calm, and feel safe, right? So so the first step is to cultivate that acceptance, that leads to that safety. So if we're feeling loaded, emotionally triggered by set, like we have to sit with the feelings, enough to feel safe. And, and, and to accept where we are no judgment, right? Like, it is, like, it is what it is. And but we can we can, we can accept that we are where we are without feeling shitty, or being mean to ourselves, right. And so that's first phase is just being willing to, to accept that. And that leads to a kind of sit because we're not trying to flee, right? We're grounded in our, okay, we're here. And it's okay. Because it is what it is. And we're okay with that. And then the next step is munchie Street, who he's a bodhisattva, who holds a flaming sword of enlightenment, and he cuts through the fog of ignorance and delusion, and, and, and all of the emotional stuff that we put into it gets in the way, clouds, our ability to do two things. One is to see our inner selves to know what we really want, get in touch with our wants and our intentions and our desires. Because there are layers of socialization and layers of family system that you write, there's like so much for us to actually access what we really want. But so that inner clarity, remove all that confusion, and the other one is outer, right to be able to like when you're not loaded, when you're not trying to run away, when you're open minded, when you're relaxed and you can accept, right, then you can be curious. You can be curious when you're running away from a saber toothed Tiger. So when you're relaxed, you can be curious. And that's when you can actually see what's going on. Right? So in and because it's not loaded, right? So it allows you to really kind of assess what's going on on the outside to, in your circumstances, right and be able to really assess what's what's what's there. And that is when you when you have that inner and outer clarity. Then you can take right action and that's Dharma and he was actually the I named my money management firm after him. Then he he was a he's sort of patron saint saint of Zen. He was an Indian mancha came into China and founded Chan Buddhism, but he likes to talk to kung fu monks could talk the monks the Shaolin monks Kung Fu, he's kind of a battle but he's all about taking action, but his focus and his co on his sort of puzzle is seven times Now a time's up. Right? So whatever setback you have, informs and makes you more wise, right, there's more value in it. So it's not just seven times down seven times up seven times, eight times. So you take action, right, and there are going to be results from that action. And this is the other thing that I learned as a money manager is that you can have a really robust process, right? And your outcome can be lousy, doesn't mean that your process is bad, or that you are lousy him. Because we have to think in terms of ranges of outcomes. And we always want to like think we get like really hung up on like, this is what we want, or we expect very black and white, right? But actually, we need to think more in probabilities as a range of outcomes. So we know what we want, we know what our circumstances are, we know what's going on, we make a decision, we take action, and we know that it can break in a range in a bunch of different ways. And so the outcome happens, right? So if it's a bad outcome, but a good process, right, that's life, sometimes you have a great outcome and a lousy process, and that's okay. But usually, we don't get enough of those. But anyway, so So with that OMA, it's this idea of taking right action, that soul aligned, very clear, grounded, and that you have your trust in your own back that whatever action you take is, is you're going to be okay, you're gonna handle it, right. And whatever the outcome is, those results again, you process back into safety and acceptance. And, and with the curiosity, it allows you to sort of see, okay, what would I do

differently next time, right. And, and so it doesn't, like, you can go through all of the things and the outcomes. You can navigate the outcomes without feeling like you're, you're yourself and your ego, and you're worse, right, get get kicked out. So it just allows you to have more ease and grace and, and tolerance with uncertainty and ambiguity, because the only constant is change. Right? So So for me, those are all sorry, that was a really long fanfics describing my framework. But that's kind of how I think about in that fractal. It happens over and over and over and over again, in our in our life, and the in the teeniest of ways that we do this, right? We can multiply it, it will multiply and we can get to a point where we navigate our life with some equanimity, you know, some grace, some ease some comfort with with with, with uncertainty and ambiguity, and that allows us to to make better business decisions and financial decisions. You got to start there.

J Jacki Hayes 37:42

Where can the listeners find you and they want to go look for you, because I know they're going to watch

M Mariko Gordon 37:47

Ah, well, um, so my website is Marika Gordon, calm, and I'm sure knowing you, you're gonna have great show notes. So it'll be all in there. I do have a weekly moneymatch note where I talk about it's like, we used to think about what sometimes it's very tactical advice, and sometimes it's just waste, how to think about how to think about money, specifically, but so it has, it doesn't have a hyper narrow focus, but it's very thoughtful. Um, and so that's, you know, that's, that's something that I'd love for everybody to have. Because I think it's just interesting, the feedback I get, it's, it's super helpful to people. So I love doing that, because I do you know, Flinter like, you know, I just write whenever I'm called to write that week. And so, you know, I don't always know if it's gonna live. But it always lands with somebody. So that's important. And yeah, that's amazing. And I'm also you know, I'm on LinkedIn, and Facebook and all the socials. But I would say if you in my website, well, I post everything that I that I published there as well, so you didn't find me there.

J Jacki Hayes 38:58

Thank you so much for giving us your time today.

M Mariko Gordon 39:01

I'm so happy. It's a good time with you. Always.

J Jacki Hayes 39:10

Thank you for joining us for another episode of here's what I learned. If you enjoyed this episode, please be sure to follow and leave a review. Remember, there's always something new to learn. Stay curious and never stop asking

