

**082 Owing Land: An Interview  
with Jennifer Kem and Denise Duffield-Thomas**



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**With Your Host**

**Rachel Rodgers**

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## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Sometimes too as entrepreneurs we assign too much meaning to a pursuit. Like we think we have to fucking monetize everything. And I'm like, "We don't."

Welcome to the *Hello Seven Podcast*. I'm your host, Rachel Rodgers, wife, mother of four children, a lover of Beyoncé, coffee drinker, and afro-wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Let's start out with a stat. The World Economic Forum reports that 80% of the world's land is owned by men. Only 20% owned by women. And black farmers make up less than 2% of farmers in America. That is not okay. If you've been listening for a while you know that I recently purchased my own 57-acre ranch. And my guests today are also CEOs of multi-million-dollar businesses and brilliant businesswomen, who are now also landowners as well.

Denise Duffield-Thomas is the money mindset mentor for the new wave of entrepreneurs. She's the author of three books, *Lucky Bitch*, *Get Rich Lucky Bitch*, and *Chillpreneur*. And helps women slay money blocks in her online money boot camp which has helped over 6,000 students. She recently purchased a rose farm and she lives by the beach in sunny Australia.

Jen Kem is a brand futurist and CEO of the eight-figure company Master Brand Institute. A company focused on helping service-based entrepreneurs get seen, heard, and paid more online. In her past life she built a multi-million-dollar retail brand, and today she is the owner of a vineyard in California.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Today's show is a treat friends, let's dig in and talk about million-dollar farm.

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Rachel: Okay, let's start with a fun question. Tell me something that you've been obsessed with lately. Like a favorite Netflix show, or a beauty product, or a music album. Like what's making you happy lately?

Denise: Okay, so I am taking a screenwriting course at the moment and it's so hard. And I got this homework and stuff like that. And so I've been watching lots of movies, and reading scripts, and feeling like a naughty kid not doing my homework. But that's been really fun. And thinking about like making a movie.

Rachel: I love that, that is the best. And I mean, this is what we're talking about in this conversation, right? What are some of the other creative pursuits, the other things that you could be doing, right, once you're done. Like when you've secured your revenue streams and you don't have to worry about money, you can start doing other fun shit, you know? I love it. Jen, what about you?

Jen: Well, actually, I don't know if this is some type of something in the collective air, but I also crazily, well for me, I'm going to call it crazy. I signed up for a narrative storytelling fiction writing course.

Rachel: Fun.

Jen: Yeah, fun. But also, I think after you've built a business thing, empire, whatever you want to call it, what I'm struggling with is it's fun, but it's also confronting all of the things that I found myself to be lazy around. Like how I

## **082 Owing Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

thought I was a natural storyteller in my business as a brand strategist. But when you're writing fiction it's a whole other different thing. And I imagine, Denise, with screenwriting it's probably similar. It's, you know, you're looking for connection points and a different way to develop characters that is really like pushing my limits. And I think creative, it's fun, but it's also really challenging me. And so that's what's up for me recently.

Rachel: Fun. I love this. I love that y'all are like writing screenplays and working on novels and shit.

Denise: The imposter syndrome stuff is coming up for me around it. Like last night the tutor was calling on people to read out bits of scripts and every time he started a new one I like disappeared off Zoom. I was like, "I need to go now." Because the imposter syndrome when you're trying something new is insane. And I kind of forgot about it because, like you guys, we've been pretty comfortable like masters of our domains for a long time and now I'm just like, "I'm a terrible writer. I can't even speak up in a zoom with 15 people." It's hilarious.

Jen: I love that. I'm so grateful to hear that you're feeling that way because literally I'm doing the same thing. I'm finding myself ghosting, I definitely am not turning on my video when the weekly things. And I'm feeling all kinds of awkward. And I'm like, "Who am I?" I feel so not confident. Which is weird because I think people would be like, "What you don't?" And I'm like, "Not in this realm." I feel like a baby and I need my diaper changed and I need a binky because I'm feeling like I'm pooping my pants every time I'm on the screen with these folks. It's so weird, it's such a weird experience.

Rachel: Oh my gosh, I love it. And I bet like everyone who knows y'all is absolutely loving hearing this. It's so important to remember that when you're doing something new it's scary no matter who you are, you know?

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

We all have that imposter syndrome come up in a variety of settings so I think that's totally normal.

But I love that y'all are pursuing new creative pursuits and looking for new challenges, you know. I think that's so important because once you get your business dialed in you can really chill, right? You can be a chillpreneur like Denise. And then you're like, "Okay what do I do with my time now?" You find other interesting things to do.

Denise: Yeah, because lots of people break their business, right? We've seen this, people break their business because they get bored or complacent and they're looking for things to tinker with. And if you don't give that an outlet then you will rip apart your business.

Rachel: It's so true.

Jen: Absolutely.

Rachel: It's true, and like why destroy your source of income when you can just go find other fun things to do?

Jen: Right, I think that's the myth around being a "multi-passionate" or multi-whatever type of entrepreneur. You know, there's a point where because you've dialed in your messaging, and you know who you are, and what you stand for, and then you actually monetize it and start to appreciate that that money opens up the opportunity to like next level your shit. And to me, even this creative outlet, I don't know if I'm going to write the next Harry Potter series. I mean obviously I have these fantasies and dreams to do so as I'm taking my first course in fiction writing.

## 082 Owing Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

But honestly, I'm doing it to really keep me better in my career in my business, interestingly enough. And I thought I didn't need that until I started feeling that complacency that Denise just talked about. And I was like, "I got to do something that I thought I wanted when I was younger too." Because when I was little, I thought I was going to be Annie on Broadway and I thought I was going to write fiction when I was like nine years old.

And so I remembered that last year when I started feeling funky, especially during the pandemic and things I wanted to do. And I was like, "You know what? So that I'm not wondering what that was like I'll just go and start with doing one thing, which is take a class in it." And that's why I did it. And I don't know where it's going to go but I think that sometimes too, as entrepreneurs, we assign too much meaning to a pursuit.

Like we think we have to fucking monetize everything and I'm like, "We don't." We can either enjoy or even like let the creative process create tension in us in a positive way. Like if we look at it that way it's very healing even, even when you're scared or awkward in it.

Denise: And it's okay to suck at stuff. Like I took ukulele lessons at the start of the pandemic on Zoom. And, guys, I was so bad, so bad. Like I've got it in front of me, I can't even fucking tune this thing. But it was so funny because I thought, "Oh, I'm speaking in Iceland, I'm going to learn to play billionaire on ukulele. And I'm going to do it on stage." So I just got it in my head and I found this tutor.

Rachel: Oh my god, girl.

Jen: I love this idea. That is, oh my. Like wow.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Denise: And I was like going to change the lyrics so it's like, "The world better prepare for more female billionaires." And I was like really into it and then I was so bad at it. So bad at it. And every week I would say to my tutor, I'd be like, "Oh my god, can you show me that chord again?" And he'd be like A or whatever, I can't even remember which one. And he'd just go, "It's this." And I'd go, "Okay, okay, I got it."

And I sucked so hard. It's so much fun sucking at something and just going, "You know what? It's okay for me to let that go. I'm not going to sing on stage." Because even I was starting to freak myself out going, "I'm going to have to take this fucking ukulele to Iceland and then I'm going to have to try and tune it onstage with hundreds of people watching me. And it's just not going to be good." And then I'm like, "I don't have to do this, this is cool." It was just fun just to try something new.

Rachel: Yes, it's almost like therapeutic to have a hobby or to like have something you're doing, like you were saying Jen, that you are not monetizing. You know? Which brings us to this discussion about our choice to buy land.

Jen: Oh God.

Rachel: Why the fuck have we done this? Okay, so the World Economic Forum reports that 80% of the world's land is owned by men, 80%. Only 20% is owned by women. And when you start looking closer at different communities of people and types of land the numbers, of course, get even more depressing as we know, right? No surprise that here in the US if we look at rural land, like farmland, ranch land 98% of rural land is owned by white people. Less than 2% of rural land is owned by black people. And a teeny tiny fraction is owned by black women.

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

So, you know, both of you, Jen and Denise, built businesses from the ground up. Both of you became wealthy. And both of you decided to buy land. So Jen, you bought a winery. Denise, you bought a rose farm. And I bought a horse ranch. So Jen and Denise, I want to know what motivated you to buy land. Why did this feel important to you? Denise, you want to go first?

Denise: Okay, so I have moved around like my whole life every 6 to 12 months, forever. And I really struggled with even putting things on walls or buying bedside tables, like really things like that. And about five years ago, I had a session with Hiro Boga who was an incredible intuitive business mentor. And she said, "Denise, you need to buy a house." And so I did, and it was the wrong house. And I did again, and it was the wrong house, blah, blah, blah.

Rachel: You're like, I bought seven houses, they were all wrong."

Denise: They were all wrong. But I'm a good student. But I got what she was saying, it was about putting down roots. And, you know, I live by the sea in this amazing beach house. But there was something there for me about like what would it be like to have a holiday house? And I love following like Martha Stewart on Instagram, and she's just such a boss with her houses. And, you know, I just was like, what would that feel like?

And so when I was pregnant with my third baby, I was reading this magazine called Country Style Magazine. And it was just very soothing and feminine. And, you know, it just reminded me of my grandma, because my grandma passed a long time ago. And just feeling pregnant and connected to that feminine energy.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

And so I love browsing real estate websites. And I've been doing that for years as a manifesting practice. And forcing myself to go to open houses, for years, of houses I couldn't afford. And so I said to Mark, "Why don't we just like spend our weekends just looking at these properties in the country just for fun?" And this magazine is full of people like that, they go, "Oh, I was out on this weekend and then I saw this rundown place and I just happened to buy it." And I was like, "Who are these stupid people?"

And this property came up and I just went "Wow, that looks amazing." And I thought, "Oh god, no, I'm not going to go look at it." I was nine months pregnant. And when the baby was about six weeks old it came up again with a price reduction. And I just said to Mark, "Let's just go and see it." And we got out and like I put Piper on my chest, and her middle name is Rose. And I got out and as soon as I stood on the land, honestly, guys, like I'm tearing up thinking about it. I went, "Oh, fuck, we're going to buy this, aren't we?"

Rachel: That's exactly how it happens every time.

Jen: Me too. I was going to say, exactly.

Denise: Yes. And we were building our, you know, big dream beach house at the time. And we called our financial advisors and they said no. And I said, "Like, just come out and see it. We'll do another viewing and you guys can come in and see it." And they did the same thing, they got out of their cars and they went, "You guys are going to buy this, aren't you?" And we went, "Yes." And it's been a journey, you know, like we can talk about that too.

But that's how it happened to me; I just fell in love with it. And the land really called me and I just went, "You know what? You can always make

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

more money but you can't make more property like this.” And somebody had created, you know, these trees that someone had planted with a vision of the future. And I was like, “I can't create this in my lifetime. But I can create more money to buy it. Like the money part is the easiest part. Finding these places, that's the rarity, money is not rare.”

And so I totally just convince and steamroll everybody in my life to just be like, “Tell me how much it's going to cost. I'll go and find the money and I'll bring the money back to you.” And that's how it happened.

Rachel: I love it, steamroll.

Jen: Girl, I just feel so aligned. Yes, I feel so aligned with that because I'm the same way. I don't know what I want until it appears in a lot of times. I think people think as visionaries, I mean, obviously I know what kind of life I want to live, but even like specific things I don't like call into my site. I'm more like, “I'd like to live like this.” And then decide if it pops up in front.

So for me, why did I buy land? I will tell you this, I didn't think I was going to do it. I had no plans to do it at all. And, in fact, just mid pandemic I was... Well, first of all, I grew up in the country. So I grew up in the countryside of Hawaii. You know, my front and my backyard were sugarcane. And my grandparents immigrated from the Philippines and were pineapple pickers. You know, that's what they did.

And for me, so agriculture, if you will, is kind of in my blood but I'm very boujee and royal. So it was like, “Okay, I don't know how hard I want to like work in a field.” you know what I'm saying? But my husband was like, “You know, I think we should buy a bigger property.” And I was just like, “I don't want more to carry, I don't want more things of burden.” So I kind of had a negative attitude towards it when he put it in front of me.

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

And mid-pandemic he was like, actually we considered, we live in California now. So in California, for those of you listening, you might know it's very expensive to buy real estate here now. I mean just even a small lot is pretty stupid. And but I've always lived in places where things are expensive, because Hawaii is just a little island but everything's expensive, right? So to buy land is a big deal.

And so he was like, "Okay." I said, "Well, I guess we're going to move out of California." Because I was getting into, which I didn't realize, but the pandemic made me start to think I should like save more. I should, you know, keep my cash reserves. Which is very unlike me, I'm very smart around the money, but I also don't try to restrict myself. Whereas my husband is the more conservative one.

And so anyway, I was going to leave. And it was my real estate agent and my financing team here in California who were begging me to stay. They were like, "You guys should stay in California, buy land here." And I'm like, "So what I can get for a couple of million dollars here, I could get like literally 100 acres somewhere else, or more." Right? And I really was against it and then what happened was, it was my real estate agent. She had this compulsion to keep us in California for some reason. She started putting these properties in front of me.

And kind of like you, Denise, I was like, "Maybe I'll look at it, maybe I won't." And my husband is like once I decide something, he's like, "Okay, I'll go along with you." Well, she said, "You have to come look at this property, you will not believe it. It's been on the market secretly for like a year. No one's bought it." And I said, "So what's wrong with it? Is it cursed? What's wrong with it? Something must be wrong with it." I had all this side-eye on it. I was like, "Wait a minute. I mean, if someone hasn't bought this

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

vineyard, something's wrong with it. Are the vines dying? Like what's happening?"

And anyway, so we go and literally, that's exactly what happened, Denise. I walked onto the property and I said, "Whoa, we got to buy this place." And my husband was actually quite thrilled. He was scared, but he was thrilled. And I was like, "Oh yeah, let's just get this place."

And I called up my CFO, and I said, "Hey, so we're going to stay in California. We're going to keep our house and we're going to buy this other place, too." And he was like, "Okay, so you might want to think a little differently about these next three years." You know, because of whatever was supposed to happen, recession or whatever. And I said, "Look, I've been through a recession. And the good news is back then, in 2008, I learned a big lesson, which was to work hard, put my money away, and then spend on what I want so I can find pleasure and then enjoy my life. Right?"

So I said, "Let's just do it." And that's what happened for me. And I was more worried about am I going to kill these vines, because I have a black thumb even though I come from a country background. You know what I'm saying? So thank God my husband is agro. I'm like, "Oh yes. Nate was just like, cool. I got this." And in fact, he enjoys like, even though we have help, and staff, he loves going out there and pruning and like making sure like it's ready for summer season.

And so I guess, you know, buying the land though, made us reconnect to something that we both come from, because we both come from the country. And for us, it was like, "Oh, this is a way for us to kind of bring that forward and have our kids be in a bigger space to play and like help grow

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

things and grow our own food.” And just some of those things that we were talking about wanting, but we just didn't.

And so that's the reason it all came about. And then it was just a real yes from inside, I guess. And we found a way to make it happen, even though we were already carrying another mortgage or two. You know, it was like, we'll figure it out. And I think people don't take a risk on themselves enough to figure it out. Because I think once you decide, that's when all the solutions start showing up. It's when you stay undecided that's when you don't have any solutions in sight.

Rachel: That is so true. I love that.

Denise: Yeah, Jen, you just said something about like the land, right? I really feel like land is calling so many female entrepreneurs at the moment because we have other streams of income to pay for it. And I see a lot of these people who are farmers that are trying to make money off the land. Like it is hard, you know, it's a very hard way to make money, and with so many of the big corporations and things like that. I mean, our farm changed hands every three years because no one had been able to make it work.

And we bring in these other revenue streams. We bring in other women's energy. And I think that's why it's happening so much in our circles, not just because we've got the money to do it, because these places need us too. They need our energy, and our money, and our creativity to make it work.

Jen: I think that's such an incredible insight.

Rachel: I love that so much.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Jen: Yeah, well, because based on the stats you just shared, Rachel, too right? Look at it by us owning land and deciding whether or not we want to monetize parts of it or not. There's other reasons to have it. There's other value assigned besides our own brain ability to create business wealth, you know? And if 90, whatever that stat you said, it's like more than 90% is owned by white men, if like we change the statistic they've owned it, but it sounds like they're also just passing it along. Like it's not like, there's no longevity or deepening into the land itself.

And land is actually a finite resource for the most part. You know, in Hawaii land is still being grown on the big island. But generally speaking land is finite. And so it's really more precious than anything.

Rachel: Yeah, I agree. And there's something about being connected with the land. I agree that it calls to you. I mean we had the exact same thing. Last February pre-pandemic, there was a piece of property that came on the market that we saw, like an advertisement for, sort of in passing. And we were like, "Oh, let's go check it out." We went to see it and we were like, "This ain't it."

And then because we were looking, we were like, "Oh, let's go on like whatever, the realtor.com app, and look and see what else is there that's like larger than 10 acres." Or five acres, or whatever it was that we were searching. And we saw this amazing property. And we were like, "Oh my God." And of course it was way more expensive than I thought I could ever purchase a piece of land for. But we were like, "Screw it, let's go see it."

And we went to see it and literally we were walking through the house and I remember my husband whispering in my ear, "This is a must do." He's like, "We have to."

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

And there were so many ups, I mean, it was a six-month process just figuring out how to structure the deal, because it was like two pieces of property. And like, you know, the appraisal process was complicated. Like there was so much about it in the buying process that was complicated. And also the pandemic happened like a month after we were like, “Yes, we want to do this.” And so we had to keep asking ourselves, do we even want to do this? There was a period where banks weren't even talking to you. So like, you know, we had to figure it out. And then we just committed, like you were saying we just decided, “Yes, we're doing this.”

And then it all, it all came to pass. And it's been like so easy. You know what I mean? Like, it's almost like it's challenging, but also, it's so easy to live here. Like we're enjoying it so much. And we feel so much more connected. So I think it's great.

I'm interrupting this episode to share an absolutely free training my team and I have created and we want you to be there. If you're a service provider and you're good at what you do, and you're currently earning 50 to \$100,000 per year, then you can absolutely scale to a million per year. It's not that complicated. Really. It's just a matter of thinking bigger and packaging your skills in a new way.

No matter what industry you're in. Whether you're a physician, life coach, yoga teacher, SAT tutor, HR specialists, website designer, stylist, or high school music teacher, you have specialized knowledge. Valuable knowledge that people want and need. Let me show you how it's done.

Come to my Power Offers masterclass, it's completely free. And I will show you how to develop a scalable offer that your customers will find irresistible. Head to [helloseven.co/poweroffer](https://helloseven.co/poweroffer). That's [helloseven.co/poweroffer](https://helloseven.co/poweroffer) and

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

pick the time that works for you. I cannot wait to see what power offer you create. Now back to the show.

And of course, buying a ranch has been a completely new experience for me. You know, we joke that like we're from New York, we have absolutely no idea what we're doing. Like we don't know what to do with 57 acres, right? We're learning as we go and having plenty of fumbles along the way.

So I'm curious with your farm and your winery, have you had any moments where you realized like, "Oh shit, I don't know what the hell I'm doing." Tell me about that.

Denise: Okay, so the rose farm has been in that little town for quite a while. And so people have, you know, gotten their roses for their weddings and all that kind of stuff. And so when we took it over we were like, "Well, we have to continue to sell these roses." And so we decided to do a Valentine's Day store, Mark and I. And we were so clueless.

So we took them all back to our house, all these roses. And we were up until maybe two o'clock in the morning cutting and stripping roses, literally watching YouTube on how to do it because we didn't know. And then we didn't know how to price them or anything. And so we were just so clueless. And we went and got some brown paper from Office Works and a little whiteboard. And we went to the farm and we set up this tent on the side of the road.

And it was so funny, it was raining and windy. And we sold out by 1pm. And we made like \$1300 and we were like, "Cool, like we made \$1300 from the roses." And then we were just like, "Oh, you know, like we make like I think it was eight grand a day or something at that time, from my business, you know, just talking to people on the phone."

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

And it was just such a great learning of, wow, this is not what we do. But it was very humbling as well. Just realizing and just going, holy crap, you know, like I never appreciated buying cheap roses from a supermarket before. And so it's really made me realize how much work goes into that stuff. But, you know, and also seeing that I have a massive privilege to make money doing something that I enjoy and that I love. And that I can continue to do that and outsource the other stuff.

Jen: Yes, I was just going to say that, back to just because I have this country background doesn't, as I said earlier, make me want to dig in the dirt.

Rachel: You're like, "To be clear."

Jen: Right, girl I got my nails did, there's investments on my hands, you know. And my husband just teases me because he's like, "You are not that girl from Wailua, which is where we're from, anymore." And I said, "But I am."

And I love what Denise just said about, like the humility that the land gives you if you approach it with that sense of both wonder, respect, and understanding. And then really connecting it to the privileges we have today as women who've done what others, some have not or those that are still in the path are doing, to create wealth in a way that's leverageable even when it wasn't favored.

Like in my family, for example, like I was expected to become a doctor or a nurse. And, you know, to be an entrepreneur was very risky for my family. So like to them, it's like, "Look, you already grew up in the country, you don't want to stay in the country." So it was like the pursuit of something

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

more urban, more city life was like something I thought I wanted until I stumbled across this property last year.

And I was worried, really, that I was going to kill every vine in the vineyard. I was like, "If I touch them, they're going to turn black." And my husband was like, "You have not forgotten how to do it, you just need to go out there and touch it again."

And so similar to Denise, we haven't gotten into harvesting season yet, because what I've learned, because this is literally, I like to drink wine, but I didn't know how to make it. It was like the harvest is during the summer in California and so we haven't started fruiting yet since we've bought the property. But there's all of these steps to make sure that the insects don't come in, the birds don't eat the things, the pruning, all this stuff. And like this education we've had to have is crazy. And my husband picks it up really fast and I'm more really slow in understanding it.

And I don't know what's going to happen this summer but my husband really wants to for the first time, like the virgin adventure of being part of the harvest. And I'm like, "Can we just watch? Like, do I have to get out there?" And it's not because, I just want everybody to hear me, it's not because I'm not lazy. I think it's because when I was younger, literally, I had to pick the pineapples, I had to pick the papaya. And it's grueling work.

And so back to what Denise said, knowing that this land is here for two things. One is, well, three things. One is to enjoy, and to have pleasure, to connect to my past, and also to be grateful for. Like, "Wow, I can just enjoy this too. It doesn't have to be something I push. I can if I want to." But when you look at the ROI, if we're just talking business of these vines, and the effort involved versus me growing my consulting and coaching business, it's not even apples to oranges, right?

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

The second thing is, it gives me something to pass on to my children and teach them about why owning land and people who are of our ethnicity to have, so that's important. And then the third thing is, you know, I said pleasure, but there's even a different level for me. It's like that I can almost humble myself back to the basics again.

Because I feel like whenever you get foundational, like, it actually resets you in a very healthy way. And I think that it's so easy, especially for women. I think the three of us, I would describe us as driven, yet very clear of our feminine essence and power, if you will. And I want a place where I can set my foundations, feel close to God, feel close to the earth, you know, and that the work I put in has allowed me to do this.

And the wine industry, particularly, you know, the stats that you brought up, Rachel, like the wine industry as an industry is 95% white male dominated as well. Just specifically that industry. And so many people of color, they're not in the wine business as owners, they're in it as workers. And I want to flip the script on that. And so for me, it's like been a part of my going, hey, I mean, we only have a couple acres so it's not, you know, California has different kind of topography.

But now I'm like, "Oh, how can I go and invest in other land to maybe embolden people to step into this industry, right? And flatten that. And so that's what buying this land also even opened up for me. And I didn't even know that's part of what it would do. But it's very clear to me that that's what's happened.

Rachel: Yes, it's fascinating. It calls you and then you just start finding yourself being pulled. I had no intentions on buying horses when I bought this ranch, I just want y'all to know. I was like, "That barn is going to become a venue. Like, I'm going to turn it into a whatever." And it's like, I

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

was here for five minutes and I was like, I must have horses. Like we moved in in October, I had horses by December.

Okay, so let's talk about monetizing. We are some money-making ass bitches, okay? And sometimes it's hard to turn it off. So what is your plan? Are you currently planning to monetize your farm? And tell me like, how is it different than running an online-based business? You know, like, what does that feel like for you? Denise, do you want to start?

Denise: Yeah, I mean, I've spent the last two years really exploring this and the pandemic has given us even more space. So last year, we just decided to put a pause on everything and just build stuff. Because we had to do some really boring stuff, like put power lines underground and dig trenches, and you know, stuff like that.

And so we looked at the wedding side of it, right? And I was like, "Okay, we could probably charge, you know, \$15,000 for a wedding. But once you add in all the costs of having a wedding planner partner, because I'm not organizing your wedding. And like cleaning and realizing, "Oh, if a tree falls down then you need an arborist to come in and do it.

So I was looking at the numbers, and I said best case scenario, we'd probably make four grand a wedding after everything. And I'm like, if I ever wanted to do VIP days, like I could easily make four grand just having someone to come to the house for a couple hours, and not have a wedding.

Rachel: Yes.

Denise: And not have 150 people there on the most important day of someone's life.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Rachel And not do a whole year of customer service, right? Because they book it a year or two in advance.

Denise: Two years in advance sometimes. And so we've really gone around and around on that. And one of the things we're going to do is renovate the barn. We've got this old barn, and this is what I was talking about with our financial advisors yesterday.

I was saying, "I really want to do this barn up." And, you know, but you need good air con, because it's hot in there, it's a tin shed. You need a decent roof, you need toilets, you need all this stuff. And so we're like, "It's going to probably cost about \$250,000 to renovate this barn and I don't want to do weddings." And they're like, "Well what are you going to do?" And I said, "Well, can I build it and just have one conference a year?" You know, it costs me money to go to a hotel and run a conference.

Rachel: Exactly.

Denise: And so I was like, "Can I have my barn if I run one event a year?" And they're like, "Well, what about the weddings?" And I was like, "It makes no sense to do the weddings."

Rachel: Yeah, too much work for too little profit.

Denise: Exactly. So that's where we keep on coming around with stuff. We go, "Oh, let's look at this." And then I stick with it for a bit. So I've made tons of mistakes of just even thinking that I have to monetize it in the way that people monetize properties.

You know, I even said to Mark even just the brand of me having my own space is so inspiring. I mean, say it costs us \$200,000 a year just to run

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

the, you know, with the mortgage and the costs and all that kind of stuff. I said, "That's 100 extra people in our money boot camp. You know, don't you think that just inspiring people to think bigger will inspire 100 extra people a year to join money boot camp?" Cool. That's it, paid for.

And so I've had to really shift my thinking because at first, we were very much in each part has to monetize itself. And it really doesn't, that's the privilege that we have. To make money from, you know, I just said, "Heck, I'll write another book." You know, it's so much easier. I don't have to have like people here, you know, pooping on my land. Because I had to build toilets. I was like, "Well, if I'm having 150 people here on this space, I need to build, you know, a toilet block. And I need to do the thing." And I'm like, "Oh man, this is..."

Yeah, so honestly, I screw it up all the time. I mean, we sell some candles and honey from our beehives but it's, you know, like \$3 profit on a jar of honey. That's the fun, right? That's like, "Oh, have some honey from my beehives." But like that's not what's monetizing the property. That's not what's paying the mortgage.

Rachel: Yes.

Jen: Right. I was just going to say like plus one on everything, especially like people pooping on the land. That doesn't sound, I would not, just even that perspective has completely made me out of my old way.

I think when you start something new, anything, like even buying land and because we are master monetizers, it's easy to go into what I call stage one or stage two thinking of anything new. Which is, you know, and it's appropriate actually, I think it's part of the process of going, "Oh, I should

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

probably monetize this.” Right? I think it would be unnatural if we didn't think that, because that's what we've done to get where we are.

Rachel: Definitely for us it's unnatural, I agree.

Jen: Right, right. So it's like that's what you need to have these kinds of conversations. So thank you, Rachel, for having it. Because I think that, yeah, of course I was like, “Oh yeah, I'm going to bottle my own wine. I'm going to build a brand and da da da.” And I'm not saying we're not going to do part of that, we are still talking about it. And as I said, the good news about grapes is that they only harvest once a year. So we actually have a little bit of time to make sure that's what we want to do.

And even my own financial advisors were like, “Well, you know, what's your revenue plan for it? Blah, blah, blah, blah, blah?” And I said, “Well, let's look at it, okay? If all I did is bottle X amount of cases, and I gave them as gifts to clients, or as incentives.”

Rachel: Yes, love that.

Jen: I actually call that, I don't have to monetize, that can be an expense saver. Kind of what Denise said around like, I have gifts that I can create, and it's a tax write off as a result of that, because it is being aligned with my business. I have put an LLC over the vineyard separate from my other two companies so that I can do that. And it's legal, and it's okay. And this is what the rich do, frankly.

Yeah, I didn't grow up rich. So for me to even, even as I do new, bigger things and invest in new, bigger things I still find myself tapping back into that old me of like, “Oh, I've got to put effort and struggle into this work in order for it to justify what I did, to pay for it or whatever.” And in this case,

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

especially I think around land, this specific conversation, I love what Denise said around this property, and even for you, Rachel, I'm sure like the ranch is helping people see something they could have.

And we all teach there are steps to getting there, right? There are steps to get there, there is work that we have to do certainly, there's effort involved. But we've got to put the work where it matters, not where it doesn't matter. And actually me getting my nails completely dirty and broken in the soil is actually not a good use of my time.

Instead, what's a better use of my time is being out there and learning. It's like I'm super geeking out on the science of wine making and like how all the chemical breakdowns. And I didn't think I'd be interested in it but that part is what I'm really geeking out on. But the thought of like, oh, I got to go work the field, that doesn't, not because I'm lazy, kind of I am.

Rachel: Aren't we all.

Jen: Right, but that need to even work the land, if you will, comes from a place of thinking that in order for me to enjoy it I have to work hard for it. If that makes sense.

Rachel: Yes.

Denise: Yeah.

Rachel: Smash that thought. I totally agree.

Jen: So I'm like, "Wow, I don't have to call myself lazy. I can call myself intentional instead." Because I am still having to be present in my other two businesses. It's not like, "Oh, I bought this land so now I don't have to work

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

anymore.” Like, that’s bullshit. I do have to, but I want to and I also realized that’s where my mouth matters, if you will. It doesn’t matter so much on this land. What matters over here is for the other reasons I mentioned earlier, why I did it, and why I’m going to continue possibly to expand it.

But you don’t know until you’ve actually like come through some of those mistakes and fires, you know? And I hope even us talking plainly about this is helping other people see that, like to crack the illusion too that like, “Oh, now we have these things and so it can look inspiring, but it can also make people hate you. And you’re like, “Look, I wish it was true.”

Rachel: It’s true.

Jen: It’s been a decade, or I’ve been in business now for 18 years. So it’s not like, and this is the biggest property I’ve purchased. I have a home in Hawaii that we have and we rent out. And we’ll never give it up because if you own property in Hawaii you just don’t sell it because it’s so hard to buy the property there now. But like, never of this scale, if you will, right, that we’ve done this. And so I’m like, people just think it just happened overnight, that’s not how it works. So, yeah.

Rachel: Yes, I agree. When it comes to monetizing, I have had the same thoughts about the ranch. There’s so much opportunity here. And there is a part of me that really just wants to share it with other people. It’s such a beautiful experience. And there are moments where I really just want to have other people experience what it’s like to ride horses here, to walk on the trails, to wake up to see this beautiful view, to walk up this hill and see this beautiful pasture.

And so there is this thought that like I need to monetize it for that purpose. But that’s actually not true. I can absolutely have visitors here; I can have

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

experiences here. And we have a beautiful retreat house that we have been renovating that will be ready at the end of May, so really soon.

And, you know, my plan was to rent it out and let other people host retreats there. And I've become a little wishy-washy on that to be honest. And I'm just, I'm struggling to decide whether that's something I need to do or want to do. Because that's a whole other business, right, that we're really setting up if we do that. And it would generate some good money. I mean short term rentals and retreat houses; they can generate some good money.

But the question is, right, it's always making that comparison, as you were saying Denise, and you to Jen, that like, you know, when you look at what you would earn and the time and the energy that it would take, you can earn that quickly and much more easily from your main business, right?

It's almost like this land is waving the flag at you saying stay focused. Like stay in your lane, stay focused on your main source of revenue. And just let that be enough, you know? Let that be enough and just learn how to completely be in pleasure, right? To completely have this beautiful and expensive piece of land for your own delight, right? For your own enjoyment. And that's a really, I think that's a really beautiful thing.

All right, I know Denise has to get out of here. So I'm going to wrap us up with, let's just finish on a note of gratitude. Tell me two things you're very grateful for in this moment, one big thing and one little thing.

Jen: That was literally my meditation this morning. My little thing is I did a gratitude meditation this morning, and I'm not a good meditator. So I'm here, actually, well as I'm speaking to you, I'm in the trees. I'm in the redwoods. I'm writing a book. And so my big thing is I'm grateful that I could take four days away and go to the mountains and do that.

## 082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas

Rachel: I love that. Denise, how about you? A big thing and or a little thing that you're grateful for.

Denise: You know what? I wasn't feeling very grateful at four o'clock this morning, when my little one was up going, she just goes, "Milk. Milk." Yeah, I was like, "Dude, stop." But, you know, I am really grateful for my husband, because I don't think it's easy to be married to us, really. Like I would say that.

Rachel: That's an excellent point.

Jen: Understatement.

Denise: Yeah, they could join a club, right? They could have a little club. But I'm so grateful like that I have this amazing partner that I attracted and trained. We've been together for a long time. He didn't come like this. But he's so supportive of these crazy things. And, you know, like I'm definitely the dreamer, I'm the visionary, I'm the one who goes, "Why not? Let's do this." But he's the one who trails after me and does the paperwork, and like the mortgage broker.

Rachel: Yes, 100%.

Denise: And like it wouldn't happen without that partnership. And so, you know, I'm super grateful in this moment for... This morning actually, I got out of the shower I was thinking about the farm and I said to him, "You know what? I was up for an hour last night worrying about it because of the meeting we had yesterday." And I said, "Well, you know what? If it becomes too stressful, we could let it go. Like I'm detached from the outcome because I know we'll always be okay. And we can always find another property if we wanted to."

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

And he was like, “Nope, we'll make it happen. That's totally fine.” And I just went, “Oh yeah, that's right.” Like this is a privilege. And I really feel grateful that the land has chosen me to be the custodian for however long it's going to be.

And I'm super grateful that I live in this time because my grandma, she would have killed to have the technology that we have to be able to have the financial independence that I enjoy. Not because I'm smarter, or more ambitious, or more hard working than she was. It's purely because of the time that I was born into, and the opportunity. And that I don't have to sit and cut roses to make the money to have that property, I can do it through my imagination.

And you know that Shonda Rhimes quote, where she's like, “I created \$2 billion from my imagination.” And that's, yeah, like that property I'm building it, and I'm paying for it, not through my labor but through my imagination. And I'm so grateful of the tools that we have to channel our imagination into money, and to land, and to assets.

Rachel: I love that so much.

Denise: And I'm so grateful for you guys, that we're going through this together. Because, you know, as we've said it's not all like sunshine and roses. It's challenging for us growing into this new version of ourselves. And so I'm super grateful we can have these real conversations.

Rachel: Me too. And I'm grateful for both y'all as well, because Jennifer, your example of having an \$8 million business, and Denise, your example of buying the rose farm honestly, is when I started to think about, “Oh, I could own land.” Because I've always wanted a ranch but, you know, it's one of those things you want but you don't believe you can make it real.

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

And, you know, seeing other women doing the things that I want to do made it possible for me. And that's what we're all doing, right? Trying to be that example and inspire other people and show them that it's possible for them as well.

So thank you so much ladies for getting with me today. This was so fun. And I'm grateful for you. This is a lot; this is an expensive conversation. Like, if you think about what it costs, what our time costs, this collective, this is expensive. So thank you for spending your expensive time with me. I appreciate you both.

Jen: Thanks Rachel.

Denise: Very much, thank you.

Jen: Thank you, thank you. Thanks DT, it was so fun.

Denise: Thank you.

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How incredible was that conversation friends? I hope it absolutely inspired you to go out and buy whatever dream piece of real estate that you want to make happen and really recognize that you have the ability to do that. Even if you can't do it today, you can absolutely make it happen. And if you are a member of a marginalized community, then you should absolutely make it happen because it will inspire so many. And the land may be calling you. I know it was calling me, Denise, and Jen.

So I hope you were not only inspired but got some great ideas about how to think about your business, how to think about the business moves that

[Hello Seven](#) with Rachel Rodgers

## **082 Owning Land: An Interview with Jennifer Kem and Denise Duffield-Thomas**

you're making, and potentially build your own million-dollar farm someday. Sending you lots of love. Thank you so much for listening. Bye, y'all.

Are you ready for a revolution? Then download my free guide called Million Dollar Behavior. In it you will learn the 10 behavior shifts you need to make to build wealth, claim power, and have an impact. I've learned how to play the game of success by my own rules. And in this guide, I'm going to lay out the million-dollar behavior required for you to define your own success and chase after your goals on your terms. Get this free guide now as [helloseven.co/guide](http://helloseven.co/guide).