

0:00:09.175,0:00:10.010

Hi, everybody.

0:00:10.010,0:00:11.636

I'm Ogden City Mayor Ben Nadolski.

0:00:11.636,0:00:17.475

And welcome to the Ogden Way podcast, the place
where we tell Ogden stories by telling the stories of Ogden people.

0:00:17.475,0:00:24.107

And today we have somebody that's visiting Ogden coming here
to Ogden to tell us more about how you can harness your wealth.

0:00:24.524,0:00:28.778

Today we have Billy Peterson. Billy, welcome. Hey.
Thank you for having me on here, Ben.

0:00:28.778,0:00:29.320

Appreciate it.

0:00:29.320,0:00:34.868

No. Actually, I'm glad to have you here,
because you invited me to be on your podcast some time ago.

0:00:34.868,0:00:35.493

That's right.

0:00:35.493,0:00:37.287

We reached out to you. My office did.

0:00:37.287,0:00:42.167

I mean, yeah. And then, actually,

I saw your name, and I thought, you know what? I know him.

0:00:42.167,0:00:48.548

And I even though I didn't kind of connect the dots,

I remembered that we served on a board together, you know, years ago.

0:00:48.590,0:00:51.926

That's right. Yeah. Well, cat club, it. Is a wildcat club, right?

0:00:51.926,0:00:53.219

Yeah. It's a number of years.

0:00:53.219,0:00:57.974

And I actually really enjoyed my time on your podcast because

0:00:59.309,0:01:02.729

I was like, it's the first time

that anybody ever actually asked about me.

0:01:02.729,0:01:04.022

Yeah. No, no.

0:01:04.022,0:01:07.442

You were just probing about, like, what's it like?

And who are you as a man?

0:01:07.442,0:01:12.030

How are you raised, etc. and I was like,

hey man, what are you trying to do? Put me on the couch here?

0:01:12.030,0:01:14.449

Like, throw me for all my problems and my psychology.

0:01:14.449,0:01:19.287

You know, I like to

I like to learn about people. You know, what makes them tick?

0:01:19.287,0:01:25.126

Because I think people can learn more by understanding the person
than just what you have to do for a living.

0:01:25.126,0:01:30.381

Right. What makes you who you are?

Yeah. And I think you got to the bottom of what makes me tick.

0:01:30.381,0:01:35.095

Yeah. Might have been a little alarming for what you found, but.

No, it was. It was good.

0:01:35.095,0:01:40.058

I thought that was a really, really good show.

It was. Well, let's have another good show.

0:01:40.058,0:01:42.685

Was that sound good? Yeah.

0:01:42.685,0:01:45.897

So you are a financial planner? You are?

0:01:45.897,0:01:49.025

You have a background in economics and finances.

0:01:49.025,0:01:51.820

You help people harness their wealth.

0:01:51.820,0:01:52.320

That's right.

0:01:52.320,0:01:54.405

Tell us more about about that.

0:01:54.405,0:01:59.160

You know, it's a little bit of a play on words from my background as a farm boy.

0:01:59.160,0:02:03.873

I grew up on a ranch, and just in Morgan County here and close by.

0:02:03.873,0:02:11.965

And so just one of those themes that developed as I was becoming a financial advisor and getting into this world, that's

0:02:12.841,0:02:15.677

I like to use terms that people can relate to,

0:02:15.677,0:02:22.642

and it shows that you understand the true value of hard work and dedication is something bigger than yourself.

0:02:23.184,0:02:29.941

So I use that term and kind of all of my marketing for my business that has that kind of a theme to it.

0:02:30.316,0:02:36.114

So we call it the code of the West, where we, we explain to people really our values as people, and

0:02:36.114,0:02:41.619

we're looking for servicing the client to do what we say
we're going to do, go above and beyond.

0:02:43.079,0:02:45.957

Our word is our, you know, a badge.

0:02:45.957,0:02:47.125

We have to carry that.

0:02:47.125,0:02:53.006

And the referrals that I get are critical to running a business
and building my business.

0:02:53.006,0:02:55.675

I started out with zero clients.

0:02:55.675,0:02:56.759

I didn't have any clients.

0:02:56.759,0:02:58.845

And that started in this business.

0:02:58.845,0:03:03.141

Obviously, in 1996, after my career as a jockey.

0:03:03.141,0:03:08.104

And when I say I had no clients or people would say, well, duh,
you just started your business.

0:03:08.104,0:03:10.190

But a lot of advisors get in this

0:03:10.190,0:03:16.321

and they buy a book, or they buy a business and buy into it,
or take over a business from somebody who already started it.

0:03:16.863,0:03:21.451

Well, I had none of that. I had to build it client by client by client.

0:03:21.451,0:03:23.786

And so they took a lot of hard work and

0:03:24.871,0:03:30.835

one of the hardest things was explaining to people
how I could be a jockey

0:03:30.835,0:03:39.302

and have still have enough intelligence to help them manage their money,
because most people think jockeys are some of the money as people.

0:03:39.302,0:03:39.719

Oh, really?

0:03:39.719,0:03:43.890

That's compared to defensive linemen.

They call them pinheads for a reason. Oh, okay.

0:03:43.890,0:03:46.017

Yeah. Small brain.

0:03:46.017,0:03:46.434

Okay.

0:03:46.434,0:03:49.812

But I, I don't know, I was able to transition.

0:03:49.812,0:03:53.316

I had my degree before I quit writing.

0:03:53.316,0:03:59.322

It was it was something I always really wanted to have
and make sure I had that to fall back on.

0:03:59.530,0:04:03.368

So when the time came and the moment was there and I knew it,
I just knew it in my heart.

0:04:03.368,0:04:05.245

It was time to move on.

0:04:05.245,0:04:12.877

I had that background and I was able to transition into the career as a financial advisor without a whole lot of difficulty.

0:04:14.170,0:04:17.215

The difficult part, again, was just convincing people.

0:04:17.215,0:04:20.593

You know, it was a it was a grind. It was a grind, right?

0:04:20.593,0:04:26.599

And for those that haven't yet deduced from Grow Up, Morgan County, right.

0:04:26.808,0:04:29.894

Being a farm boy. The boots and the buckle.

0:04:29.894,0:04:33.147

We're not talking about disc jockey here. We're talking about a horse jockey. Yeah. Right.

0:04:33.147,0:04:35.066

Yeah. You're a horse. You're.

0:04:35.066,0:04:38.778

Yeah.

You've got a, you're going through a time of race and horses. Right.

0:04:38.778,0:04:43.032

I didn't know that was the M.O. of a horse
jockey was that you guys are pinheads.

0:04:43.032,0:04:45.660

But I do know that 's the M.O. of defensive lineman.

0:04:45.660,0:04:49.872

But now you know. Now, you know,
I wasn't built to race horses.
No, you weren't.

0:04:49.872,0:04:53.293

I mean, yeah, you know, I wasn't even truly.

0:04:53.293,0:04:57.171

I mean, I got to a point where I was struggling with my weight.

0:04:57.171,0:05:04.512

You know, you need you need to maintain, especially if you can ride
the thoroughbreds, maintain a weight to where you can take about 115.

0:05:04.554,0:05:08.266

When I say tack, that means with your saddle boots.

0:05:08.266,0:05:10.893

Wow. Are you serious? Yes. []

0:05:10.893,0:05:14.605

So I was tacking 116. That was my set weight.

0:05:15.565,0:05:18.568

That means I had to get on the scale every day.

0:05:18.568,0:05:20.486

Every day, multiple times a day.

0:05:20.486,0:05:23.614

And with nothing on. I have way 112.

0:05:23.614,0:05:26.284

It's about 4 pounds worth of equipment.

0:05:26.284,0:05:31.205

So 112 and I actually got to where I was anorexic.

0:05:31.205,0:05:38.838

I was so focused on the weight and losing weight so I could ride more and more horses that were assigned less and less weight.

0:05:38.838,0:05:42.175

I was so terrified of being announced, overweight.

0:05:42.175,0:05:45.094

It was like a phobia. It was a weird fear for me.

0:05:45.094,0:05:49.849

I don't know why, but I got to a point where I was really, really sick.

0:05:49.849,0:05:51.934

Not eating.

0:05:51.934,0:05:54.562

I didn't do the bulimia thing, but a lot.

0:05:54.562,0:06:00.568

I would say more than 50% of riders use that to keep their weight down.

0:06:00.860,0:06:05.698

You know, they just, you know, they call it flipping where they eat something and they just purge.

0:06:05.698,0:06:12.497

They actually have special bowls in the bathrooms
that are not there, like toilets, but they're just a bowl.

0:06:12.497,0:06:14.290

So guys can go in there and throw up.

0:06:15.333,0:06:17.502

And those, those toilets, their toilets are hammered.

0:06:17.502,0:06:19.587

As it's known, part of a it's. Bad culture.

0:06:19.587,0:06:22.006

Oh it's it's the dark part. Super unhealthy.

0:06:22.006,0:06:28.221

It's such a such an unknown factor for jockeys
to continue to make that weight because it's not like a wrestler

0:06:28.221,0:06:34.936

where you can weigh in and then go hydrate or replenish your calories
and then compete because you're way

0:06:34.936,0:06:38.022

in as you're going to get on the horse and you weigh out.

0:06:38.022,0:06:41.067

So you, you go in totally gassed, you are exhausted.

0:06:41.067,0:06:46.614

Oh, I. Was getting rid of calories. Get rid of fluids, everything,
just to get as light as you can. Light as you can.

0:06:46.614,0:06:50.076

I don't know how many times

I just trying to pull the horse up after the race.

0:06:50.076,0:06:54.288

And I just seeing stars flying around and, you know, just.

Oh my God, so weak.

0:06:54.288,0:07:00.837

And you know how dangerous that is when you're on a 1,200 pound horse
going 45 miles an hour and you can't really see what's going on.

0:07:01.212,0:07:03.798

Having been in that position many, many times, I do know really.

0:07:03.798,0:07:08.761

Yeah, I yeah, let me just tell you, it's not a good feeling.

0:07:08.761,0:07:14.475

You know, I actually feel like I had the exact opposite upbringing.

0:07:14.475,0:07:17.395

As a lineman planet. We were state.

0:07:17.395,0:07:24.318

Yeah, I was, I was raised and taught to eat,
eat, eat, eat, gain gain gain, build, build.

0:07:24.360,0:07:26.070

Right? Yeah. And,

0:07:27.155,0:07:30.283

I remember when I was done playing football,

0:07:30.283,0:07:36.205

so now I'm like, you know, early 20s and you're no longer lifting hard.

0:07:36.205,0:07:40.376

We lifted really, really hard. Ran hard, trained hard. Right.

0:07:40.376,0:07:41.210

Ate hard too.

0:07:41.210,0:07:43.713

You're burning calories up big time, big time.

0:07:43.713,0:07:46.507

And we were really built and developed and strong and fast.

0:07:46.507,0:07:50.887

But but while not once, all that ended, the eating didn't.

0:07:50.887,0:07:56.058

And so we all go through a period where we, continue to eat,
but we don't train the way we were.

0:07:56.058,0:07:57.810

And yeah, that's a hard struggle.

0:07:57.810,0:08:02.940

A lot of my teammates really had a hard time
transitioning to normalcy, right? Oh.

0:08:02.940,0:08:03.900

I get it.

0:08:03.900,0:08:04.066

Yeah.

0:08:04.066,0:08:11.949

When I quit riding within two weeks, within three weeks I put on 20

pounds and the I mean, that doesn't sound like a lot, but that's that's.

0:08:12.033,0:08:12.992

A ton.

0:08:12.992,0:08:18.956

For a guy weighing 112 and you jump to 132 in 3 weeks.

0:08:18.956,0:08:21.751

I mean, I people could even recognize me,

0:08:21.751,0:08:27.423

you know, because your face, your cheeks are all bulging out
like a chipmunk and you're packing weight where you normally wouldn't.

0:08:27.423,0:08:32.220

And I was like, man, and even my family were like, oh, here's Billy.

0:08:32.220,0:08:34.347

He's really healthy looking. Yeah.

0:08:34.347,0:08:39.060

You know, I mean, other people weren't so kind.

But anyway, I had to figure out a plan to.

0:08:39.060,0:08:40.269

Those are drastic changes.

0:08:40.269,0:08:44.524

Yeah, I remember

I was 265 playing football and like, right now I'm like 215.

0:08:44.524,0:08:50.029

And then I did three Ironman and I was 185 people that I hadn't seen for a while. They're like, are you sick? They thought I was sick.

0:08:52.114,0:08:52.490

Yeah.

0:08:52.490,0:08:54.408

I'm kind of evening out now.

0:08:54.408,0:08:56.744

But you got to figure it out and. Yeah.

0:08:56.744,0:09:00.540

So that sounds like a lot of, that's a grind.

0:09:00.540,0:09:02.792

And you talked about the grind and building your business.

0:09:02.792,0:09:08.047

You went through the grind for good and for bad. I
it sounds like. Right.

0:09:08.047,0:09:12.051

As a jockey, what did that teach you in terms of building your business
and who you are as a man?

0:09:12.051,0:09:16.180

It taught me the the importance of sacrifice.

0:09:16.180,0:09:22.186

It taught me that if you want something out of this world
and out of life, you have to go get it.

0:09:22.228,0:09:26.232

Until I set my sights on what I wanted to become.

0:09:26.232,0:09:31.988

And when I started out as a jockey,
it was ingrained in me even years before.

0:09:31.988,0:09:40.705

So there was something that that clicked in me and said, I want to be
one of those guys because my dad and my uncles had horses go.

0:09:40.705,0:09:42.415

I was always around horses.

0:09:42.415,0:09:47.211

I grew up on horses,
but I wanted to ride them fast and I loved watching those jockey.

0:09:47.211,0:09:53.467

So I just studied, I just remember watching every move they made,
and I just idolized the riders,

0:09:53.467,0:09:59.015

even the ones that I didn't realize at the time were not very good,
but I wanted that.

0:09:59.015,0:10:00.725

I watched every movie I could watch.

0:10:00.725,0:10:05.062

I just I stayed in that mentally and visually.

0:10:05.062,0:10:09.900

There's races that I wanted to ride in
and I wanted to be involved in those races.

0:10:09.900,0:10:16.324

And one in particular is called the All-American Futurity,

which is in Reedus in New Mexico every Labor Day

0:10:17.074,0:10:21.037

and every person that's in the Quarter Horse racing industry,
that's the race they want to win.

0:10:21.037,0:10:24.749

That's the Super Bowl, that's the major league.
That's that's where you want to be.

0:10:25.791,0:10:30.755

And I watched that race over and over again
every year, watched all the winners.

0:10:30.755,0:10:36.510

And when you know it, when I finally made my way to Ruidoso,
that was the first year I was able

0:10:36.510,0:10:39.180

and I qualified one to ride in that race.

0:10:39.180,0:10:41.932

So it was it was like a dream come true.

0:10:41.932,0:10:45.353

But back to your point is the perseverance.

0:10:45.353,0:10:49.565

Things don't come easy. In that first year, I thought I'd made it.

0:10:49.565,0:10:51.901

I've hit the big time. I'm in the race.

0:10:51.901,0:10:55.863

I dreamed about being as a \$3 million race

0:10:55.863,0:10:58.366

and my horse

0:10:58.366,0:11:00.576

nearing the finish line,

0:11:00.576,0:11:07.792

unfortunately tragically broke his leg in half, snapped
the knee, went down and over ended.

0:11:07.792,0:11:10.086

I'm on him and we're running as hard as we can. Run. And

0:11:11.170,0:11:13.297

you know, fortunately, by the grace of God, I.

0:11:13.297,0:11:18.260

I walked away from that tragedy. But the horse didn't horse.

I had to be euthanized on the track.

0:11:18.260,0:11:24.392

Now imagine this is me as a as a 21 year old kid who kid,

0:11:24.392,0:11:30.356

I say, because that was what I felt like

then, laying in the dirt on the racetrack that I had

0:11:30.606,0:11:34.860

visualized being in, riding in this race for my whole life.

0:11:34.860,0:11:37.822

And that was the experience I ended up with.

0:11:37.822,0:11:40.408

And I had to decide right then and there.

0:11:40.408,0:11:42.076

I going to is this it?

0:11:42.076,0:11:42.535

Am I done?

0:11:42.535,0:11:47.373

Because that tragedy that that struck some fear in me, like,

0:11:47.373,0:11:51.585

I don't know if I want to get back on horses anymore.

I almost died in this thing.

0:11:51.585,0:11:58.801

And I've seen riders die in accidents like that where they go down
so hard they snap their necks, net their spine, it's over.

0:11:58.801,0:12:02.972

They're either permanently paralyzed
or they die. Right there on the track.

0:12:02.972,0:12:07.560

There's the only sport in the world
where an ambulance follows you while you're competing.

0:12:07.560,0:12:11.188

An ambulance follows the horses around the track.
And I'm sure on TV, do.

0:12:11.188,0:12:14.483

You know that? Now, another small little trivia point. Yeah, exactly.

0:12:14.483,0:12:19.447

But the very next year
and I decided I'm not going to give up on my dream.

0:12:19.447,0:12:22.408

One year later, I found myself back in the race.

0:12:22.408,0:12:26.078

Same race, same race. And I won. Did you?

0:12:26.078,0:12:31.333

And that changed my whole life,
you know, from that point going forward, doors opened.

0:12:31.333,0:12:33.002

I never dreamed possible

0:12:33.002,0:12:40.676

new people came into my life, you know, offering me this opportunity
that the horses that I was able to ride after that was unreal.

0:12:41.552,0:12:42.928

So it starts a sacrifice.

0:12:42.928,0:12:47.892

Maybe a little bit of courage,

some failure along the way. Courage, perseverance.

0:12:47.892,0:12:49.643

Never giving up.

0:12:49.643,0:12:55.649

You know, so many stories about people who had to fail so many times before that success came to them.

0:12:56.150,0:13:00.446

Success,

I don't think, comes easy, and I think it's well worth the effort.

0:13:00.446,0:13:05.659

If you're willing to get back up
and literally get on the horse again. Yeah.

0:13:05.659,0:13:08.496

You know, that's what that's what makes success feel so good.

0:13:10.414,0:13:11.457

I have this talk with my daughter.

0:13:11.457,0:13:17.213

I got one, one in particular. She'd love to have these talks. Well,
I don't know if they both actually love it.

0:13:17.213,0:13:23.219

Probably, but they're like, dad,
you always turn everything into a lecture about mental toughness. So.

0:13:24.512,0:13:32.269

But it's it's fun to see them achieve,
to see them actually like achieve their goals.

0:13:32.269,0:13:39.026

And for that, even when they're like really small things like, okay,
you know, we got to get with the basics and keep your room clean, right.

0:13:39.527,0:13:41.612

Make your bed in the morning.

0:13:41.612,0:13:44.573

And to see them actually doing it

0:13:44.573,0:13:50.579

before they get up and lift weights every morning,
to prepare for their goals for their sports before they go to school.

0:13:50.579,0:13:55.835

You know, it's fun watching even just the little things,
because the little things add up to the big things.

0:13:55.835,0:13:57.378

Nothing ever happens by itself.

0:13:57.378,0:14:01.841

It happens over time. It's all about that grind
and that consistency of your habits.

0:14:01.841,0:14:08.848

And you're right, you know, always have that mindset toward being better
and growing into a better version of you the next day.

0:14:09.181,0:14:11.934

Even if they don't, you come back and try again, right?

0:14:11.934,0:14:17.940

You're hitting on the point that I believe is really important
is that the parents allow their kids

0:14:18.482,0:14:24.196

or force their kids to learn how to take responsibility and to fail.

0:14:24.196,0:14:29.577

And the parents are okay
seeing their kids fail and seeing how they're going to handle that.

0:14:29.577,0:14:34.623

It's the parents that always want to run to the rescue
or do it for them.

0:14:34.623,0:14:39.295

Those kids never learn how to achieve, right? How to drive.

0:14:39.295,0:14:45.634

I mean, because right now, when they're young,
that's how that's when the consequences are actually safe.

0:14:46.176,0:14:46.719

Right.

0:14:47.678,0:14:51.056

They're learning consequences of, you know,

0:14:51.056,0:14:56.812

eighth grade math right now
the consequences of that are much less than, yeah, you know grown ass.

0:14:56.812,0:15:01.984

But you learn it. But professionally not too bad.
You know accountability. Right. Right.

0:15:01.984,0:15:06.405

But that's, that's the,
that's the beginning in the building of the human spirit.

0:15:06.405,0:15:07.573

It's the grind.

0:15:07.573,0:15:11.785

And that's the thing that I love about Ogden is that we have grit here.

0:15:11.785,0:15:13.203

It is a grind.

0:15:13.203,0:15:14.163

It can be a grind.

0:15:14.163,0:15:19.084

I talked to a new small business
owner. He's opening a bagel shop here in the junction,

0:15:19.084,0:15:23.464

and he said, I've lived all over the world.

He's he's got a military background and he's a mechanic.

0:15:23.464,0:15:28.177

And he said, I when I come home to come home to Ogden,
I feel more home than anywhere I've ever been.

0:15:28.177,0:15:31.555

This is where I chose to start a business,
because this is where I feel home.

0:15:31.555,0:15:35.100

I feel like I'm surrounded by people that have grit and character.

0:15:35.100,0:15:37.770

They haven't had it easy and they've found their way to where they are.

0:15:37.770,0:15:41.065

And it's built people that I like to be around, right?

0:15:41.065,0:15:44.568

I go, I know men,
I haven't met you in person, but just talking to you on the phone,

0:15:44.568,0:15:49.823

I feel like I'm talking to someone that's been annoyed
in their whole life. Yeah. And I haven't been in my whole life either.

0:15:49.823,0:15:54.662

But we find each other here in this town
because that's what we are attracted to.

0:15:54.662,0:15:58.999

Those kinds of people. Real people
with, like, real life experiences. Right?

0:15:58.999,0:15:59.792

It's amazing.

0:15:59.792,0:16:00.459

Yeah, yeah.

0:16:00.459,0:16:06.215

How you find people with the same energy fields. It's amazing to me
how that that works.

0:16:06.215,0:16:08.842

They just, like, attract to one another, right?

0:16:08.842,0:16:13.347

You know. I know, but I think it's well,
that's there's an energy about us.

0:16:15.391,0:16:17.309

I, I just read this

0:16:17.309,0:16:23.315

or listen to a lecture that she said that negative energy is twice

as infectious as positive energy.

0:16:23.857,0:16:26.860

And boy, do we optimize for negative energy.

0:16:26.860,0:16:30.781

And it's it's hardwired into us somehow in the human nature.

0:16:30.781,0:16:35.703

When people put toxic energy into the world,
we are twice as likely to be infected by it.

0:16:35.703,0:16:39.581

And I think there is so many ramifications from the negative energy.

0:16:39.581,0:16:44.461

So most people brush that off is,
oh yeah, it's just something weird that I don't understand.

0:16:44.461,0:16:51.010

But I think there are huge physical consequences
of negative energy energies.

0:16:51.010,0:16:56.306

Real. Just like gravity.

We don't see it, but it's there. It's very much there. Yeah.

0:16:56.306,0:17:03.689

And that energy can affect us if we keep that energy
building and growing and thinking negative thoughts all the time.

0:17:03.689,0:17:07.484

Too often, well, something's going to break.

0:17:07.484,0:17:13.157

And it usually breaks in our physical body
where you have an illness or a disease or you get sick.

0:17:13.157,0:17:17.870

Yeah, some people get sick so often and you go, well,
they just got a bad immune system.

0:17:17.870,0:17:21.248

I've got a bad genetic history. Well, that's not it.

0:17:21.248,0:17:26.545

You got bad energy. It's powering that. It's. Yeah. Right.
And it's your energy that.

0:17:26.545,0:17:30.340

So if you have a positive person, you can have a positive person.

0:17:30.340,0:17:36.972

And I'm not advocating for this, but a positive person can smoke three packs cigarettes a day and never have a problem.

0:17:37.473,0:17:39.391

I mean, I've seen documentaries on this.

0:17:39.391,0:17:39.725

Yeah.

0:17:39.725,0:17:47.024

And again, I'm not advocating, but I'm just saying that, negative health outcomes are more associated with your thinking.

0:17:47.441,0:17:50.819

Negative health outcomes are associated with negative mindset.

Yes. Right.

0:17:50.819,0:17:54.198

I always talk about how everything starts with mindset. I

0:17:55.324,0:17:59.036

how are you going to have a good disposition
if you don't have a good mindset,

0:17:59.036,0:18:05.042

but mindsets you've also connected to your your heart
and your soul, to your spirit, to your,

0:18:05.626,0:18:08.879

you know, your physical and your spiritual and your emotional
and your mental health.

0:18:08.879,0:18:11.882

It's all sure combined somehow. Right?

0:18:11.882,0:18:13.884

I'm sure the doctors know more about that than I do.

0:18:13.884,0:18:18.931

I just feel that when I feel that alignment,
it comes out of me in a better way.

0:18:18.931,0:18:21.433

And, I come to work in a better place.

0:18:21.433,0:18:24.812

And I feel that I think people around me feel better to.

0:18:24.812,0:18:28.023

And I like to put myself around people that do that same thing for me,

0:18:28.023,0:18:31.527

so that we're in a good place together
while we're going to work, you know? Oh yeah.

0:18:31.527,0:18:36.406

That's the key. I mean, it really does
boil down to how you radiate and perform your job.

0:18:36.406,0:18:41.995

And if you have a good attitude about it, others somehow. Right.
It's like looking in a mirror, you know?

0:18:41.995,0:18:45.874

But how much energy does it take to overcome it
when you're constantly surrounded by. I know that's the hard part.

0:18:45.874,0:18:51.672

That's the hardest thing. Yeah, that takes a ton of energy,
and you have to show up in a great place and find a way.

0:18:51.672,0:18:57.136

You got to be strong, you know, in ways that I'm not accustomed to,
that we've had to build ourselves into. Right.

0:18:57.136,0:19:02.057

Yeah. But that's again,

it gets back to the grit and the grind and, Sorry.

0:19:02.057,0:19:09.815

So are you saying that these are the fundamental pieces of who we are,
and that's how you build yourself to build your wealth?

0:19:10.649,0:19:16.155

I think it's it starts with the belief,
you know, if you're going to if you want to do anything.

0:19:16.155,0:19:19.825

I think first of all, you have to decide I can. Yeah.

0:19:19.825,0:19:22.953

And not, I hope or, you know, maybe.

0:19:23.912,0:19:27.124

Well, if I get lucky, it's got to be I believe we'll see.

0:19:27.124,0:19:28.917

No, it doesn't work.

0:19:28.917,0:19:32.588

I mean, I teach people and I teach help here at the at Weber State.

0:19:32.588,0:19:35.883

Every year I put on what's called a financial literacy bootcamp.

0:19:35.883,0:19:46.518

And I might have mentioned this, but we'll we'll have between 450 and 600 high school students who are bust up to our to our classes up there.

0:19:46.768,0:19:52.232

And we put it on there at the Union Building and all sorts of different classes about financial literacy.

0:19:52.232,0:19:56.945

And we teach them the concepts about making the decisions early in life.

0:19:56.945,0:19:58.947

That'll change everything.

0:19:58.947,0:20:05.537

And too often I think they just fall into that trap of I'll do what Mom and dad did, which

0:20:06.538,0:20:08.248

sadly is often nothing.

0:20:08.248,0:20:09.917

We didn't start doing anything.

0:20:09.917,0:20:12.169

We are living the deceit of our parents.

0:20:12.169,0:20:15.923

We're hoping

we get through the end of the month with the money that we brought in,

0:20:15.923,0:20:20.636

and they never sacrifice enough to put it away so they can see it grow.

0:20:20.636,0:20:27.434

And then when they are up to 60 or 65 or close to retirement age,

the worries are no longer there.

0:20:28.310,0:20:31.021

They're financially independent.

0:20:31.021,0:20:36.401

They know they're not forced to live on the handout.

0:20:36.401,0:20:39.863

You see what I mean of like government assistance or other things that

0:20:40.989,0:20:45.661

when you have too many people pulling off of the resource, it's

a limited supply.

0:20:45.661,0:20:46.203

Oh yeah.

0:20:46.203,0:20:52.209

So how about we all learn how to add in collectively to the resource instead of pulling away from it?

0:20:52.918,0:20:55.379

And that's why I try to teach them.

0:20:55.379,0:21:00.968

So it's like you have to sacrifice early so that you can be have freedom later, right?

0:21:00.968,0:21:03.387

Yeah. And it's in. Life right too. Right.

0:21:03.387,0:21:08.183

And you might feel like you have freedom now to spend your money and to and to have now.

0:21:08.183,0:21:12.354

But eventually, if you're not preparing and saving for the future, you won't have that freedom when you need it.

0:21:12.354,0:21:14.815

And when you don't have the ability to earn it, right? Right.

0:21:14.815,0:21:19.903

Those are I don't it just keeps coming back. Sacrifice now so you don't have to sacrifice later, right? Yeah.

0:21:21.655,0:21:27.953

So what are some of the, some of, some of the key steps that we can take away from, like, let's pretend, you know,

0:21:27.953,0:21:37.212

we're a community of of of people that are really the world right now is challenged by, the rising cost of living everywhere they turn.

0:21:37.379,0:21:39.006

Yeah. Right.

0:21:39.006,0:21:42.634

We have a lot of families that are struggling to make ends meet.

0:21:42.634,0:21:47.431

They're earning as much as they always have or a little bit more each year, hopefully.

0:21:47.431,0:21:50.976

But the costs are continually piling up on them. Right?

0:21:50.976,0:21:53.603

And they just don't have that extra

0:21:53.603,0:21:54.187

cream.

0:21:54.187,0:21:59.276

They don't have that extra income
that's above their expenses for quality of life. Yeah.

0:21:59.276,0:22:05.949

So how does somebody like that start to, start to save and start
to prepare for their future when there's so,

0:22:06.658,0:22:08.910

in so much struggle in the, in the now.

0:22:10.412,0:22:14.666

That is a question that I think needs some serious

0:22:14.666,0:22:21.840

thinking and people to just sit down, especially if it's a couple young
couple or even an individual who's just contemplating their future.

0:22:21.840,0:22:27.971

Like, I can't make ends meet,

I my job isn't hasn't kept up with inflation, buying groceries,

0:22:27.971,0:22:31.641

paying for my gas, whatever it is I'm doing.

0:22:31.641,0:22:35.145

But I challenge people to sit down and try it anyway.

0:22:35.145,0:22:37.147

Sit down and write your budget out.

0:22:37.147,0:22:42.027

Write out what your income is,

and then write out line by line what your expenses are.

0:22:42.027,0:22:46.490

And I'll promise you, if you do that in exercise,

you will surprise yourself

0:22:46.490,0:22:49.117

because most people don't realize where all their money is going.

0:22:49.117,0:22:51.328

Yeah, and they're on certain expenses.

0:22:51.328,0:22:55.165

Like just as simple as driving to the convenience store.

0:22:55.165,0:23:00.837

Oh, I better pop in here. Oh, I need this. I

so you end up with 20 bucks before you get out of there.

0:23:00.837,0:23:03.715

And how often do we do that? Multiple times a week.

0:23:03.715,0:23:06.635

Sometimes we go, we have to have our sodas.

0:23:06.635,0:23:08.095

We have to have our Starbucks.

0:23:08.095,0:23:09.805

We, you know, guilty as charged.

0:23:09.805,0:23:14.434

But if you're if you're struggling to make ends meet, okay.

0:23:14.434,0:23:15.852

And I'm going to go back all the way to

0:23:15.852,0:23:22.859

when I was 14, I started investing because a farmer told me what to do
when I was making good money for my age.

0:23:22.859,0:23:26.655

At the time, galloping and riding racehorses.

0:23:26.655,0:23:31.076

I was just starting out. I wasn't wealthy, my family is poor.

0:23:31.076,0:23:37.082

My dad was very poor, struggling to make it every year
just to get through the year with the crop,

0:23:37.666,0:23:46.299

and it was a eye opening moment for me when he told me, look, this money
you're making every week, every month, what are you doing with that?

0:23:46.299,0:23:49.469

Yeah. So I'm putting in the bank. I'm really proud of myself.

0:23:51.179,0:23:52.722

He said, you know, make it.

0:23:52.722,0:23:54.182

That's okay. But that's not good.

0:23:54.182,0:23:59.062

That's not really smart enough. Right?

What do you mean? You know, I thought I was doing good.

0:23:59.062,0:24:00.355

Here's what I mean.

0:24:00.355,0:24:04.276

You're going to invest that. You're not going to save it in the bank.

The bank's going to take most of that.

0:24:04.276,0:24:06.111

They're not giving you anything.

0:24:06.111,0:24:08.613

Invest it by good businesses.

0:24:08.613,0:24:13.201

I didn't know what that meant at the time,

but the more I started studying, the more he explained to me.

0:24:13.201,0:24:15.537

I started to learn how I could invest.

0:24:15.537,0:24:22.502

I could invest in mutual funds and a lot of a mutual fund management company to take care of that decision making.

0:24:22.502,0:24:23.503

For me.

0:24:23.503,0:24:25.380

I didn't have to think about anything.

0:24:25.380,0:24:29.134

The mutual funds going to buy the companies. I'm an invest.
I'm going to watch it grow.

0:24:29.134,0:24:35.474

And now that I'm in my career and I'm 30 years and almost,
I know how to handle that stuff now myself.

0:24:35.474,0:24:40.228

So I help my clients choose the right companies to invest.
Instead of paying the mutual fund. Fee.

0:24:40.228,0:24:46.735

Instead of doing the fee on that, I, I help them build their portfolio
and right businesses that I think are going to grow.

0:24:46.985,0:24:48.320

So cut down the cost. But

0:24:49.279,0:24:51.072

the bottom line is you have to start.

0:24:51.072,0:24:52.949

So look at your budget, see what you have.

0:24:52.949,0:24:59.206

I always say invest first and then find your expenses
because you're if you don't invest for your future,

0:24:59.664,0:25:01.708

you're going to struggle your entire life.

0:25:01.708,0:25:05.670

So people say, I can't afford it.

I say, you can't afford not to do that.

0:25:05.670,0:25:09.633

You have to flip that in your mind and make that your highest priority.

0:25:09.633,0:25:10.675

It can't be that.

0:25:10.675,0:25:14.012

It can't be behind buying the new shoes.

0:25:14.012,0:25:18.058

Or when I was a kid, that was my priority.

0:25:18.058,0:25:21.895

I wanted to make sure I got that money in my investment every month.

0:25:21.895,0:25:24.356

Okay, so that happened automatically.

0:25:24.356,0:25:28.235

And when you turn on an automatic switch,
it's coming out of your bank account.

0:25:28.235,0:25:30.278

I'm not stopping. That. Out of sight, out of mind.

0:25:30.278,0:25:31.905

It's right on when you got it set.

0:25:31.905,0:25:36.243

If I don't have any left to buy
whatever fun thing I wanted to do, go to the concert or.

0:25:36.243,0:25:41.289

I'm sorry, I just don't have it

this month, right? You'll make me work harder to do the fun stuff.

0:25:41.289,0:25:42.082

Set it and forget it.

0:25:42.082,0:25:45.001

But don't forget it just right.

0:25:45.001,0:25:49.506

Yeah, but forget that it's a part of your income
so that you can live off what you have left. Yeah, right.

0:25:49.506,0:25:53.718

I find that, you know, I'm really lucky my wife and I were dual income.

0:25:53.718,0:25:57.764

She's the senior associate commissioner of the big Sky conference
athletics.

0:25:57.764,0:25:58.974

I hope I got that right, babe.

0:25:58.974,0:26:04.980

I did, I know I did, but, and,
you know, I'm the mayor, and and we don't make a ton of money,

0:26:04.980,0:26:09.693

but we do well enough, and we're lucky,
right? Yeah. We're fortunate. But

0:26:11.069,0:26:13.029

I find there's seasonality to

0:26:13.029,0:26:19.286

our, spending and our habits, has a lot to do
with what the kids activities are in school.

0:26:19.286,0:26:23.081

No school, different sports, summer vacation, etc.

0:26:23.081,0:26:24.124

so there's some seasonality.

0:26:24.124,0:26:29.963

But then I also find that we often have to kind of hit time out
and reset and say, hold on.

0:26:29.963,0:26:34.259

We're starting to spend out of convenience now, right?

Why are we spending on a convenience?

0:26:34.259,0:26:37.304

Because we're not, planning.

0:26:37.304,0:26:42.267

We're in a hurry. We don't have a choice.

You gotta stop it at the gas station to get a convenience thing to.

0:26:42.267,0:26:43.685

You know what I mean? Yeah.

0:26:43.685,0:26:46.896

And when you start at the convenience store for gas,
you pay a little bit more for gas,

0:26:46.896,0:26:52.819

but then you went inside and you spent 20 bucks on what?

I mean, how much protein and sustenance did you actually get? Right?

0:26:52.819,0:26:58.617

I try to tell people the easiest way to spend money that way
a lot of people get into trouble is using their cards,

0:26:58.617,0:27:03.580

the credit card, even their debit card,
because it's there's no feel to it.

0:27:03.580,0:27:05.915

There's no emotional attachment to it.

0:27:05.915,0:27:13.548

If you have to whip out a Ben Franklin and say goodbye to that,
that's a little more difficult now.

0:27:13.798,0:27:21.598

So sometimes I advise clients to use cash and stop using your credit
card, because it's so easy to get yourself in a hole that way.

0:27:22.015,0:27:27.937

And then you see the statement it just has in big,
bold letters, minimum payment and that they fall into that trap.

0:27:27.937,0:27:30.023

I just I pay the minimum.

0:27:30.023,0:27:31.816

That way I can keep spending.

0:27:31.816,0:27:35.195

So again, they never sacrifice. They never look at the big picture.

0:27:35.195,0:27:44.579

They always they owe their whole life to the credit card company

or the bank or the finance company that paid for their car, their house.

0:27:44.579,0:27:49.959

I mean, they don't own any of these assets. They think they do.

But the bank and credit card companies own them. Right?

0:27:49.959,0:27:54.798

You're just borrowing. You're paying them.

So you're going to pay 18 to 22% interest.

0:27:54.798,0:27:57.092

You're doing a terrible job.

0:27:57.092,0:28:01.304

You're doing a terrible job of manage your money

if you're running your credit card, running your life.

0:28:01.304,0:28:03.306

So it's brutal.

0:28:03.306,0:28:06.976

And I hate to be direct, but that's one of the worst.

0:28:06.976,0:28:08.186

That's one of the worst things.

0:28:08.186,0:28:14.192

I see people make that decision of having to buy
and using their credit card to finance their lifestyle.

0:28:14.984,0:28:18.279

And so I tell them, get away,
get away from that. Use cash if you have to.

0:28:19.572,0:28:21.157

When you're in trouble

0:28:21.157,0:28:26.913

and you you're going in a hole,
first thing you got to do is put the shovel down.

0:28:26.913,0:28:30.333

Stop digging. Because you're taking yourself deeper. And deeper.

0:28:30.333,0:28:31.918

And that's that's a key.

0:28:31.918,0:28:38.299

But, you know, again, turn it into your advantage
instead of the credit card company making the money, you make the money,

0:28:38.800,0:28:45.974

you start investing and you make the money on your money,
and then you become then your power.

0:28:46.349,0:28:48.143

You've got the power.

0:28:48.143,0:28:51.980

Yeah. And that's when, when you have the power,
that's when you can find freedom, right?

0:28:51.980,0:28:56.276

The whole thing comes together for you. So many more opportunities.

0:28:56.276,0:28:58.528

Not only just even your career.

0:28:58.528,0:29:01.990

When you're financially capable of doing things, doors open up.

0:29:01.990,0:29:06.661

You can explore other avenues if you want to. In your career. You can.

0:29:06.661,0:29:07.996

You can try new things.

0:29:07.996,0:29:10.290

You can live in a nicer home.

0:29:10.290,0:29:15.003

You can have a nicer vehicle, which I would say all people want.

0:29:15.003,0:29:20.133

And it's not that hard to get

if you're willing to sacrifice a little bit early on.

0:29:20.133,0:29:24.721

And look,

I know how hard it is because I, you know, I have five children

0:29:25.805,0:29:30.435

and I have a couple of them who have that tendency to want now.

0:29:30.435,0:29:31.019

Sure.

0:29:31.019,0:29:33.897

And they don't know how to stop.

0:29:33.897,0:29:37.233

Like, look at the long term. Look at down the road.

0:29:37.233,0:29:43.198

You have to live beneath your means
if you want to succeed with wealth, and then

0:29:43.573,0:29:44.365

it's amazing.

0:29:44.365,0:29:49.704

But but if you're willing to do that
and live as if you don't have any money for a while,

0:29:49.704,0:29:54.000

you'll be so wealthy you won't even know what to do with it later.

0:29:54.000,0:29:55.293

And that's what I'm talking about.

0:29:55.293,0:30:00.757

And you can give it away. You can do
you can do all sorts of things with your wealth.

0:30:00.757,0:30:04.093

So you said do things. So it's it's easy.

0:30:04.093,0:30:05.845

But then you say it's not easy.

0:30:05.845,0:30:11.851

It's to me it's, it's easy in the sense that we know what we need to do.

0:30:12.227,0:30:15.313

But doing it is actually hard. Right.

0:30:15.313,0:30:21.027

And but it's also one of those things like
when I talk to my daughters about, you know, they're very talented kids.

0:30:21.027,0:30:25.365

They're they get their moms athleticism
and they get their moms intelligence. Right?

0:30:25.365,0:30:26.574

Humble. Right.

0:30:26.574,0:30:32.580

But they, but when we talk about mindset, it's like,
you know, anybody can have a strong mind,

0:30:32.580,0:30:37.502

any one of us,
or we can have that if we choose and want that for ourselves.

0:30:37.502,0:30:41.881

But not any. Not just anybody can have talent or specific.

0:30:41.881,0:30:43.299

You know what I mean?

0:30:43.299,0:30:50.390

But in this case, anybody has the ability
to have the mindset to sacrifice and to find a way to save.

0:30:50.390,0:30:50.890

Right.

0:30:51.933,0:30:52.976

Yeah.

0:30:52.976,0:31:02.735

I, I love the, the whole thing about finding who you are and going after
your dreams and, and achieving and achieving, but also there's that

0:31:03.778,0:31:07.198

there's that pressure. There's so

0:31:07.198,0:31:09.242

athletes, professional athletes, you were there.

0:31:09.242,0:31:12.036

You understand the pressure that put on you quite professional.

0:31:12.036,0:31:17.417

You know, you were well, you were just under it.

I did the NFL workout just to say I did it.

0:31:17.417,0:31:22.714

I was like, all right fellas.

You know what the pressure was like in college? Yeah. To perform.

0:31:22.714,0:31:26.509

And I think that people need to really get that sorry.

0:31:26.509,0:31:29.637

Get comfortable with that coffee. Water.

0:31:29.637,0:31:33.141

It's my left hand. I'm that much athletic. And then there's other great.

0:31:33.141,0:31:37.604

Get comfortable

with the pressure that they have. There is a documentary,

0:31:38.938,0:31:40.940

about the Boston Red Sox.

0:31:40.940,0:31:41.774

It was on Netflix.

0:31:41.774,0:31:48.114

I don't know if you watch that, but there's a player in the Boston Red Sox named Jarren Duran, and he's a really good player, really good

0:31:48.114,0:31:54.245

hitter, but struggled with the pressures and mentally didn't know how to handle it.

0:31:54.245,0:32:00.168

Because fans, you know that if you're not performing every single day, getting a hit every at bat and they're booing you, you suck.

0:32:00.168,0:32:01.544

You're terrible.

0:32:01.544,0:32:02.921

He couldn't deal with that.

0:32:02.921,0:32:12.513

And he on the show, he talked about sitting at home one day in his room loading a shotgun and pulling the trigger, and it clicked.

0:32:13.306,0:32:16.017

And he said, you know, maybe I'm supposed to be here for a reason.

0:32:16.017,0:32:18.811

And he and he shared that with the

0:32:19.938,0:32:21.064

with the Netflix people, and

0:32:21.064,0:32:27.153

they put it on the show and they've had literally tens
of thousands of people reach out and say, that has helped me.

0:32:27.153,0:32:27.987

So much.

0:32:27.987,0:32:37.622

So again, going back to that whole concept of sacrifice, perform,
but knowing that you are okay in failure

0:32:38.039,0:32:44.337

and just let yourself be who you are and you don't have to be perfect,
you don't have to be perfect all the time.

0:32:44.712,0:32:50.426

Yeah, I had a, guest on the show
as assholes are a good friend of mine, runs a number

0:32:50.426,0:32:56.432

of small businesses here in Ogden,
and he he have kids that don't have a plan B,

0:32:56.891,0:33:00.311

have a plan. They have consequences if it doesn't work.

0:33:00.311,0:33:02.689

And you'll be surprised at what comes out of you. Yeah.

0:33:02.689,0:33:06.526

When you are in that position where you have no choice but to succeed.

0:33:06.526,0:33:11.614

And there are other people,
your family, your kids, counting on you to succeed so you can feed him.

0:33:11.614,0:33:15.660

He goes. You'll be shocked at what you're capable of
when you're in that situation.

0:33:15.660,0:33:18.413

I love that. Right? Don't have a plan B.

0:33:18.413,0:33:22.166

If you have a plan B, I think you have a tendency to cop out.

That's what he said.

0:33:22.166,0:33:26.754

He said, you're. Going to go,
yeah, maybe. I'll just kind of. Throw in the cards.

0:33:26.754,0:33:33.678

When I started in the financial services industry, the branch manager,
he liked that I had the network that connected

0:33:33.678,0:33:40.059

with ultra wealthy horse racing people, and he thought, yeah,
this kid might have an ability to bring in clients to the firm.

0:33:40.560,0:33:44.772

And he said, all right, you know, you're just like every other advisor
now you're starting at the bottom.

0:33:44.772,0:33:52.947

So I went from making good money on top of my game as a jockey to you,
right down here to nobody, and taking a small salary,

0:33:54.741,0:33:58.411

hoping that I would build it up over time with revenue bringing

0:33:58.411,0:34:04.375

brought in from advising clients asset and it
they told all of their first year advisors,

0:34:05.543,0:34:11.340

you have to bring in \$6 million in new assets,
client assets to manage within 12 months.

0:34:11.340,0:34:16.179

If you don't do that, you're fired. You're going.

0:34:16.179,0:34:23.644

And so the attrition rate, that turnover rate as a for a financial
advisor working back then, it was kind of literally Wall Street.

0:34:23.686,0:34:25.021

You know, you're a broker.

0:34:25.021,0:34:25.897

You're a stockbroker.

0:34:25.897,0:34:31.736

And I hate that term because I don't like to think of might be thought
of as a salesperson selling stuff.

0:34:31.736,0:34:33.404

I don't sell anything.

0:34:33.404,0:34:37.742

But that's how we were viewed back then in those days.

0:34:37.742,0:34:43.164

So imagine if I had a plan B, I'm in there. I take 6 million.

0:34:43.164,0:34:48.169

I'm struggling to bring in this much money and assets,
like for managing money.

0:34:48.169,0:34:52.048

I just, this says I'll have to find something else.

0:34:52.048,0:34:56.135

But I didn't ever think about failure. There is no option for failure.

0:34:56.135,0:34:58.012

I'm going to do this.

0:34:58.012,0:35:02.642

A matter of fact,

I brought in 12 million the first year, and then from then it just

0:35:02.642,0:35:08.606

kept going because I didn't quit and I didn't ever think about
what if I don't make it?

0:35:08.606,0:35:14.028

I was just I'm gonna make it
throw me overboard. I'm swimming and I can't sink.

0:35:14.028,0:35:15.822

You don't have a choice, right?

0:35:15.822,0:35:16.739

Yeah.

0:35:16.739,0:35:21.452

I got a friend that, right now
he's got a dream, and he's dabbling in it right now.

0:35:22.829,0:35:26.874

And then he's got a job that's safe and stable and secure

0:35:26.874,0:35:29.043

that he's staying at. And even though he doesn't want to.

0:35:29.043,0:35:31.546

And he asked me,

0:35:31.546,0:35:38.177

well, I, I was listening to him and another friend of mine talk about it
and he said, what do you think I should do better?

0:35:38.177,0:35:41.973

And I said, I think you should quit the job that you don't like.

0:35:41.973,0:35:43.933

And do what you want to do.

0:35:43.933,0:35:47.770

And he's like, well, I need that for insurance.

I need it for the stability or whatever.

0:35:47.770,0:35:53.484

And I remembered what Isaiah said about, don't I have a plan

B? I'm like, your plan B, make keeping you safe.

0:35:53.484,0:35:56.445

It's keeping you from really going all in on your plan, you know?

0:35:56.445,0:35:57.155

Yeah.

0:35:57.155,0:36:02.410

So, the next time I saw him, like two weeks later, I'm like,

so did you make a decision?

0:36:02.410,0:36:04.078

And he's like, yep. And he told me the date.

0:36:05.913,0:36:10.459

And so I put it in my phone is Freedom Day.

0:36:10.459,0:36:15.840

And I set a reminder to call him
to make sure that he pulled the trigger.

0:36:15.840,0:36:18.092

So accountability right. There it is.

0:36:18.092,0:36:24.056

And sometimes when you vocalize your goals
you don't have a choice anymore right.

0:36:24.265,0:36:27.435

Yeah, I love that.
I had a really good friends, two really close friends.

0:36:27.435,0:36:28.269

Dear friends of mine.

0:36:28.269,0:36:31.647

I love them to death. They're my best friends.

0:36:31.647,0:36:35.484

Like men need to be around men. They admire, right?

0:36:35.484,0:36:36.235

They want to be more like.

0:36:36.235,0:36:41.407

And they they. I've told the story a number of times,
but they, like, shook me and said, you have to run for mayor.

0:36:41.407,0:36:45.745

We know you want to.

We know you'd be good at it. And we are tired of watching you

0:36:46.787,0:36:49.040

be less than who we know you are.

0:36:49.040,0:36:53.711

We're tired watching you believe the naysayers
that are accusing you of this, that, and the other.

0:36:53.711,0:36:57.715

You're buying into it.

And that's not who you are, right? I was being weak.

0:36:57.715,0:37:00.927

I was believing them instead of blaming me.

0:37:00.927,0:37:04.805

And I was really glad that.

0:37:04.805,0:37:10.353

And I told them I'm like, fine.

I mean, I was like a yelling match with my close friends.

0:37:10.353,0:37:13.231

The people closest to you love you the most., tell you the truth.

0:37:13.231,0:37:15.149

Especially when it hurts.

0:37:15.149,0:37:18.569

And, I said, fine, but tomorrow

0:37:18.569,0:37:20.655

we're announcing and telling people.

0:37:20.655,0:37:24.825

And we got to tell enough people that we can't take it back right?

0:37:24.825,0:37:28.579

Because I'm not going to live my life
wondering. I'm not gonna live my life with regret.

0:37:28.579,0:37:31.624

We're going to go all in. We're going to do it
wherever it goes, where it goes.

0:37:31.624,0:37:33.834

But we're not going to do it without giving it everything we have.

0:37:34.835,0:37:36.379

I think that kind of

0:37:36.379,0:37:42.927

when you put it out there, the universe, even yourself,
your subconscious mind hears it and starts to believe it.

0:37:42.969,0:37:46.138

Right? You keep reiterating that enough times.

0:37:46.138,0:37:48.683

So it's there's something to that, right? Huge thing.

0:37:48.683,0:37:53.896

There's power in that power that to propel you with that power.

0:37:53.896,0:37:58.276

Jim Carrey, the quick story about him before he was Jim Carrey,
he was just a nobody.

0:37:58.276,0:38:04.949

He was struggling to try to find any movie,
and he wrote a check to himself one day for \$10 million,

0:38:05.616,0:38:10.746

signed it for acting services, rendered,
and he carried that check around his wallet

0:38:10.746,0:38:16.752

and pull it out all the time and look at it
and be carried around for years, like three years later.

0:38:17.169,0:38:20.756

Gets the role lead role for Dumb and Dumber for \$10 million.

0:38:21.841,0:38:23.134

I mean, the power of

0:38:23.134,0:38:29.974

the universe, the Law of attraction, just bringing things to you

if you believe in it enough that I think is, very underappreciated.

0:38:30.182,0:38:30.850

Right.

0:38:30.850,0:38:36.147

And I know there's people watching saying,
oh, there's lots of people here in Ogden. There.

0:38:36.147,0:38:38.024

Life is much harder than that.

0:38:38.024,0:38:42.903

They don't have the, Opportunities.

0:38:42.903,0:38:44.655

They don't have the opportunity to think like that.

0:38:44.655,0:38:47.074

They don't have the privilege that you've had.

0:38:47.074,0:38:51.245

Men they don't have, the privilege you've had Billy to.

0:38:51.245,0:38:53.664

And to some degree, that might be true. That's probably true.

0:38:53.664,0:38:57.209

There's always somebody out there
that's got it worse than I do. That's for sure.

0:38:57.209,0:38:59.754

But,

0:38:59.754,0:39:05.760

but we all have the ability to be better, right?

0:39:06.218,0:39:10.681

And I, I firmly believe, Billy, that we as a community

0:39:10.681,0:39:17.772

and as a country will be great when we make and help each other,
make ourselves great and make those around us be great.

0:39:17.980,0:39:21.609

Yeah, right. The better we are the better those around us are.

0:39:21.609,0:39:30.493

Instead of having that negative energy that's twice as infectious,
be that positive energy that takes twice as much effort, right.

0:39:30.868,0:39:34.955

At least twice as much effort to create. Yeah. Versus the negative.

0:39:34.955,0:39:41.921

When you read the paper and you see all the negative stuff,
be the person that's strong enough to translate it back into positive.

0:39:42.129,0:39:48.844

So somebody don't take that energy
when you watch the news and read the online crap in the comments

0:39:48.844,0:39:55.142

and then believe it's actually true just because somebody said it right,
and then translate negativity back out into the world.

0:39:55.851,0:39:57.812

That's that's becoming more the norm.

0:39:57.812,0:40:02.233

Oh, it's totally the norm. You get on
and just tear people apart on social media.

0:40:02.233,0:40:03.567

And I don't know what it what it does.

0:40:03.567,0:40:05.194

It feeds people's egos at work.

0:40:05.194,0:40:08.906

But that's what we really need to try to put an end to.

0:40:08.906,0:40:13.494

And we can each do that ourselves. My starting with our self right.

0:40:13.494,0:40:19.500

Find something positive to comment,
throw something good out into the world right and see what had value.

0:40:19.667,0:40:22.128

You know, take value, add value.

0:40:22.128,0:40:25.840

Yeah, it's amazing when you add value how much value you get.

0:40:25.840,0:40:31.303

Yeah. But I just
I don't know, it's like this mindset I can't do it for people.

0:40:31.303,0:40:34.432

I can only be my best and try and do my best.

0:40:34.432,0:40:39.937

I make mistakes constantly. But like while we're sitting here right

now, there's people on their keyboards and hammering on me right now.

0:40:39.937,0:40:45.860

Yeah. Like literally today, in this moment,
there are people criticizing me. Yeah.

0:40:45.860,0:40:49.113

But don't have the the understanding that I do the information.

0:40:49.113,0:40:55.494

I do the access to resources and information and expertise that I do
and don't have the big picture, global view that I have to have

0:40:55.494,0:41:00.875

for everybody in this in this city.
Right. Doesn't matter. Hammer on him.

0:41:00.875,0:41:02.334

It's small minded thinking.

0:41:02.334,0:41:10.092

And people who've never been in a position
like you're in who who don't really get it, decisions have to be made.

0:41:10.551,0:41:15.598

You know, it's it's unfortunate

that people think you should be able to give everybody what they want.

0:41:15.598,0:41:20.686

Everything in, you know, unlimited money
and limited supplies and limited resources.

0:41:20.686,0:41:24.148

And that's just not the way it works.

Now, I'd have to take it from somebody to give it to others.

0:41:24.148,0:41:29.737

Yeah, it doesn't make it so, you know, and we're. Going
right back to the whole thing about taking care of yourself. Right?

0:41:29.737,0:41:31.572

How about you start taking care of yourself?

0:41:31.572,0:41:34.325

It starts with you, ends with us.

0:41:34.325,0:41:37.286

That's

what I say about the other way. Starts with accountability for yourself.

0:41:37.286,0:41:42.541

And then when you are in a place where you will have something to give,

you can give that what you do not have.

0:41:42.541,0:41:46.045

But if you have that energy to give,
you have the ability to help and lift others.

0:41:47.421,0:41:49.048

And it's a collective effort.

0:41:49.048,0:41:51.634

And then there's you. Ends with us. Right?

0:41:51.634,0:41:56.722

And I'm not sharing what I'm what people on the keyboards right now
are saying and doing, because I'm a victim.

0:41:56.722,0:41:57.806

I'm not.

0:41:57.806,0:41:59.934

It's they're actually the victim.

0:41:59.934,0:42:04.271

They're the ones that are actually being hurt and hurting themselves

0:42:04.271,0:42:08.275

by perpetuating that energy and negativity. And. Right.

0:42:08.275,0:42:13.822

And some of them are I just have a strong opinion or well-informed.

And that's called a disagreement

0:42:13.822,0:42:15.950

that happens. Right.

0:42:15.950,0:42:21.956

But draw a line and a distinction when you're in life to recognize

when you have a disagreement on something

0:42:22.248,0:42:26.877

versus me versus you, good versus evil, us, then tribalism.

0:42:26.877,0:42:28.295

When it becomes hate.

0:42:28.295,0:42:31.799

Left, right, and yes, threats. It's hate, right.

0:42:31.799,0:42:34.802

And that's the world is perpetuating it.

0:42:34.802,0:42:39.306

People are profiting on it and we're all hurting because of it. Right.

0:42:39.306,0:42:44.353

And and I would never advocate covering up our. Yeah.

0:42:44.353,0:42:46.981

You know, the things that we need to do better.

0:42:46.981,0:42:50.818

But holy cow can we do better in that way. Oh yeah. Right.

0:42:50.818,0:42:57.032

Well you're a good man to just bring it to the table, bring these kind of conversations to the surface and so people can hear it.

0:42:57.032,0:43:01.370

You know, you're you're
you're a real person. It's not like you're just sitting here,

0:43:02.997,0:43:03.330

right.

0:43:03.330,0:43:08.752

And formed out all day and sign and sign and form.

You're you're trying to do a good job. We're working.

0:43:08.752,0:43:09.169

Right?

0:43:09.169,0:43:13.382

Yeah. And I will say I love it

0:43:13.382,0:43:16.302

and I'm happy to do it. I'm blessed to get to do it.

0:43:16.302,0:43:17.636

The pressures, the privilege.

0:43:17.636,0:43:22.433

The job is the best job I've ever had. It's

also the hardest job I've ever had.

0:43:22.433,0:43:27.605

And I think the mindset is important because I want people around me

have that mindset to

0:43:27.605,0:43:32.234

this city of people is we have so much greatness within us here.

0:43:32.234,0:43:33.694

We really do.

0:43:33.694,0:43:39.491

And we have the grit and the determination
and the drive to to be even better.

0:43:39.491,0:43:44.580

Right? The power of positive thinking. Yeah.
One of the best books ever written, by the way.

0:43:44.580,0:43:48.417

It's super to bluegrass and said I didn't is a gym.

0:43:48.417,0:43:52.421

And I said, let's hope I didn't shine even brighter. Yeah, right.

0:43:52.421,0:43:56.967

As a gym. Well, I really have enjoyed hearing your story, Billy.

0:43:56.967,0:43:59.094

And I know that's just touching on your story.

0:43:59.094,0:44:02.431

Yeah, I shared, but in order to harness your wealth,

0:44:03.432,0:44:05.684

to harness your own greatness,

0:44:05.684,0:44:11.607

right, you have to step into your greatness,
be your best self, take accountability.

0:44:11.607,0:44:14.860

Sacrifice. Now. Right?

0:44:14.860,0:44:19.448

Well said. Have less so that later you can have more.

0:44:19.448,0:44:22.409

That's the that's the lesson right? That's beautiful. Yep.

0:44:22.409,0:44:24.953

That's it. That's really the summation of all of it.

0:44:24.953,0:44:30.751

You know, from the wealth that everything
and everything you're talking about, you know, harnessing your wealth.

0:44:30.751,0:44:35.381

In my new book, From the Starting Gate
and I talk all about that wealth, health and happiness.

0:44:35.381,0:44:38.217

Wealth, health and happiness.

0:44:38.217,0:44:40.469

Is it in that order. Or is it it is in that order.

0:44:40.469,0:44:43.931

Okay. Because that's the way I kind of thought about it in my life.

0:44:43.931,0:44:48.352

I didn't realize that health. If you don't have your health,
you don't have anything like the health is the most important,

0:44:49.353,0:44:50.771

but you can start

0:44:50.771,0:44:57.528

at an early age
because most young kids, teenagers have pretty good health now.

0:44:57.528,0:45:01.448

They could probably do better
with as how they eat and physical activity.

0:45:01.448,0:45:06.120

But they can start becoming independently wealthy at an early age.

0:45:06.120,0:45:12.668

Not that they're going to be wealthy for a while,
but if they start, they have the power of time.

0:45:13.043,0:45:22.803

The time is so critical, and if they just get started,
let it go, watch it, watch it grow and sacrifice

0:45:23.262,0:45:29.435

some today for down the road to tomorrow,
which is years down the road I'm talking about.

0:45:29.435,0:45:33.021

But be willing to see that and you will be amazed.

0:45:33.021,0:45:38.944

And I hope people are watching this, and someday they'll look back on
hearing these words and say, man, that made a difference.

0:45:38.944,0:45:40.070

That made all the difference.

0:45:40.070,0:45:45.159

Be willing to see that. So that one day you can be that every episode
we in with a call to action. Billy.

0:45:45.159,0:45:50.873

So today I'm going to say that,
your call to action is to let it go so that you can grow,

0:45:52.499,0:45:53.917

be the kind of person that

0:45:53.917,0:46:00.758

puts value back into the world,
be the kind of person that can translate negative energy into positive.

0:46:01.383,0:46:07.931

Who or who completely rebuffs the negative and always looks within
and brings positive energy to the things that you're doing.

0:46:07.931,0:46:12.770

That doesn't mean that you're ignoring
or denying the fact that circumstances before us are not are not good.

0:46:12.770,0:46:15.564

They're not good enough. There's always room for improvement.

0:46:15.564,0:46:19.985

But you can't improve those things by yelling and
and bringing negativity to the thing.

0:46:19.985,0:46:23.989

We have to bring positive energy to build positive things right?

0:46:23.989,0:46:29.787

Be that kind of a person

and you'll be surprised what you're able to become and achieve.

0:46:29.787,0:46:33.457

Drop the victim card. Take some accountability

0:46:33.457,0:46:36.960

and be the be the person that you want to be. That's right.

0:46:36.960,0:46:41.507

The ideal way starts with you and with us.

Thanks for being here with us today.

0:46:41.507,0:46:46.470

You've been here with Billy Peterson of Morgan County.

0:46:46.470,0:46:50.682

Proof.

If you sit in, you talk to people. There's good people in Morgan, right?

0:46:50.682,0:46:52.309

Good people, Morgan County.

0:46:52.309,0:46:54.144

Well, yeah, we're giving Morgan a good name.

0:46:54.144,0:46:55.395

Hopefully today. Exactly.

0:46:55.395,0:47:00.567

For all you people in Morgan, hopefully you see in me and see in us that there's good people in Ogden, too,

0:47:00.567,0:47:06.031

even though we have a sports rivalry. Yeah, we often butt heads. Doesn't mean we're bad people to our core.

0:47:06.031,0:47:07.950

Take time, listen to each other.

0:47:07.950,0:47:13.956

You'll be surprised what you learn and who you meet and who knows, maybe even what you can earn, right?

0:47:14.665,0:47:18.961

All right, Billy Peterson, thanks again for being with us.

Thank you, Ben.

Always appreciate your time.

0:47:18.961,0:47:20.045

Thanks for being with us.

0:47:20.045,0:47:25.801

Everybody who listened and watched

this is The Ogden Way podcast. I'm Ogden Mayor Ben Nadolski, saying peace.